

LendingCrowd Terms and Conditions

1. INTRODUCTION

1. LendingCrowd (“**we**”, “**us**”, or “**LC**”) is a trading name of Edinburgh Alternative Finance Limited. We are a private limited company incorporated in Scotland, Company Number SC468392, and having our registered office at 23 Manor Place, Edinburgh EH3 7DX. We are authorised and regulated by the Financial Conduct Authority. Details of our authorisation may be found on the Financial Services Register (FRN 670991). “**You**”, “**you**” or “**your**” means a Borrower or Lender (unless we specify otherwise).
2. These Terms govern the relationship and, together with the information that you give us when you open an account, form a legally binding agreement between you and us. Please read these Terms carefully before deciding to use the Platform, as they contain your rights and obligations, and seek independent advice if you need further information. If you do not agree to these Terms, you must stop using the Platform immediately. Please also read our Privacy Policy which explains how we use the information that we hold about you and your account, but does not form part of our agreement with you.
3. We act as an intermediary, providing a Platform to introduce Borrowers to Lenders. Any Loan Contract you enter into will be between a Borrower and Lender(s). We act as an agent for Lenders under a Loan Contract. We may deal with the Borrower in our own capacity and as agent for the Lenders that hold any Loan or Loan Parts in accordance with these Terms. We are not the Borrower's agent and we owe no duty to the Borrower. **We do not provide any investment, legal, tax or other advisory services, financial or otherwise, to any Borrower or Lender. By opening and operating an account with us and using the Platform, you accept the risks of investing through our Platform. In particular, there is a risk that Borrowers will fail to repay the sums due under their Loan Contract and that you will lose the money that you invest. We recommend that you seek independent advice. Further information about the risks of investing through the Platform, and details of how we assess Borrower risk is set out on our [Investor page](#).**
4. Target interest rates are based upon the rates currently available to Lenders on the Platform for the product in question after recurring fees (but not Withdrawal Fees) and an estimate for bad debt, but before tax any relief for possible losses. The availability of Loans, the Risk Bands and future default rates may all affect the target interest rate and past performance does not guarantee future performance. LendingCrowd does not undertake or guarantee that Lenders will achieve the advertised target interest rates

2. CANCELLATION

IMPORTANT INFORMATION FOR LENDERS

If you are a Lender, you have the right to cancel your agreement with us as constituted by these Terms by giving notice in writing to us at LendingCrowd, 23 Manor Place, Edinburgh EH3 7DX during the Cancellation Period.

If you place a Bid within the Cancellation Period you will be bound by the Loan Contract which governs any Successful Auction of which your Bid forms part or all. If you have placed any Lender Funds into your Lender Account, and such Lender Funds are available at the time we receive your notice of cancellation, we will return such available Lender Funds, after deducting any costs or charges incurred under these Terms up to the time that you give us such notice. We return any money due to you within 30 calendar days of receipt of your notice of cancellation. However, if there are insufficient funds in your account, we reserve the right to recover any sums due to us in relation to charges and fees incurred during the period when your account was active.

Should you choose to cancel a LendingCrowd ISA within the 14-day Cancellation Period, you will preserve your eligibility to open an Innovative Finance ISA either with us or another ISA Manager. This will not apply if you cancel or close your LendingCrowd ISA after this period. When your LendingCrowd ISA is cancelled, any money credited to your account will be transferred to a LendingCrowd general account subject to these Terms.

3. DEFINITIONS

The following definitions shall apply in these Terms:

Acceptance Date	means the date on which a Loan is accepted under Term 7.7.2;
Administration Fees	means our reasonable and necessarily incurred costs relating to tracing charges, field agents' costs, litigation costs, expenses and other such third party fees incurred by us in the course of protecting the interests of the Lenders and includes any Enforcement Fees and Recovery Fees as defined in the Loan Contract;
Arrangement Fee	means the fee of between 2 and 4% (based on term of Loan) payable by a Borrower, to us, in accordance with Term 11.2;

Auction	means the process on the Platform, which enables (a) a Lender to Bid for a Loan Part, and (b) a Borrower to accept a Loan following a Successful Auction;
Auction Launch Period	means the period of 6 weeks from the date that we assign the Risk Band to any proposed Loan during which a Borrower may activate their Auction;
Auction Period	means the period commencing on the Auction Start Date and ending 21 days following the Auction Start Date (or such earlier or later date as may be set in accordance with Term 7.9.6);
Auction Start Date	means 9am GMT on the next day after a Borrower starts an auction;
Authorised Person	means a person that we agree may communicate with us on behalf of a Corporate Lender or Corporate Borrower;
Autobid	means the tool available to Lenders to make Bids automatically, in accordance with Term 7.6;
Bid	means the offer made by a Lender during an Auction stating the Bid Amount and the Bid Interest Rate (either manually or through Autobid);
Bid Amount	means the amount the Lender wishes to lend;
Bid Interest Rate	means the interest rate required by the Lender;
Borrower	means a person who holds a Borrower account on the Platform;
Borrower Account	means an account created by a Borrower on the Platform;
Borrower Criteria	means the eligibility criteria prescribed for Borrowers in Term 3.3 as applicable;
Borrower Profile	means information submitted by a Borrower when creating a Borrower Account;
Business Day	means any day which is not a Saturday or Sunday or public holiday in UK;

Buyer	means a Lender buying a Loan Part from another Lender, in accordance with Term 10;
Cancellation Period	means the period of 14 calendar days from the date on which a Lender Accounts is registered with us;
Control	means in relation to a Corporate Lender, the power of a person to secure that the affairs of the Corporate Lender are conducted in accordance with the wishes of that person including but not limited to:(i) by means of the holding of shares, or the possession of voting power, in or in relation to that Corporate Lender or any other body corporate; or(ii) as a result of any powers conferred by the articles of association or any other document regulating that Corporate Lender or any other body corporate;
Corporate Borrower	means a Borrower who is not a sole trader;
Corporate Lender	means a Lender which is not an Individual Lender and which satisfies the Lender Criteria for corporates;
Default Interest	means interest payable when a loan is in default;
Default Rate	means a rate 3% per annum above the Interest Rate;
FCA	means Financial Conduct Authority;
FCA Rules	means the rules and guidance issued by the FCA (or any successor body responsible for regulating LC's business) as amended from time to time;
Growth Account	means a Passive Account configured to autoinvest all repayments;
Income Account	means a Passive Account configured to autoinvest capital repayments and transfer out net interest;
Individual Lender	means a Lender who is an individual acting on his or her own behalf;
ISA Regulations	means the ISA Regulations 1999, as amended from time to time;

