

## TWINO Investor Bonus Terms and Conditions

1. AS TWINO Investments is offering a one-time welcome bonus of EUR 10 (ten euros) to new investors who register on the TWINO Platform via the affiliate referral link provided by Passives Einkommen mit P2P (Lars Wrobbel) during the campaign period from 01 June 2026 until 30 June 2026.
2. The Bonus is made available through TWINO's affiliate referral program. By registering via a referral link, the investor acknowledges that the referring party may receive a separate commission from TWINO in connection with the referral.
3. To be eligible for the Bonus, the investor must:
  - (a) be a new client of TWINO with no prior registration on the TWINO Platform;
  - (b) register exclusively via the designated [affiliate referral link](#);
  - (c) successfully complete KYC verification;
  - (d) make a minimum deposit and investment of at least EUR 1 into any Asset-Backed Security (ABS) available on the TWINO Platform.
4. The Bonus of EUR 10 will be credited automatically after the investor has:
  - (i) completed registration;
  - (ii) passed KYC verification;
  - (iii) made the required deposit; and
  - (iv) invested at least EUR 1 into an ABS on the TWINO Platform.
5. The Bonus is available only to investors who register through the specific affiliate referral link assigned to Passives Einkommen mit P2P (Lars Wrobbel).
6. The Bonus may be combined with TWINO's standard new investor welcome campaign. Any combination with other promotional offers shall be subject to TWINO's prior approval and may be restricted at TWINO's discretion.
7. TWINO reserves the right to withhold, cancel or reclaim the Bonus in cases of fraud, abuse, self-referral, or other bad-faith activity.
8. TWINO reserves the right to suspend, amend or terminate the Bonus offer in cases of fraud, abuse, technical issues, regulatory requirements, or other circumstances affecting the integrity of the campaign. Where reasonably possible, TWINO will inform affected participants and affiliate partners in advance.