

FINANCER USER REVIEW CONTEST: OFFICIAL TERMS AND CONDITIONS

1. CONTEST SPONSOR

This contest is sponsored by Financer.com Limited, registered in Malta (hereinafter "Financer," "we," "us," or "our").

- **Registration number:** MT C 57181
- **Registered address:** 19 St. Mark Street, Valletta, Malta (VLT 1362)

2. CONTEST PERIOD

The contest begins on **December 27, 2025 at 00:00 CET** and ends on **January 31, 2026 at 23:59 CET** (the "Contest Period"). Entries submitted outside this period will not be accepted.

3. ELIGIBILITY

- **3.1.** The contest is open to individuals who are 18 years of age or older at the time of entry.
- **3.2.** The contest is open to residents of the following countries: Brazil, Mexico, United States, Indonesia, Kazakhstan, Bulgaria, Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Italy, Lithuania, Netherlands, Norway, Poland, Romania, Slovakia, Spain, Sweden, Ukraine
- **3.3.** Employees, contractors, directors, and immediate family members of Financer and its affiliated companies are not eligible to participate.
- **3.4.** Participants must have a valid Financer user account to enter.
- **3.5.** Void where prohibited by law.

4. HOW TO ENTER

4.1. To enter, participants must:

1. Create or maintain a valid Financer user account.
2. Submit a written review of a financial company on the company's profile page on the Financer platform.
3. Ensure the review complies with **Section 6 (Review Requirements)**.
 - **4.2.** Each qualifying review submitted during the Contest Period constitutes one (1) entry.

- **4.3.** There is no limit to the number of entries a participant may submit, provided each entry is a unique, genuine review.
- **4.4.** No purchase is necessary to enter or win.

5. PRIZE

- **5.1.** One (1) winner will receive a cash prize of **€250 (two hundred and fifty euros)**.
- **5.2.** The prize will be delivered via bank transfer or PayPal (at the winner's choice) within 30 days of winner verification.
- **5.3.** The prize is not transferable, exchangeable, or redeemable for cash (beyond the cash value stated).
- **5.4.** The winner is responsible for any taxes, fees, or other costs associated with prize acceptance.
- **5.5.** Currency conversion will be calculated at the exchange rate on the date of transfer.

6. REVIEW REQUIREMENTS

6.1. All reviews must:

- Be based on genuine personal experience.
- Comply with Financer's User Review Guidelines.
- Not contain offensive, defamatory, or inappropriate content.
- Not violate any third-party intellectual property rights.
- Be written in a language supported by the Financer platform for that market.

6.2. Reviews determined to be fraudulent, duplicate, plagiarized, or AI-generated without disclosure will be disqualified.

7. WINNER SELECTION

- **7.1.** One (1) winner will be selected by random drawing.
- **7.2.** The drawing will be conducted within 7 days following the end of the Contest Period.
- **7.3.** The winner will be notified via email within 3 business days of selection.
- **7.4.** The winner must respond within **14 days** to claim the prize.

8. VERIFICATION AND DISQUALIFICATION

Financer reserves the right to verify eligibility and disqualify any participant who violates these terms, submits fraudulent entries, or attempts to manipulate the contest through automated means.

9. DATA PROTECTION AND PRIVACY

By entering, participants consent to the processing of personal data (name, email, account info) in accordance with **Financer's Privacy Policy** and **GDPR**. Data will be used for contest administration and prize fulfillment.

10. INTELLECTUAL PROPERTY

Participants grant Financer a perpetual, worldwide, royalty-free license to use, reproduce, and display the review content. Participants retain ownership of their content but warrant they have the right to grant this license.

11. LIMITATION OF LIABILITY

Financer is not responsible for technical failures, lost entries, or unauthorized access to entries. Total liability shall not exceed the value of the prize (€250).

12. GENERAL CONDITIONS

Financer reserves the right to cancel or modify the contest if fraud or technical failures impair the integrity of the promotion.

13. GOVERNING LAW AND DISPUTES

These terms shall be governed by the laws of **Malta**. Any disputes shall be subject to the exclusive jurisdiction of the courts of Malta, subject to local mandatory consumer protection laws.

14. WINNER ANNOUNCEMENT

All participants will be notified of the winner selection via email. The winner's first name and country may be published (subject to consent).

15. CONTACT INFORMATION

For questions, contact:

- **Email:** team@financer.com
- **Address:** 19 St Mark Street, Valletta, VLT1362, Malta

16. SEVERABILITY

If any provision is found invalid, the remaining provisions shall continue in full force.

17. LANGUAGE

These terms are provided in English. In the event of conflict, the English version prevails.

Last Updated: January 19, 2026

By participating in this contest, you acknowledge that you have read, understood, and agree to be bound by these Official Terms and Conditions.