Know Your Client Checks	means the checks that we will carry out to verify your identity as set out in Term 3.4.6;
Late Payment Fee	means the fee of £75 that we will charge a Borrower each time the Borrower fails to make a payment within 4 days of the Repayment Date specified in the Loan Contract, and that must be paid by the Borrower in addition to the loan sums due;
Lender	means a person who creates an account with us, or is a principal, for the purposes of lending (whether actually or potentially) to Borrowers on the Platform;
Lender Account	means an account created by a Lender on the Platform;
Lender Criteria	means the eligibility criteria prescribed for Corporate Lenders and Individual Lenders in Term 4.6 as applicable;
Lender Funds	means the sums in a Lender Account from time to time, which will be considered available, or blocked when they become Lender Loan Funds;
Lender Loan Funds	means the amount of Lender Funds relative to any Bid blocked by us after a Bid has been made and following a Successful Auction but pending completion (in accordance with Term 8.5.6);
LendingCrowd ISA	a Lender Account managed by LendingCrowd as an Innovative Finance Individual Savings Account in accordance with these Terms, the ISA Regulations and HMRC guidance;
Loan	means the sum a Borrower loans or seeks to loan from Lender(s) as identified in the relevant Loan Application;
Loan Amount	means the amount being loaned by Lender(s) to Borrower, subject to the Loan Contract, together with applicable interest;
Loan Application	means the process of Borrower applying for a Loan under the Terms;
Loan Contract	means the Loan Contract and Loan Conditions entered into by and between a Borrower and us as agent for Lender(s) in respect of any Loan (as varied from time to time in accordance with these Terms and the Loan Conditions). Where there is more than one Lender, each Loan Part constitutes a separate loan

between the Borrower and the applicable Lender. The Loan Contract aggregates and represents the Borrower's rights and obligations in relation to each separate Loan Part. For the convenience of all parties, the Loan Contract requires the Borrower to make a single Monthly Repayment, aggregating the monthly payments due in relation to each Loan Part. However, the Borrower is separately liable to each Lender to repay the Loan Part due to that Lender, together with interest, fees and costs as set out in the Loan Contract.

Loan Exchange	means the facility that we offer through the Loan Market by which Lenders may buy and sell Loan Parts;
Loan Interest Rate	means the interest rate applying to and specified in a Loan Contract;
Loan Market	means the online lending marketplace offered on the Platform;
Loan Offer	means the offer of a Loan at the weighted average interest rate specified, made to the Borrower at the end of a Successful Auction;
Loan Part	means, where more than one Lender provides Loan capital to the Borrower, the amount provided by each Lender; each Loan Part forming a separate contractual relationship between each Lender and the Borrower under the terms of the Loan Contract;
Loan Part Sale Fee	means the sale fee referred to in Term 12.3;
Loan Requirements	means the requirements for Loans set out in Term 9;
Main Self Select Account	means a Self Select Account that all Lender's hold that is used for payment of promotion cashbacks, ex-gratia payments, and withdrawal of Lender Funds.
Minimum Balance	means any minimum balance requirement specified in a product or promotion from time to time;
Minimum Interest Rate	means the minimum rate of interest for any Loan that is set by our credit underwriting team for any Loan Application and Auction following allocation of a Risk Band;

Monthly Fee		means the fee equal to 1% per annum that we will charge Lenders each month on the Monthly Repayment Date (chosen by the Borrower in line with the Loan Contract) on the principal amount of each Loan Part held by the Lender that is outstanding at the date the Monthly Fee is charged;
Passive Account		means any passive account available on the Platform from time to time enabling the Platform to acquire and sell Loan Parts in accordance with pre-configured lending criteria and Risk Bands;
Platform		means the peer-to-peer lending platform provided by us at lendingcrowd.com ;
Privacy Policy		means our policy setting out how we use all personal information that you provide to us through the Platform or any by other means, or that we hold about you and your account, full details of which are provided here ;
Risk Band		means the risk category assigned to any Loan Application by us following in depth review by our credit underwriting team of a Borrower Profile, Loan Applications, and any other information as so requested by us from a Borrower, from time to time, together with searches conducted by our credit underwriting team through external agencies and databases including but not limited to Companies House and credit reference agencies;
Security		means the form of security required by us, to be granted by a Borrower, as described fully in Term 9;
Self Account	Select	means any discretionary account available on the Platform from time to time enabling a Lender to acquire and sell Loan Parts;
Seller		means a Lender selling a Loan Part to another Lender, in accordance with Term 10;
Successful Auction		has the meaning given to it in Term 8.8.1;
Terms		these terms and conditions, as amended from time to time and “Term” shall be construed accordingly.
Withdrawal fee		means, in relation to a Growth Account, the withdrawal fee referred to in Term 12.3.

4. GENERAL ACCOUNT CREATION AND OPERATION

1. General account creation

1. You can register as a Borrower or Lender no more than once. By creating an account you will be obtaining access to the Platform. Lenders may access the Platform following registration but will not be permitted to place any Lender Funds into the Lender Account or Bid on any Auction until Term 6.9 has been satisfied.
2. To create and operate an account, you must satisfy, and continue to satisfy, the Lender Criteria, or Borrower Criteria, as applicable.
3. **Individual Lenders and sole trader Borrowers**
To create an account you must provide a valid email address, enter a password and other personal information that we may reasonably require.
4. **Corporate Lenders and Corporate Borrowers**
To create an account you must provide:
 - the name of your proposed Authorised Person;
 - the full name, any trading names and registration number (if any) of your entity, trust or association;
 - the names and addresses of all directors, partners, trustees, members or equivalent officers, each with holdings greater than 20% in the entity, trust or association;
 - all registered and trading addresses; and
 - a contact telephone number.
5. We will communicate with and accept instructions from your Authorised Person but we will treat you only as our customer;
6. We may, but will not be obliged, to make any enquiries or investigations to confirm the identity or authority of any proposed or current Authorised Person, and will not be responsible for the consequences of any delay that occurs whilst we do so.

