

Terms and Conditions for Smart-Reinvest tool

Table of contents:

1.	Introduction	2
2.	Description of the Tool	2
3.	Eligibility and Activation	2
4.	Reinvestment Criteria	2
5.	Non-Display of Repayments	2
6.	Order of Execution	3
7.	Processing and Execution	3
8.	Accounting and Transaction Rounding	3
9.	Activation/Deactivation Timing	3
10.	Amendments to Terms	3
11.	Liability and Indemnification	3

1. Introduction

These Terms and Conditions ("Terms") govern the use of the Smart-Reinvest Tool ("Tool") provided within the Manual Investments section of Nectaro's platform. By activating this Tool, you agree to be bound by these Terms.

2. Description of the Tool

The Smart-Reinvest Tool is designed to automatically reinvest repaid principal amounts from your investments. It is positioned within the platform's menu, specifically after the Manual Investment page and before the Auto-Invest section, and in Manual Investments section.

3. Eligibility and Activation

Eligibility: This Tool is available to users who have successfully completed the Suitability & Appropriateness (S&A) process.

Activation: Users can activate or deactivate the Tool at any time.

4. Reinvestment Criteria

The Tool reinvests only repaid principal amounts.

Minimum Reinvestment Amount: The minimum amount for reinvestment is €10. Amounts less than €10 will be accumulated until the minimum threshold is met.

Series of notes: Reinvestments will occur in the same Series of notes, and the repaid amount will be proportionally distributed among all active loans, including those in Delayed status. If no investment opportunities are available in a specific Series of notes the amount will be credited to your Nectaro balance.

5. Non-Display of Repayments

Activated functionality will result in repaid amounts not being displayed in your account balance or the Overview section until the reinvestment rule is triggered.

6. Order of Execution

The execution of Smart-Reinvest orders follows a first-in-first-out (FIFO) principle, prioritizing early investors in a specific Series of notes.

7. Processing and Execution

The system checks for reinvestment opportunities once a day, post-repayment application.

Reinvestments are processed for accounts with at least one settled order and an activated Smart-Reinvest Tool, provided the sum of account transactions per Series of notes is at least €10.

If available amounts in a Series of notes drop below the required sum during processing, the system will defer the reinvestment to the next available opportunity.

8. Accounting and Transaction Rounding

Transactions are rounded down to two decimal places to ensure accuracy and fairness in reinvestment amounts.

Account balances will reflect these rounded values for reinvestment purposes.

9. Activation/Deactivation Timing

The timing of activation or deactivation of the Tool will be accounted for during the processing of reinvestments.

10. Amendments to Terms

Nectaro reserves the right to modify these Terms at any time. Users will be notified of any significant changes.

11. Liability and Indemnification

Nectaro is not liable for any losses incurred due to market fluctuations or investment performance. Users agree to hold Nectaro harmless against any claims arising from the use of this Tool.

By activating the Auto-Reinvest Tool, you acknowledge that you have read, understood, and agreed to these Terms and Conditions.