# Terms & Conditions

The terms and conditions applicable to this promotion comprise both the specific and the general terms below. In the event of any conflict, the specific terms shall take precedence.

#### Specific Terms (Promotional Funds offered AFTER midnight on 26th January 2017):

1. Property Partner will provide £100 or such other sum as it deems appropriate ("Promotional Funds") to an eligible customer to make an investment. Eligible customers are those who are invited to take part in this promotion and who Property Partner subsequently accepts as eligible based on demand and availability to grant Promotional Funds.

2. If, during the 30 days following acceptance, the customer does not subsequently reach a total invested portfolio size of £5,000 in the 30 days following receipt of Promotional Funds, then those funds and any interest in shares acquired with them shall be transferred back to Property Partner in line with clause 4 below. During that 30-day period, should the total invested portfolio size of £5,000 not be reached, the customer cannot withdraw the Promotional Funds.

3. If, during the 30 days following receipt, the customer does invest their own independent funds and goes on to build a portfolio size of £5,000 or more within that 30 days, then they are free to keep the Promotional Funds. At that point, the customer is free to withdraw those funds.

4. Such shares as you hold a beneficial interest in from SPVs listed on Property Partner's website by means of use of the Promotional Funds ("Shares") you hereby agree to transfer to London House Exchange Limited (or its nominee) in accordance with these terms & conditions. You do so in consideration for the opportunity to make use of the Promotional Funds to test Property Partner's product.

5. The offer is only valid for New Deposits only. The proceeds of shares sold or funds already in "Available Funds" are not eligible for this promotion; you must use new funds deposited after being invited to this promotion.

6. Property Partner shall be entitled to deem the first funds you make use of to be the Promotional Funds.

7. General Terms apply, and are listed below

## Specific Terms (Promotional Funds offered AFTER midnight on 25th April 2017):

1. Property Partner will provide £300 or such other sum as it deems appropriate ("Promotional Funds") to an eligible customer to make an investment. Eligible customers are those who are invited to take part in this promotion and who Property Partner subsequently accepts as eligible based on demand and availability to grant Promotional Funds.

2 If, during the 30 days following acceptance, the customer does not subsequently reach a total invested portfolio size of £15,000 in the 30 days following receipt of Promotional Funds, then those funds and any interest in shares acquired with them shall be transferred back to Property Partner in line with clause 4 below. During that 30-day period, should the total invested portfolio size of £15,000 not be reached, the customer cannot withdraw the Promotional Funds.

3. If, during the 30 days following receipt, the customer does invest their own independent funds and goes on to build a portfolio size of £15,000 or more within that 30 days, then they

are free to keep the Promotional Funds. At that point, the customer is free to withdraw those funds.

4. Such shares as you hold a beneficial interest in from SPVs listed on Property Partner's website by means of use of the Promotional Funds ("Shares") you hereby agree to transfer to London House Exchange Limited (or its nominee) in accordance with these terms & conditions. You do so in consideration for the opportunity to make use of the Promotional Funds to test Property Partner's product.

5. The offer is only valid for New Deposits only. The proceeds of shares sold or funds already in "Available Funds" are not eligible for this promotion; you must use new funds deposited after being invited to this promotion.

6. Property Partner shall be entitled to deem the first funds you make use of to be the Promotional Funds.

7. General Terms apply, and are listed below.

## Specific Terms (Promotional Funds offered on new deposits via Christmas offer):

1. Property Partner will provide £50 or such other sum as it deems appropriate ("Promotional Funds") to an eligible customer to make an investment. Eligible customers are those who are invited to take part in this promotion and who Property Partner subsequently accepts as eligible based on demand and availability to grant Promotional Funds.

2. The invitation to receive Promotional Funds may be time bound such that a customer will only have a limited time to take up the offer after which they will no longer be eligible. The time period will be stated in the communications accompanying the invitation but unless otherwise stated will be 4 days from the time the invitation is sent.

3. Provided the invitation is accepted, the Promotional Funds will then be available in the customer's Property Partner account for investment purposes for a minimum of 30 days.

4. If, during the 30 days following receipt, the customer does not subsequently reach a total invested portfolio size of £1,000 in the 30 days following receipt of Promotional Funds, then those funds and any interest in shares acquired with them shall be transferred back to Property Partner in line with clause 7 below. During that 30-day period, should the total invested portfolio size of £1,000 not be reached, the customer cannot withdraw the Promotional Funds.

5. If, during the 30 days following receipt, the customer does invest their own independent funds and goes on to build a portfolio size of £1,000 or more within that 30 days, then they are free to keep the Promotional Funds. At that point, the customer is free to withdraw those funds.

6. The offer is only valid for New Deposits only. The proceeds of shares sold or funds already in "Available Funds" are not eligible for this promotion; you must use new funds deposited after being invited to this promotion.