2. Communications with Corporate Lenders and Corporate Borrowers

1. We will continue to take instructions from your Authorised Person until we receive notice otherwise (which can be verified to our reasonable satisfaction).
2. You (the Corporate Lender or Corporate Borrower) must tell us in writing if you wish to change or add an Authorised Person.
3. We may decline to accept any Authorised Person without giving you a reason.
4. If you wish to:
 - withdraw your Lender Funds;
 - close your account;
 - change your bank account or payment details; or
 - give or revoke the authority of a third party (including an adviser) to operate your account,
 - i. then you must give us written notice signed by an Authorised Person or, if the Authorised Person is not a director, partner, member (or equivalent officer who is able to bind the Lender), by such a person.

3. Making payments to you

1. If we receive notice of a winding up or insolvency event affecting you, we will take instructions from those individuals who can demonstrate to us that they are entitled to act on your behalf.

2. We will only make payments to the Corporate Lender or Corporate Borrower as the account holder.

4. Communications and access to the Platform

1. All personal information that you provide or that we hold about you and your account will be used in accordance with our [Privacy Policy](#).
2. To access the Platform, you will require your email address and password. Your account is non-transferable.
3. We will communicate with you using the contact details (including the email address) that you provide to us. You acknowledge and agree that we may communicate with you primarily by email and that we may provide information about the risks of investing through the Platform through our website. If you need to contact us you should call us on 0131 564 1600, email us at contactus@lendingcrowd.com or write to us at 23 Manor Place, Edinburgh EH3 7DX. All communications between us will be in English. It is your responsibility to notify us of any change to the details, including the contact details, that we hold about you. We will not be liable to you for any losses that you incur if you fail to do so.
4. You undertake to keep your access details and password secure at all times. You are responsible and liable for all information provided through your account to us, and are responsible for all activity on your account (including activity by those parties that you authorise to access your account on your behalf e.g. employees or agents). You must notify us immediately if your account access details have been compromised, stolen, lost or otherwise breached. We will not be liable for any losses that you suffer if someone else accesses your account using your account details.
5. We will be entitled to rely on any instructions that we receive whilst your account has been activated using your access details and password. We will act on any instructions given in accordance with our stated procedures that appear, in our reasonable opinion, to be valid, and have no duty to make any further enquiries in relation to such instructions.
6. You expressly agree that, when accessing the Platform, you will conduct your activity in a true, honest, professional manner and you agree to not adapt, circumvent or attempt to reverse engineer any of our systems or Platform.
7. We reserve the right not to act on your instructions where we suspect that the person logged into your account is not you or we suspect illegal or fraudulent activity or unauthorised use.
8. If you cease to satisfy the Borrower Criteria (as set out in Term 5) or Lender Criteria (as set out in Term 6) as applicable, we may restrict, suspend or terminate your access to the Platform without notice, in accordance with Terms 15 and 16.

5. Borrower Accounts

1. All Borrowers must:
 - have been trading in profit for at least two (2) years; and
 - have a minimum of one (1) year's accounts, where applicable, filed at Companies House; and
 - have a UK bank or building society account in the name of the borrowing business, company or partnership; and
 - have a permanent place of business in the UK (excluding the Channel Islands and Isle of Man); and
 - have a turnover of approximately £100,000 per annum; and
 - have a good credit history with no defaults or judgements against it.

2. If you are:

- a limited company or a limited liability partnership incorporated in UK, registered with Companies House; or
- a partnership governed by the Partnership Act 1890 and formed in the UK with more than four (4) partners,
 - i. you may apply to borrow any amount up to our maximum loan amount.

3. If you are:

- a sole trader;
- a partnership governed by the Partnership Act 1890 and consisting of three (3) or less persons (at least one of whom is an individual); or
- an unincorporated association (which means a group of people working together for a common purpose, such as a club or a society), then:
 - i. you must be permanently resident in the UK (excluding the Channel Islands and Isle of Man);
 - ii. you may apply to borrow a sum between £25,001 and our maximum loan amount; and
 - iii. to borrow through us your Loan must be wholly or predominantly for business purposes and must certify to us that this is true.
 - iv. You must tell us if, at any point before the Loan completes, your ability to meet any of the Borrower Criteria changes.

4. If you are an unincorporated Borrower, all partners, trustees or members (or equivalent officers) of your organisation will each be liable to us and to any Lenders jointly and severally. This means that we may require all or any of them to pay the full amount owed to us or any Lenders, not just a proportion.

5. By registering for a Borrower Account, you acknowledge and accept that we do not in any way promise or otherwise guarantee that you will receive funding through the Platform. The account opening in no way constitutes an obligation on us to procure funding for Borrowers or constitute a warranty that funding will be available.

6. Lender Accounts

1. All Lenders must:

- have a UK bank or building society account in the Lender's name; and
- be approved by us.

2. Individual Lenders must be over 18 years old and a permanent resident of the UK.

3. Corporate Lenders must be:

- a limited liability partnership or a limited liability company in each case incorporated in the UK and registered with Companies House;
- a trust;
- a charitable incorporated organisation incorporated under the Charities Act 2011;
- a partnership governed by the Partnership Act 1890;
- an unincorporated association; or
- a credit union authorised by the FCA;

- not directly or indirectly controlled by a competitor of LC or be part of a corporate group which contains any entities which compete with LC (as determined by us in our sole discretion; and
 - approved by us.
4. You must tell us the capacity in which you wish to open an account.
 5. We reserve the right to decline any Lender application entirely at our discretion.
 6. When you become a Lender, LC will treat you as a retail client unless we agree with you otherwise. Categorisation as a retail client affords you the highest degree of consumer protection under the FCA Rules. However, this does not necessarily mean that you will automatically be eligible to bring a claim under the Financial Ombudsman Scheme (see “Complaints” under Term 21). You will not be eligible to claim under the Financial Services Compensation Scheme, should LC fail. However, you may have rights to claim in relation to any client money that we hold on your behalf as set out in Term 12.
 7. As a Lender you undertake and warrant that you shall act in good faith in your dealings with LC and under no circumstance shall you make, publish or cause to be published any, misleading or potentially defamatory statement in any public forum (including in print or on social media) regarding (i) any Borrower’s, or (ii) your own use of the Platform and/or any investments made through Platform.
 8. A statement of the balance of your Lender Account will be available annually for you to download.
 9. **Know Your Client Checks**
 You acknowledge and accept that checks may be conducted on your identity, or if you are a Corporate Lender, the identity of your underlying owners, partners, trustees or members or that of any entity within your group, to satisfy money laundering and other regulations and requirements, and any other relevant checks with third parties as described in our Privacy Policy (“**Know Your Client Checks**”). Your activity on the Platform will be limited as explained in these Terms until you have satisfied the required Know Your Client Checks. Further checks may be needed where the Account holder is not an individual or where you are opening an account on behalf of another person. We will tell you about any additional requirements.

