

Auto Invest Terms and Conditions

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Auto invest is an automatic investment functionality that allows for Nectaro users with sufficient knowledge to automate the investment process by selecting a predefined strategy by Nectaro or creating their own strategy.

Auto Invest Strategy is a system that based on a set of parameters selects and invests the user's funds in financial instruments. The user can create a custom Auto Invest Strategy or select an already predefined strategy that is provided by Nectaro.

Use of Auto Invest carries inherent risks, including potential loss of capital, as investments may not perform as anticipated. The user acknowledges understanding these risks and confirms that they have sufficient knowledge and experience to make independent investment decisions using Auto Invest.

Auto Invest Strategy parameters

Countries: Defines the respective borrower country, in which the underlying loans that are include in the financial instruments have been issued. Users can select one or multiple countries in their Auto Invest investment strategy.

Minimum term: Defines the minimum maturity of financial instruments to invest in. If the field is left unselected – “None”, then there is no limitation is set for the following criteria. Selection is dynamic and the available values in the field depend on the available financial instruments on the platform.

Maximum term: Defines the maximum maturity of financial instruments to invest in. If the field is left unselected – “None”, then there is no limitation is set for the following criteria. Selection is dynamic and the available values in the field depend on the available financial instruments on the platform.

If the minimum or maximum term fields are left unselected, there will be no restrictions applied for these criteria. Available values are subject to change based on the current supply of financial instruments

Minimum rate: Defines the minimum interest rate of financial instrument to invest in. If the field is left unselected – “None”, then there is no limitation is set for the following criteria. Selection is dynamic and the available values in the field depend on the available financial instruments on the platform.

Limit for the investment strategy: Defines the maximum investment balance for the following Auto Invest Strategy. The minimum investment limit is EUR 50.

Auto Invest Strategy priority: if two or more strategies are created, they will be assigned a priority from High to Low. Auto Invest executes investment strategies one by one starting from the highest priority. The priorities are initially assigned automatically, but they can be changed manually. The maximum number of active investment strategies is five.

While Auto Invest enables users to set various investment parameters, the system does not guarantee that user portfolios will achieve a certain level of diversification, nor does it guarantee that diversification will mitigate risks or prevent losses.

If the user selects to use a predefined strategy that is provided by Nectaro, then user has the option to set only the parameter for *Limit for the investment strategy*, since the system will consider all other potential parameters for selection of instruments.

Auto Invest is not a substitute for financial or investment advice. Nectaro does not provide personalized investment recommendations. The user is responsible for setting their own Auto Invest parameters, and Nectaro makes no assurances that Auto Invest parameters will meet the user's financial goals.

Product description

Users that have successfully completed the Suitability and Appropriateness assessment have the option to create an Auto Invest Strategy in their Nectaro profiles. Auto Invest Strategies are created and edited in user profile under "Auto Invest".

In the section, the user can create a new Auto Invest Strategy by pressing "Create new", after which the user is prompted with a window to select two of potential strategy types – AutoPilot predefined strategy or a Custom strategy.

If the user selects AutoPilot strategy the user is prompted with the strategy description and a field to fill in the limit for the investment strategy. After pressing "Save & start", the strategy is saved and working.

If the user selects Custom strategy, then the user is prompted with a window to fill in parameters for the custom strategy. After completing the strategy and pressing "Save & start", the strategy is saved and working.

If the user decides to edit a strategy, the user must select the strategy and select "Edit". After the strategy editing is completed, the user can save the changes by pressing "Save & start".

If the user decides to pause a strategy, the user must select the strategy and select "Pause". Once a strategy is paused, it will no longer be active and will be moved to the list of paused strategies.

After a strategy is saved, the user cannot edit the Countries.

Each user can have up to five different Auto Invest strategies active and working simultaneously.

Nectaro has the right to limit the ability to edit and pause investment strategies during certain periods of time to ensure correct execution of investment orders.

Available range of minimum and maximum term and interest rate is dynamically based on the available supply of financial instruments and can be changed without a prior notice.

Nectaro will retain the right to edit and pause Auto Invest Strategies that might contradict Nectaro platform Terms and Conditions.

Nectaro reserves the right to modify, suspend, or terminate the Auto Invest functionality at any time without prior notice. In case of termination, any active strategies will be paused, and no new investments will be made through Auto Invest. Users retain the ability to manage existing investments outside of Auto Invest.

Auto invest strategy execution

Nectaro will make all reasonable efforts to execute Auto Invest strategies at least once per day, depending on the availability of matching financial instruments and user funds. Execution frequency may vary due to demand, market conditions, or other factors.

During Auto Invest execution, the Nectaro system shall select each user's Auto Invest strategy with the highest priority and search for financial instruments that match the parameters set in the strategy. The system shall generate investment orders based on the age of suitable instruments (investing in the oldest instruments first). The system will invest available funds from the user's balance and will continue the process until the user's balance is insufficient or there are no remaining financial instruments that match the Auto Invest strategy. If previously invested instruments meet the Auto Invest strategy parameters, the system may continue investing in the same instruments.

If there are no financial instruments matching the Auto Invest strategy, Nectaro system will check if the user has any other Auto invest strategies with a lower priority and will start execution of this Auto invest strategy.

Minimum investment for Auto Invest is 10 EUR and maximum one investment in one order execution is 250 EUR. The system will create separate investment orders to fulfil the Auto Invest strategy investment target.

Users are responsible for maintaining a sufficient balance in their account for Auto Invest to operate effectively. If the balance falls below the minimum required for an investment, the strategy may be paused or skipped without liability to Nectaro.

During Auto Invest Strategy execution Nectaro can limit Investor ability to invest or withdraw funds.

In the case of a technical error, system malfunction, or platform outage that impacts the execution of Auto Invest strategies, Nectaro is not liable for any missed investment opportunities or financial loss incurred by users. Nectaro will make reasonable efforts to rectify any errors promptly upon identification.

Auto Invest investments are illiquid, and the instruments are held until maturity. Nectaro does not guarantee liquidity and is not responsible for providing a secondary market for financial instruments selected through Auto Invest.