

Peer Funding Limited - Early Bird Investor Offer

Terms and Conditions

Definitions:

"**Founder Investor**" means an Investor satisfying the conditions of either the Gold or Silver Offer as set out in either clause 4 or 5 below (as applicable);

"**Gold Offer**" means a Reward of up to £200 per Investor, strictly limited to the first 50 eligible Investors accepted for the Gold Offer by Peer Funding and that meet the conditions set out in clause 4 below;

"**Master Terms**" means Peer Funding's Master Terms and Conditions agreed to and accepted by all Investors and made available on the Website;

"**Offer**" means both the Gold Offer and the Silver Offer;

"**Qualified Lending**" means compliance with either clause 4(a) or clause 5(a) (as applicable);

"**Qualifying Period**" means a term of 365 days from the 1st day until the 365th day;

"**Reward**" means a payment by Peer Funding subject to these Terms if an Investor undertakes Qualified Lending for the Qualifying Period;

"**Silver Offer**" means a Reward of up to £100 per Investor, strictly limited to the first 100 eligible Investors accepted for the Silver Offer by Peer Funding and that meet the conditions set out in clause 5 below;

"**Terms**" means the terms and conditions set out in this document;

1. These Terms should be read in conjunction with and are supplemental to the Master Terms. In the event of any conflict between these Terms and the Master Terms, these Terms shall prevail. Words in these Terms starting with a capital letter (and not set out in the definitions above) shall unless the context deems otherwise, be given the same meaning as set out in the Master Terms.
2. The Offer is open to all Investors but is not available to anyone who is not a UK resident or to anyone who is under 18 years of age.
3. Investors shall apply for either the Gold Offer or the Silver Offer and Peer Funding shall accept Investors for the Offer on a first come first served basis, until the maximum number of eligible Investors for the Offer has been met. Investors shall be notified by Peer Funding whether or not they have been successful. Unsuccessful Investors for the Gold Offer may be offered the chance to participate in the Silver Offer (and vice versa) by Peer Funding but this is not guaranteed.
4. To become a Founder Investor for the Gold Offer and entitled to receive the applicable Reward, the Investor must meet the following conditions:

- a. For the Qualifying Period an Investor must maintain a combined total of not less than £10,000 held or utilised in either:
 - i. the Trust Account;
 - ii. committed Loan Offers made on the Peer Funding Platform; or
 - iii. active Loan Transactions made on the Peer Funding Platform.
5. To become a Founder Investor for the Silver Offer and entitled to receive the applicable Reward, an Investor must meet the following conditions:
 - a. For the Qualifying Period the Investor must maintain a combined total of not less than £5,000 held or utilised in either:
 - i. the Trust Account;
 - ii. committed Loan Offers made on the Peer Funding Platform; or
 - iii. active Loan Transactions made on the Peer Funding Platform.
6. Rewards will be credited to the Founder Investor's Peer Funding Account by Peer Funding, within 30 days of the end of the Qualifying Period.
7. Rewards are not cumulative, and strictly only one Reward will be given per Investor.
8. No alternative to the Reward is available.
9. In the event of any dispute as to whether the conditions of the Offer have been met, Peer Funding's decision shall be final and binding on the Investor.
10. Peer Funding does not guarantee that having AutoBid activated will result in an Investor lending the amount required to be eligible for the Offer during the Qualifying Period or that Investors will be able to lend all available funds in their Peer Funding Account.
11. Peer Funding reserves the right to amend, withdraw or extend any or all elements of this Offer at any time by giving notice to an Investor's email address notified to Peer Funding.
12. Peer Funding is a limited company registered in England and Wales - No. 08773883 and trades from St John's House, St John's Street, Chichester, West Sussex PO19 1UU (telephone: 01243 850604).
13. Peer Funding is authorised and regulated by the Financial Conduct Authority (frn. 668078).
14. For full information about how to submit a complaint to Peer Funding; see the Peer Funding complaints procedure and our Treating Customers Fairly policy, both available at www.peerfunding.co.uk
15. These Terms are governed by English law and in the event of any matter or dispute arising out of or in connection with these Terms, the parties shall submit to the exclusive jurisdiction of the English courts.