5. BORROWER PROFILE

If you are the Borrower:

1. Information submitted by you when creating a Borrower Account, together with any other information we so require, will be used to build your Borrower Profile. The Borrower Profile will be visible to all potential Lenders.
2. In addition to the information submitted by Borrowers, the Borrower Profile shall contain details of the Risk Band. By commencing an Auction, you warrant and represent that all information contained within your Borrower Profile is accurate, complete and up to date.

3. You warrant and represent that you have disclosed to us any circumstances that you are aware of (including without limitation any claims, undisclosed liabilities, litigation, arbitration, court proceedings or investigations which are current, threatened, pending or otherwise reasonably likely to occur against you by any third party) which could or might result in a material adverse change in your financial condition, business or assets. You agree with us that you will promptly provide full details to us upon you becoming aware of or suspecting that any of the circumstances mentioned herein have occurred or may occur, and will also provide us with such information as it may reasonably require about your financial condition, business and affairs from time to time. If you are, or at any time become, aware of any current or future claim (or potential claim) by HM Revenue & Customs (or any other governmental department or agency or other public body) against you, you may not accept a loan unless you have provided us with full details of such claim (or potential claim) and we have agreed in writing that you are still eligible to participate in Auctions and/or receive Loans through our Platform.

6. BORROWER AND LENDER ACKNOWLEDGEMENTS

1. Borrowers and Lenders acknowledge and accept that all interest rates advertised on the Platform are indicative only and we do not guarantee that these will be the available rates on any particular Loan or Loan Part.
2. Lenders acknowledge and accept that we do not check the accuracy or completeness of all Borrower Profile information. Any statements made by a Borrower in the Borrower Profile are in no any way endorsed, supported or guaranteed by us. Lenders expressly acknowledge that they will undertake their own diligence on any Borrower prior to making any Bid, and Lenders shall not be entitled to rely on any information on the Platform in making decisions to lend. When Lenders set their preferences for using Autobid, they accept that they do so at their own risk and that we will apply these preferences without discretion until we are instructed otherwise in accordance with these Terms. No warranty is given by us as to the accuracy, completeness or quality of the contents of the Borrower Profile.
3. All lending is done entirely at the Lender's own risk. We do not recommend or endorse any Borrower, or any Loan nor do we guarantee that any Loan will be repaid in whole or part.
4. The Borrower and Lender acknowledge and accept that it is their sole responsibility, prior to accessing or using the Platform, to ensure that their actions in doing so do not contravene any legal or regulatory requirements that may apply to them. LC will be entitled to assume without further investigation that, by creating an account, the Lender or Borrower is legally permitted to do so.
5. As a Corporate Lender or Corporate Borrower, you confirm that you have the right, power and authority, and have taken all action necessary to enter into your agreement with us and any Loan Contract or Security and execute, exercise and deliver your rights and perform your obligations, under these Terms and any Loan Contract or Security.

7. RISK BAND

1. After we receive a Loan Application, we will notify the Borrower as to whether their application has passed our credit analyst team's initial assessment. Our decision is final.
2. If a Loan Application is successful following initial assessment, we will assign to it a Risk Band. If the Risk Band is not at least a C+, the Borrower's Loan Application will not proceed. Our decision on the Risk Band is final. We reserve the right to amend our policies, procedures and tools used in determining a Risk Band at any time. When a Risk Band is assigned to a Loan, a Minimum Interest Rate will be set based on the Risk Band. This Minimum Interest Rate will vary between 5.95% and 12.25% based on Risk Band.
3. All lending by Lenders is done at the Lender's own risk. The provision by us of a Risk Band is intended to be for information purposes only and a Lender must form its own opinion as to the credit worthiness of any Borrower, and undertake its own research, analysis and assessment of each Borrower and each Loan, seeking independent financial advice. We do not provide any form of financial advisory services. Borrowers and Lenders acknowledge and accept that we may present the credit scores of the Borrower from third parties such as Creditsafe. By publishing these scores, we make no warranty as to their accuracy.
4. We accept no responsibility and disclaim all liability for any information about a Borrower made available to prospective Lenders through the Platform or for Risk Bands unless Term 14 "Liability" applies. We do not update or amend any Borrower Profile, or monitor or update any Risk Band.
5. We may conduct checks on a Borrower prior to assigning the Risk Band. However, there is no guarantee that the databases we access (e.g. Companies House) are complete, accurate and up to date, therefore Lenders should exercise care in deciding when to lend.

8. LOAN PROCESS

1. To make a Loan Application the Borrower must satisfy the Borrower Criteria, Know Your Client Checks, and have a Borrower Account with us.
2. Loan Applications cannot be amended by the Borrower once submitted but the Borrower may cancel a Loan Application at any time prior to the end of an Auction Period.
3. A Borrower may make a Loan Application if the Borrower already holds a Loan with us, provided that the Borrower has made at least 6 monthly repayments, on time, in respect of such their pre-existing Loan. In the event that any one Loan Application is successful, this does not guarantee that any future Loan Application will be successful.
4. **Auction process**
 1. Borrowers must commence an Auction within the Auction Launch Period.
 2. The Auction Period will begin on the Auction Start Date.
 3. We make no guarantee that an Auction will commence at a particular time within the Auction Launch Period. We reserve the right to extend the Auction

Launch Period by 30 days if we do not have all the required information from Borrower that we consider necessary to launch the Auction.

