

## COMPETITIONS

Invstr runs multiple games and league tables, including invitation-only and private competitions in conjunction with third-party associates, such as but not limited to Academy Challenge, Fantasy Finance, Fantasy League Competition, Raw, Supreme or Xtreme League, Invstr Challenge, \$1Million Giveaway (“Competitions”), each of which involves an element of skill, judgement or knowledge, consecutively or simultaneously. Disclosures for some of these are included below. We also enable Invstr users to create their own private leagues, and to join other participants’ private leagues at their own risk. Employees of Invstr or their family members or anyone else connected in any way with a Competition or helping to set up a Competition may, at our discretion, enter a Competition. However, they are explicitly excluded from winning prizes.

Although Invstr in-app purchases may be made to boost certain Competition features that may help a competitor’s chances, there is no entry fee and no purchase necessary to enter and win a Competition.

To be eligible to win a Competition, you must be registered with Invstr.

Invstr may impose a particular age limit in relation to any of the Competitions, otherwise they are open to all persons at the date of their entry. However, Invstr reserves the right to require that the parent or guardian of any person aged 18 or less confirms in writing that they agree to be bound by the terms and conditions of a Competition and will accept any prize on behalf of an under-18 prize winner.

Invstr reserves the right to cancel or amend a Competition. Any changes to a Competition will be notified to entrants as soon as possible by Invstr.

When given, prizes are not transferable. Prizes are subject to availability and Invstr, or its associates, reserve the right to refuse any prize without giving notice. One or more winners will be chosen based on the competition rules for each event.

Winners will be notified by email after the closing date of a Competition. If the winners cannot be contacted or do not claim the prize within 30 days of notification, Invstr reserves the right to withdraw the prize from that winner and pick an alternative winner. Competition prizes will be awarded to the winners, at the discretion of Invstr, or its associates.

Invstr may at its sole discretion disqualify any entrant from any Competition who fails to meet the eligibility criteria or whom Invstr suspects of foul play. This includes taking advantage of bugs in the Invstr services, or multiple sign-ups to the Invstr apps. In the event that any entrant is disqualified from the Competition, Invstr may decide whether a replacement should be selected. In this event, any further entrant will be selected on the same criteria as the original entrant and will be subject to these rules. It will be Invstr’s, or its associates, sole decision as to whether any eligibility requirement has or has not been met and we may require evidence or confirmation from entrants before awarding prizes. Invstr’s decision in respect of all matters to do with the Competition will be final and no correspondence will be entered into.

Winners agree to the use of their name and image in any publicity material. Any personal data relating to the winner or any other entrants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the entrant’s prior consent.

Entry into the Competition will be deemed as an acceptance of the rules.

Competitions and promotions are in no way sponsored, endorsed or administered by, or associated with, Apple, Google, Facebook, Sapchat, Twitter or any other Social Network. Entrants are providing their information to Invstr and not to any other party. The information provided will be used in conjunction with the Invstr Privacy Policy.

Winners will be chosen based on the Competition rules for each event. Rules on a Competition by Competition basis are available either on the Invstr website or through the App.

## **The \$1 Million Giveaway Competition.**

### **Account Opening & Referral Bonus:**

All new Invstr+ accounts opened after March 9, 2021, qualify for the initial funding bonus. All new accounts are subject to approval. This bonus will be paid within five (5) business days from the date of initial funding.

For the referral bonus, you will be paid \$5.00 as a bonus for every person who you invite to Invstr+ and who trades at least \$100 worth of crypto in a single transaction. To receive the \$5.00 referral bonus, the referee cannot have an existing Invstr+ account or have had an Invstr+ account which has been closed. The referee must open and fund an account, with at least \$1.00, within 180 days of receiving the referral. By participating in the program, the referee agrees Invstr may share, non-personal information with the referrer. Offer limited to one Invstr+ account per referee. Referral bonuses will be paid within 5 business days following the \$100 crypto trade by the referee. Your Invstr+ account must be in an active status at time of payment.

Bonus payments may be taxable income. The terms and conditions of the program may be modified without prior notice by modifying the Checking Truth-in-Savings disclosure. Must be a resident of the United States and at least 18 years old. Invstr reserves the right to end this program at any time without prior notice. All bonus payments are offered by Invstr and not provided or funded by Vast Bank, N.A.

### **Competition Prizes:**

Invstr may host various competitions through the Fantasy Finance Leagues offered via the Invstr app. An entrant in the competition may earn prizes in the form of cash, stocks, digital assets or any combination thereof as a bonus for placing at varying levels in the competition at Invstr's sole and absolute discretion. Winners, as defined in the competition terms and conditions, must have an open and active Invstr+ account and funded a minimum of \$1 in their Invstr+ account by the last day of the competition to be eligible to receive the bonus payment. All new accounts are subject to approval.

Bonus payments will be awarded entirely at Invstr's discretion and paid into your Invstr+ account within 14 calendar days following the last day of the competition. Specifics regarding the beginning and ending dates of the competition, bonus amount awarded for each winner in the competition, applicable Invstr Fantasy Leagues and other competition terms and conditions will be provided in the Invstr app and bonus payments are conditioned upon meeting the requirements of each competition.

Bonus payments may be taxable income. The terms and conditions of the program may be modified without prior notice by modifying the Checking Truth-in-Savings disclosure. Must be a resident of the United States and at least 18 years old to qualify. Invstr reserves the right to end this program at any time without prior notice. All bonus payments are offered by Invstr and not provided or funded by Vast Bank, N.A.