7. Such shares as you hold a beneficial interest in from SPVs listed on Property Partner's website by means of use of the Promotional Funds ("Shares") you hereby agree to transfer to London House Exchange Limited (or its nominee) in accordance with these terms & conditions. You do so in consideration for the opportunity to make use of the Promotional Funds to test Property Partner's product.

8. Property Partner shall be entitled to deem the first funds you make use to be the Promotional Funds.

9. General Terms apply, and are listed below.

#### Specific Terms (5% cashback on 2nd investment made from new deposits):

1. This offer is only valid when making your 2<sup>nd</sup> investment with 30 days of your 1<sup>st</sup> investment and it only applies to new deposits. The proceeds of shares sold or funds already in "Available Funds" are not eligible for this promotion; you must use new funds deposited after being invited to this promotion.

2. You must have received an invite email specific to this promotion to be eligible for this promotion. If you would like to learn if you are eligible, email <u>hello@propertypartner.co</u> for further information. Eligibility is at the full discretion of Property Partner.

3. This offer only applies to 2<sup>nd</sup> investments made in New Listing properties only. It does not matter if your first investment was in our Resale market.

4. If, within 30 days of making your 1<sup>st</sup> investment, you make an investment in a New Listing property, you will receive 5% in cash back.

5. The cash back will not immediately appear in your account but will be credited on the 12<sup>th</sup> of the following month.

6. The maximum investment size that can take advantage of this promotion is £10,000 i.e. maximum cash back of £500 for a £10,000 or greater  $2^{nd}$  investment in a New Listing. There is no minimum.

7. General Terms apply, and are listed below.

## Specific Terms (5% cashback on your next investment from new deposits):

1. This offer remains open until the 22nd of December.

2. You must have received the invite email to be eligible for this promotion. If you would like to learn if you are eligible, email <u>hello@propertypartner.co</u> for further information. Eligibility is at the full discretion of Property Partner.

3. This offer only applies to investments made in New Listing properties only and the proceeds of shares sold or funds already in "Available Funds" are not eligible for this promotion; you must use new funds deposited after being invited to this promotion.

4. If, within 14 days of receiving the email, you make an investment in a New Listing property, you will receive 5% in cash back.

5. The cash back will not immediately appear in your account but will be credited on the 12th of December 2016.

6. The maximum investment size that can take advantage of this promotion is £10,000.

7. General Terms apply, and are listed below.

# Specific Terms (Promotional Funds offered AFTER midnight on 29 November 2016)

- Property Partner will provide £50 or such other sum as it deems appropriate ("Promotional Funds") to an eligible customer to make an investment. Eligible customers are those who are invited to take part in this promotion and who Property Partner subsequently accepts as eligible based on demand and availability to grant Promotional Funds.
- 2. The invitation to receive Promotional Funds may be time bound such that a customer will only have a limited time to take up the offer after which they will no longer be eligible. The time period will be stated in the communications accompanying the invitation but unless otherwise stated will be 4 days from the time the invitation is sent.
- 3. Provided the invitation is accepted, the Promotional Funds will then be available in the customer's Property Partner account for investment purposes for a minimum of 30 days.
- 4. If, during the 30 days following receipt, the customer does not subsequently reach a total invested portfolio size of £1,000 in the 30 days following receipt of Promotional Funds, then those funds and any interest in shares acquired with them shall be transferred back to Property Partner in line with clause 6 below. During that 30-day period, should the total invested portfolio size of £1,000 not be reached, the customer cannot withdraw the Promotional Funds.
- 5. If, during the 30 days following receipt, the customer does invest their own independent funds and goes on to build a portfolio size of £1,000 or more within that 30 days, then they are free to keep the Promotional Funds. At that point, the customer is free to withdraw those funds.
- 6. Such shares as you hold a beneficial interest in from SPVs listed on Property Partner's website by means of use of the Promotional Funds ("Shares") you hereby agree to transfer to London House Exchange Limited (or its nominee) in accordance with these terms & conditions. You do so in consideration for the opportunity to make use of the Promotional Funds to test Property Partner's product.
- 7. Property Partner shall be entitled to deem the first funds you make use to be the Promotional Funds.

## Specific Terms (Promotional Funds offered BEFORE midnight on 29 November 2016)

- 8. Property Partner will provide £50 ("Promotional Funds") to an eligible customer to make an investment. Eligible customers are those who are invited to take part in this promotion and who Property Partner subsequently accepts as eligible based on demand and availability to grant Promotional Funds.
- 9. The invitation to receive Promotional Funds may be time bound such that a customer will only have a limited time to take up the offer after which they will no longer be eligible. The time period will be stated in the communications accompanying the invitation but unless otherwise stated will be 48 hours from the time the invitation is sent.
- 10. Provided the invitation is accepted, the Promotional Funds will then be available in the customer's Property Partner account for investment purposes for a minimum of 90 days.
- 11. If, during the 90 days following receipt, the customer does not invest any of their own independent funds, then the Promotional Funds and any interest in shares acquired with

them shall be transferred back to Property Partner in line with clause 6 below. During that 90-day period the customer cannot withdraw the Promotional Funds.