5. Bidding and Interest Rates.

1. To enter a Bid in any Auction a Lender must hold cleared Lender Funds equal to at least the Bid Amount. Any Bid Amount must be at least £20.00 and the Bid Interest Rate must be at least equal to the Minimum Interest Rate.
2. The Lender may submit more than one Bid in any Auction prior to the expiry of the Auction Period. Each Bid will be considered final and cannot be amended. Once the Lender has submitted a Bid, the Lender may not withdraw the Bid Amount and acknowledges and accepts that the Bid Amount will be blocked as set out in Term 6 below and will be regarded as Lender Loan Funds.
3. Once a Bid is submitted, the Bid Amount will be added to the total of all Bid Amounts for that Auction. The Lender will be able to see what percentage of the Loan Amount has been filled and the applicable weighted average Bid Interest Rates.
4. Each Bid will be ranked according to its Bid Interest Rate. During the Auction Period, the Lender may continue to submit Bids after the Loan Amount is full. The Bid with the highest Bid Interest Rate will be knocked out of the Auction by any new Bid with a lower Bid Interest Rate.
5. If the Bid with the highest Bid Interest Rate exceeds the amount required to fill the Loan Amount, that Bid will be reduced and the excess Bid Amount knocked out of the Auction when the Auction Period expires.
6. By submitting a Bid, the Lender irrevocably appoints us as the Lender's agent and authorises us to:
 - block the Bid Amount so that it is not available for the Lender to withdraw from their Lender Account. The blocked funds will only be unblocked if the Lender's Bid is unsuccessful during the Auction, if the Loan Offer lapses or is not accepted by the Borrower, or if the Loan is withdrawn under Term 9;
 - enter into the Loan Contract as agent for the Lender following a Successful Auction and, at any time whilst the Loan Contract subsists, to vary the Loan Contract on behalf of the Lender for any of the reasons set out in Term 25.1;
 - act as security agent and hold the security on behalf of the Lender and other Lenders; and
 - on completion of the Loan Requirements, complete the Loan and transfer the Loan Amount from the Lender Account to the Borrower.
7. Interest will only be paid once the Loan Amount has been paid to the Borrower. No interest will be earned by the Lender if the Loan application lapses or is not accepted by the Borrower.

6. Autobid

1. Lenders may submit Bids automatically by activating Autobid.
2. To activate Autobid, a Lender must set their preferences in the way described on the Autobid page.
3. Autobid can only be used to bid for Loan Parts. The maximum Loan Part that a Lender may Bid for using Autobid is 10%. To Bid for more than 10% of a Loan, the Lender must submit a Bid manually.
4. Lenders must set preferences for Bids made through Autobid as follows:
 - the Loan Risk Bands that they wish to bid for (if no Loan Risk Bands are selected, then Autobid will not bid);

- the Bid Interest Rate at which the Lender wishes to bid in each Risk Band selected under Term 8.6.4(a) (If a lower Bid Interest Rate is not specified, then Autobid will bid the maximum Bid Interest Rate possible for the Risk Band that applies to the Loan);
 - how much exposure a Lender wishes to have to any one Borrower – a Lender may set a maximum percentage of the Lender’s overall portfolios (which is the sum of the Lender’s available Lender Funds, Lender Loan Funds and Loan Parts) that the Lender wishes to hold in Bids and Loan Parts with a particular Borrower. If no maximum exposure is specified, Autobid will bid up to the default portfolio percentage specified in the Autobid page;
 - the Borrower sectors to which the Lender wishes to lend (if no sectors are selected then Autobid will bid in all sectors); and
 - the Borrower regions to which the Lender wishes to lend (if no regions are selected then Autobid will bid in all regions).
5. Once Autobid is activated, it will automatically select Loans Parts to bid for and submit Bids in line with the Lender’s preferences and the Terms applicable to Autobid and otherwise without discretion. The Lender accepts that such Bids will be binding on the Lender.
 6. If a Lender does not have enough funds within their Lender Account for the bids that the Lender wishes to make in accordance with their preferences, Autobid will bid the maximum amount available in the Lender Account. If there are no funds in the Lender Account, Autobid will not bid.
 7. The Lender may deactivate Autobid with immediate effect on the Autobid page.

7. Passive Account

1. The Passive Account constitutes the continuing instruction by the Lender to us to acquire Loan Parts on behalf of the Lender. The Passive Account will automatically select Loans Parts in line with the Passive Account investment criteria and these Terms and otherwise without discretion. The Lender accepts that Bids made on your behalf, and the acquisition of Loan Parts on the Loan Market on your behalf, will be binding on the Lender.
2. The Platform will endeavour to allocate available Loan Parts which meet the selection criteria to a Lender to reduce the uninvested cash balance of the Lender Account as quickly as possible. However, in doing so it will have regard to (a) the need to balance the speed with which funds are invested and the level of diversification of a Lender’s portfolio loans; and (b) the objective of achieving fairness between Lenders who wish to acquire similar loan parts at the same time.
3. To ensure diversification within your Passive Account, the Platform will not allocate Loan Parts to you if it would result in you holding, in aggregate, more than 5% of any individual Loan. If you enable the rebalancing feature, we are authorised to sell and acquire Loan Parts to facilitate the diversification of your Passive Account in accordance with your instructions.
4. We cannot guarantee the availability of Loan Parts which meet the Autobid preferences, the Passive Account investment criteria or the diversification requirement. This may mean that money remains in a Lender Account without being invested. We will inform holders of Passive Accounts if cash balances greater than £20 remain uninvested for more than seven days but otherwise Lenders are responsible for monitoring their Lender Account for uninvested funds. We will not be liable for any loss of interest arising due to the lack of Loan Parts meeting the Passive Account investment criteria.

5. If you enable the income feature, interest earned will not be reinvested but will be credited to your Main Self Select Account. You may withdraw earned interest credited to your Main Self Select Account at any time.

8. **Successful Auction**

1. The Auction will be considered a Successful Auction if the Loan is fully funded at the expiry of the Auction Period (a “**Successful Auction**”).
2. If the Auction is a Successful Auction, the Borrower has until 5pm on the fifth Business Day after the day on which the Auction Period expires to confirm that it wishes to proceed with the Loan as set out in the Loan Offer. The date on which the Borrower executes the Loan Contract is deemed the Acceptance Date. All additional required documents will then be issued to the Borrower. If the required confirmations and payments are not received within the timescales that we reasonable set (and in any event in accordance with Term 9.5), the Loan Application will lapse.
3. It is the Borrower's responsibility to procure that the documents are signed by all parties (other than us) in accordance with our reasonable instructions.
4. Where a legal charge/standard security is a Loan Requirement, we will instruct the valuer to prepare a valuation report and lawyers to prepare a report on title. The Borrower is responsible for procuring that all information and access required by the valuer and lawyers is made available so that the legal charge/standard security can be completed to our satisfaction by the specified time. The Borrower must pay the reasonable valuer's and (in some cases) lawyers' fees in advance. These reports are prepared solely for us, as agent for, and for the benefit of, the Lenders and may not be relied upon by the Borrower.
5. We do not guarantee to any party, Borrower or Lender, that there will be sufficient numbers of Lenders or Bids for a Successful Auction. If the Auction is not a Successful Auction, the Loan Application will lapse.
6. We reserve the right to end the Auction Period early if the Loan is fully funded before the Auction Period ends or, to extend the Auction Period if the Auction is not a Successful Auction at the end of the Auction Period.

9. **Termination of Auction and cancellation of Bids by us**

We reserve the right, at our discretion, to terminate an Auction or cancel a Bid if we have any concern about the relevant Lender, Borrower or Auction process. If the Auction is terminated the Loan Application will lapse.

10. **Loan Application lapsing**

If the Loan Application lapses for any reason as detailed in Terms 8.8.2, 8.8.5, 8.9, 9.2 or 9.6, the Loan will not proceed and we will advise the Borrower of same.

9. LOAN REQUIREMENTS

1. Prior to any Loan being completed, and at any other time as we so require the Borrower must provide such Security as we shall specify (including, where applicable, Security in the form of security over the Borrower's assets by way of debenture/floating charge), together with any combination of the following if so offered by Borrower, or required by us:
 1. grant of legal charge or standard security;

2. secured personal guarantee support by legal charge/standard security;
 3. unsecured personal guarantee from a third party;
 4. group company guarantee from related companies of the Borrower, where the Borrower is a registered company, with option of being support by a legal charge/standard security.
2. Where any such Security is stated as being “secured”, it means that the Security will require to be supported by a legal charge/standard security, and the secured land must have a value of not less than 50% of the Loan Amount. The Borrower will be required to complete legal/standard security, reports on title and valuations, in addition to the aforementioned loan requirements. Any fees incurred by the Borrower in providing Security (including but not limited to valuation fees and legal fees) shall be borne by the Borrower. If any contents of any valuation or reports on title, or other such documentation, are not satisfactory to us, the Loan Application will lapse and any Lender Loan Funds will be unblocked and re-categorised as available Lender Funds within the Lender Account.
 3. Borrowers acknowledge and accept that there is a requirement to keep up repayments on a Loan. We recommend that you seek independent advice.
 4. Execution of the Security by the Borrower will not guarantee that the Loan Application will be approved by us.
 5. The Loan Offer will be withdrawn if any Security or other loan requirement is not completed to our reasonable satisfaction within fourteen (14) days of the Acceptance Date. We may allow the Borrower additional time to meet the Loan Requirements in exceptional circumstances, at our discretion.
 6. If a Loan is for the purpose of a purchase of an asset or business, as stated in the Borrower Profile, the Borrower must inform us without delay if that is no longer their intention or if circumstances otherwise change. We reserve the right to withdraw the Loan if, in our opinion, acting reasonably, the change in circumstances would be material to a Lender’s decision to lend.
 7. The Lender acknowledges and accepts that Security may offer an alternative means to recover outstanding loan repayments however there is no guarantee that the Loan will be fully repaid even when such Security exists.
 8. If any personal guarantee is provided of the Borrower's obligations, the Borrower, directors, shareholders and members of the Borrower represent and warrant that there has been no undue influence or inducement of the guarantor.

10. COMPLETION OF LOAN

1. After the Acceptance Date – but subject to Term 9, neither Lenders nor Borrowers may withdraw from the Loan.
2. Following a Successful Auction, if the Borrower accepts the Loan Offer, executes the Loan Contract and satisfies the Loan Requirements, Borrowers and Lenders acknowledge and accept that both the parties will be automatically entering into the separate and legally binding Loan Contracts with each other. Loans may be fulfilled entirely by one Lender and governed by the Loan Contract, or may be fulfilled in Loan Parts, in which case the Loan Contract shall apply to, and represents, each and every Loan Part, each of which is a separate contract between each individual Lender and the Borrower.

1. Where there is only one Lender, the Borrower's liability to repay both the Loan, and interest at the Interest Rate, is owed solely to that Lender.
2. Where there is more than one Lender, the Borrower is separately liable to each Lender for the amount of that Lender's Loan Part, together with interest at the rate bid by that Lender for that Loan Part.
3. Where a Loan has been fulfilled in Loan Parts:
 - the Interest Rate is a weighted average rate, calculated to reflect the individual interest rates applicable to each Loan Part so that the Borrower has one convenient rate to apply and pay, that takes into account all interest due under the individual Loan Parts; and
 - each repayment consists of the sum of the Loan Amounts and interest for each Loan Part, due to each Lender on that repayment date.
3. Upon execution of the Loan Contract by the Borrower, together with the execution and provision of all other documents required by us and satisfaction taking the Loan Requirements, we will transfer the Loan to the Borrower in accordance with Term 12.3.2.
4. In all Loan Contracts and loan transfer documentation we will quote a Lender's address as being "c/o LendingCrowd" and state our postal address. Each Borrower agrees that all notices and communications to be given to a Lender will be sent to us on that Lender's behalf and that this is sufficient to identify the Lenders for the purposes of the Loan Contracts. The Borrower can obtain a copy of a list of Lenders relative to each Loan or Loan Part by contacting us.

11. SELLING LOAN PARTS

In this Term 11, when we refer to a "Loan Part" such term includes each fractional share of a Loan Part that a Buyer may wish to buy or that is allocated to Buyers, unless we expressly state otherwise. On completion of a sale on the Loan Market, each fractional share of a Loan Part will constitute a new Loan Part.

1. Sellers may sell Loan Parts to other Lenders through the Loan Market.
2. Lenders may not sell whole Loans (or part interests in whole loans) on the Loan Market.
3. Lenders may not sell Loan Parts:
 1. which have only one repayment remaining, or where the Borrower has given notice it intends to repay the Loan early;
 2. if the Borrower is in Default (as defined within the Loan Contract); or a repayment is overdue, or LC (in its discretion) is of the opinion there is a potential event of Default.
4. If a Loan Part listed on the Loan Market becomes subject to any of the restrictions in Term 11.3, it will be removed from the Loan Market. A Lender may re-list a Loan Part if it subsequently becomes eligible for sale.
5. **Offering Loan Parts for sale**
 1. The Seller may select the Loan Parts they wish to sell in the 'Manage' section of the Platform. In the case of a Passive Account, the Platform will determine which of the Loan Parts comprised within the Passive Account are offered for sale.