- 12. If, during the 90 days following receipt, the customer does invest their own independent funds then the Promotional Funds shall remain available PROVIDED however that if the customer does not subsequently reach a total invested portfolio size of £1,000 in the 12 months following receipt of Promotional Funds, then those funds and any interest in shares acquired with them shall be transferred back to Property Partner in line with clause 14 below. During that 12-month period, should the total invested portfolio size of £1,000 not be reached, the customer cannot withdraw the Promotional Funds.
- 13. If, during the 90 days following receipt, the customer does invest their own independent funds and goes on to build a portfolio size of £1,000 or more within 12 months, then they are free to keep the Promotional Funds. At that point, the customer is free to withdraw those funds.
- 14. Such shares as you hold a beneficial interest in from SPVs listed on Property Partner's website by means of use of the Promotional Funds ("Shares") you hereby agree to transfer to London House Exchange Limited (or its nominee) in accordance with these terms & conditions. You do so in consideration for the opportunity to make use of the Promotional Funds to test Property Partner's product.
- 15. Property Partner shall be entitled to deem the first funds you make use to be the Promotional Funds.

#### General Terms (Promotions & Referrals):

1. You must, if you haven't already, complete the customer registration process suitability requirements so as to qualify as a person to whom our forms of investment are appropriate.

2. We reserve the right to suspend a promotion or referral scheme at any time if we believe there may be fraud, money laundering or any other illegal activity connected with the relevant account or an issue with legality in the jurisdiction in which the customer is based.

3. Only one offer per person or entity applies. Multiple accounts relating to the same or a connected person, entity and/or (in our discretion) IP address may be treated as one; only the first account shall be eligible.

4. If a promotion is used in conjunction with any other Property Partner offers or promotions (including other referral schemes or cash back offers relating to us) (collectively "Property Partner Promotion") we reserve the right to only allocate the most favourable (rather than cumulative) benefit. For the avoidance of doubt there would not be a cumulative benefit in circumstances where we offer a promotion relating only to property A and another relating only to property B i.e. both would apply and could be taken up including in conjunction with a referral scheme. In the event of any debate as to which terms are most favourable Property Partner shall have absolute discretion and its decision shall be final (then consistently applied so as to treat customers fairly).

5. To be eligible to participate in any Referral Scheme we may offer from time to time Referrers must have an existing account with us at the date that they refer a Referee to us and be acting in their private capacity and must not participate in a Referral Scheme for any business purpose (unless an appropriate introducer agreement is in place to ensure the correct systems and controls). 6. To be eligible to participate in any Referral Scheme we may offer from time to time Referees must not have an existing account with us at the date that they are referred to us; not be the same person as the Referrer; must comply with the instructions that relate to the relevant Referral Scheme including, but not limited to, the stated method of sign up/referral, set up an account with us during the relevant sign up period using the relevant website link or code we will supply to Referrers. They must also complete all necessary "know your client" and/or anti-money laundering checks to open an account with us.

7. If more than one Referrer introduces the same Referee to us, any rebate and/or cash back will be given to the Referrer whose website link or code was used by the Referee when they signed up with us during the relevant sign up period.

8. All referrals using methods generated by a script, macro or the use of automated devices will be void.

9. If you exercise any right to withdraw from an investment and/or if you do not act in a bona fide manner or seek to 'game' the promotion or referral scheme then you will not be eligible.

10. Where we suspect that the terms of any promotion, referral scheme or offer has been breached we reserve the right to reclaim the rebate and/or cash back element of such offers and/or set such sum off against any funds we hold on the relevant customer's behalf.

11. If any provision of this Agreement, or any part of a provision of this Agreement, is found to be illegal, invalid or unenforceable the remaining provisions, or the remainder of the provision concerned, shall continue in effect.

12. A failure or delay in enforcing compliance with any term of this Agreement shall not be a waiver of that or any other term of this Agreement.

13. By participating customers consent to us processing their data as set out in our <u>Privacy</u> <u>Policy</u>.

14. The laws of England shall govern the Agreement and the parties submit to the exclusive jurisdiction of the Courts of England & Wales.

15. We encourage you to check the terms of this Agreement from time to time because we reserve the right to amend/vary the terms and to withdraw Referral Schemes and promotions at any time. Your continued use of our services shall constitute your acceptance of any such amendments or variations to this Agreement. Additionally, where we make changes to other terms and conditions that relate to our services they shall be deemed reflected here.

#### **IMPORTANT RISK NOTE**

Capital at risk. The value of your investment can go down as well as up. Forecasts are not a reliable indicator of future performance. Gross rent and dividends may be lower than estimated. 5 yearly exit protection or exit on platform subject to price & demand. Property Partner does not provide investment advice and any general information is provided to help you make your own informed decisions. If you are unsure whether an investment is suitable for you, you should contact a financial adviser for advice.

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