2. The Seller may only offer whole Loan Parts for sale. Loan Parts for sale will be listed on the Loan Market for 30 days or such longer period as we may reasonably permit.
3. Buyers can offer to purchase Loan Parts from £20; depending on the available Loan Parts, the amount of an individual sale may be less than £20.
4. If a Loan Part is partially sold, we will continue to list the remainder until the loan part is fully sold or the seller removes it from the Loan Market.
5. If a Loan Part remains unsold at the end of the listing period set out in Term 11.4.2, it will be removed from the Loan Market and the Seller will continue to be the Lender for that Loan Part.
6. We give no guarantee as to the time that it may take for a Seller to sell any Loan Part, nor that there will be any Buyer for a Loan Part.
7. Loan Parts relating to the same Loan will be aggregated together on the Loan Market and listed with a weighted average interest rate for all those Loan Parts.

6. Price of Loan Parts

1. Loan Parts may only be sold for a price equal to the outstanding capital amount, calculated daily.

7. Purchasing a Loan Part

1. Subject to a minimum investment of £20, a Buyer may (a) offer to buy Loan Parts available on the Loan Market; or (b) enable LC to identify Loan Parts that together most closely match the Buyer's specified investment amount and target rate.
2. The day and time that a Buyer clicks "Confirm Purchase" will be the day and time of sale of the Loan Part.
3. The Passive Account constitutes the continuing instruction by the Lender to the Platform to make offers to buy Loan Parts in accordance with the Passive Account investment criteria and these Terms and otherwise without discretion. The Lender accepts that such offers will be binding on the Lender.
4. When a Loan Part is sold, we will immediately transfer the capital stated as outstanding for that Loan Part on the day of sale from the Buyer's account to the Seller's account.

8. Transfer of Lender's rights on the sale

1. When a Loan Part is sold (a Loan Part is sold when the capital has been transferred as set out in Term 11.6.1):
 - the Buyer will become a party to the Loan Contract of which that Loan Part forms part and will assume all of the rights and responsibilities of the Seller under that Loan Contract as far as they relate to the Loan Part sold; and
 - the Seller will have no further rights and obligations under the Loan Contract in relation to the Loan Part sold, but the Loan Part sale will not affect any rights or obligations that have accrued to the Seller up to the date of sale in relation to the Loan Part sold, or any rights that the Seller may have under any unsold Loan Parts that the Seller retains in the applicable Loan Contract.

2. **Payment of interest due**
On the next repayment Date (as defined under the Loan Conditions) for the relevant Loan Part, the Seller will receive payment of any interest on that Loan Part that is accrued and unpaid at the date of sale (as stated on the Loan Market on the date of sale). The Buyer will receive the applicable capital repayment and the balance of any interest payable on that date.

12. FUNDS, FEES AND CHARGES

1. All Borrower and Lender fees and charges are quoted exclusive of VAT, which will be added at the standard rate (where applicable). Details of all our fees and charges may be found [here](#) for Lenders and [here](#) for Borrowers. We may vary our fees and charges from time to time as set out in Term 25.
2. **Borrower Fees**
 1. The Borrower must pay an Arrangement Fee when the Loan completes. The Arrangement Fee is deducted by us in accordance with Term 12.4.
 2. If the Borrower defaults (as defined within the Loan Contract) the Borrower will be liable for any Administration Fees that we incur in contacting the Borrower and making attempts to remedy the default situation.
 3. If the Borrower fails to make any repayment within 10 days of the due date, we may charge Late Payment Fees which will be payable immediately by the Borrower on demand.
3. **Lender Fees**
 1. We charge Lenders a Repayment Fee. Subject to Term 6, we will deduct the accrued Repayment Fee automatically when a Borrower makes a payment under the Loan Contract.
 2. We charge Lenders (as Seller) a sale fee (the “Loan Part Sale Fee”) of 0.50% of the total outstanding capital for each Loan Part sold through their Self-Select Account (or Self Select ISA) as such amount is stated on the Loan Market on the date of sale on the Loan Market. The Loan Part Sale Fee will be deducted from the Seller’s account on the day of sale immediately after the Loan Part capital amount is credited to the Seller’s account.
 3. We charge a withdrawal fee (the “Withdrawal Fee”) of 1.00% of the capital element of any Lender Funds withdrawn from a Passive Account, whether by transfer out, transfer to another account or, when employed under a Passive ISA, transferred to another ISA manager. The Withdrawal Fee will be deducted from the Lender Account immediately prior to the payment or transfer of such Lender Funds.
4. **Transfer of Loan Amount to the Borrower**

When the Loan process completes in accordance with Term 10.3, the Loan Amount (less any Arrangement Fee payable by the Borrower to us) will be transferred by us to the Borrower’s bank account (being the bank account provided by the Borrower in accordance with the Borrower Criteria) within 5 business days of our receipt of the Loan Contract and all other documents reasonably required by us.
5. **Lender Funds**
 1. We will open the Lender Account which can be viewed by the Lender within the ‘My Investments’ section of the Lenders’ area on the Platform.
 2. A Lender may deposit funds into the Lender Account by bank transfer or by debit card payment. Funds must be transferred from an external UK bank account in the Lender’s name. Full details on how to deposit funds are provided in the Investor FAQs section of the Help page, which can be accessed [here](#).

3. Lender Funds are stored within our client money account. The Lender will not receive interest on any funds in this account, and any such interest will be retained by us.
 4. Unless Lender Funds have been marked as Lender Loan Funds, Lenders are free to withdraw Lender Funds at any time by following the withdrawal process explained in the Investor FAQs section of the Help page, which can be accessed [here](#).
 5. Any money that we hold on your behalf will be held and reconciled in accordance with the FCA Rules.
 6. Cash will be held in trust for you in a client money bank account which is separate from the accounts in which we hold our own money. These bank accounts are designated as client money trust accounts as required by the FCA's client money rules.
 7. Although the money is held separately from our money, all money held with the same bank will be combined with the money of our other customers that we place with the same bank.
 8. If a bank with whom we hold client money becomes insolvent, you may be able to claim against the Financial Services Compensation Scheme ("FSCS"). If you are eligible to make a claim to the FSCS, your claim will be for a share of the cash held in all client money accounts at the bank.
 9. Cash held in your Lender Account will typically be treated as client money until:
 - it is paid to a Borrower;
 - it is transferred to our own external bank account; or
 - it is transferred in settlement of fees and charges due by you.
 10. The money will be held in UK bank accounts with banks that are authorised and regulated by the Prudential Regulation Authority and regulated by the FCA but which are not connected to us. We will undertake due diligence on the banks we use in accordance with the FCA's client money rules.
 11. We may retain any interest that we receive on cash deposited with the approved bank.
 12. We will reconcile client money in accordance with the FCA's client money rules.
 13. The extent to which we will be liable for any loss that you suffer as a consequence of any such default is set out in Term 14.
 14. In transferring money into your account, you accept these Terms.
6. **Repayments under Loan Contract to Lender(s)**
Any repayments made by the Borrower and received by us on behalf of the Lender in respect of any Loan Contract will be immediately credited to the Lender Account after deduction of any Repayment Fees payable to us by the Lender. We will only deduct the Repayment Fees if the full repayment amount has been received from the Borrower.

13. LOAN MANAGEMENT

1. Full rights and obligations in respect of managing any Loan (including repayments, missing payments, late payments, early repayment and defaults) are contained within the applicable Loan Contract relevant to any such Loan.

2. Where a Borrower Defaults (as defined in the Loan Contract) or where the Loan Contract otherwise permits, we may (a) demand immediate repayment of the outstanding balance of any Loan Amount, or (b) take other actions where we decide it is in the reasonable interests of the Lender(s) to do so including:
 1. try to contact the Borrower to discuss options available;
 2. grant extensions of time to the Borrower for repayment;
 3. waive the Default; or
 4. amend the Loan Contract.
3. Under no circumstance will we agree to amend the Loan Amount or the Loan Interest Rate.
4. If a Borrower only makes a partial payment of the repayment due, we will hold that amount pending resolution of the Default or enforcement action, and will then allocate this held sum across all relevant Loan Parts.
5. Administration Fees are payable by the Borrower in the event of a Default.
6. We will decide, at our sole discretion, what action to take in relation to enforcing any Security or otherwise recovering the outstanding Loan Amount. Lenders acknowledge that they may not receive all of the capital and interest due to them.
7. Any action we take (under Term 13.6) will involve us fairly exercising our powers and duties as we deem appropriate including engaging legal advisors, accountants or other such experts to advise us or act on our behalf.
8. We may appoint collection agents to act on behalf of the Lenders and ourselves in relation to any Default. If we incur costs in so recovering outstanding sums, and such costs cannot be collected directly from the Borrower or by enforcement of any Security, we are entitled to deduct these costs from any payments received from the Borrower prior to distributing funds to Lenders.
9. Lenders acknowledge that we will attempt recovery on Lender's behalf. The Lender will not have any authority to take direct action against a Borrower, or to seek to enforce Security. The Lender irrevocably agrees to rely on the action taken by us on behalf of all Lenders holding Loan Parts.
10. We will prioritise recovered funds as follows:
 1. payment of unpaid costs or recovery in accordance with term 8;
 2. payment of any outstanding Borrower fees;
 3. repayment of the outstanding principal Loan Amount;
 4. payment of unpaid interest and any other amount due under Loan Contract or Security.

11. Appointment of LC as agent

1. Each Lender appoints us to act as its agent under and in connection with these Terms, the Loan Contract and the Security and authorises us to do all things necessary to set up, administer and enforce the Loan Contract and the Security.
2. Each Lender authorises us to exercise all rights, powers, authorities and discretions specifically given to us or the Lender under or in connection with these Terms, the Loan Contract and Security together with any other incidental rights, powers, authorities and discretions.
3. Each Lender authorises us, as its agent, to execute and deliver on behalf of such Lender, the Loan Contracts, the Security and any other documents, deeds, certificates and notices as may be necessary or desirable in connection therewith including any documents, deeds, certificates or notices which we reasonably consider may be required in connection with Term 8.5.6(b).

12. Security

Trust

We declare that we shall hold the Security on trust for the Lenders on the terms

contained in these Terms, the Loan Contract and the Security. Each of the parties to these Terms agrees that we shall have only those duties, obligations and responsibilities expressly specified in these Terms, the Loan Contract or the Security (and no others shall be implied).

13. No Independent Power

The Lenders shall not have any independent power to enforce, or have recourse to, any of the Security or to exercise any rights or powers arising under the Security except through us.

14. LC's Actions

1. We may take such action in the exercise of any of our powers and duties under these Terms, the Loan Contract or the Security which in our absolute discretion we consider to be for the protection and benefit of all the Lenders.
2. At any time following the occurrence of a Default (as defined in the Loan Contract) we may take any action as in our sole discretion we think fit to enforce the Security.

14. LIABILITY

1. Borrowers and Lenders are each liable to us (for ourselves and as agent for the Lenders) for any loss or damage suffered by us or any user of the Platform as a result of the Borrower or Lender (or a person using the Borrower's or Lender's Platform account access details with the Borrower's knowledge or permission or through the Borrower's negligence):
 1. using Platform in a way that is fraudulent;
 2. breaching these Terms; or
 3. otherwise using Platform in a way that causes loss or damage to us or any other user of Platform.
2. We are not liable to the Borrower or Lender for any loss, damage or cost arising out of or in connection with the Borrower's or Lender's account with us or use of the Platform, except where the loss, damage or cost is a result of our breach of these Terms, our negligence or fraudulent activity on our part. Our liability to you will not exceed £15,000 in respect of all claims.
3. We will not be liable to Lenders for losses sustained as a consequence of the failure of any bank with which we have placed client money in accordance with the FCA Rules.
4. We are not liable to Lenders for any sums that a Borrower fails to repay to the Lender. The Lender acknowledges and accepts that any money lent through the Platform is entirely at the Lender's own risk.
5. We are not liable to Lenders for any loss, damage, or cost arising out of or in connection with any misrepresentation, misconduct, or other act of, or any error or inaccuracy in the information entered by any other user of the Platform including Borrower Profiles.
6. We are not liable to you for any loss, damage, cost or unauthorised activity on the Platform arising out of your failure to keep access details secure, failure to log out of your Borrower or Lender account, or otherwise negligently failing to keep account access secure.
7. We accept no responsibility or liability for your use of content on the Platform and such use is entirely at your own risk. While we take reasonable precautions to

prevent the existence of computer viruses or other malicious programs on the Platform, we accept no liability for them if they do exist. It is your responsibility to use, update and maintain appropriate antivirus software on your computer.

8. Information transmitted via the Platform will pass over public telecommunications networks. We accept no liability if communications sent via the Platform are intercepted by third parties or incorrectly delivered or not delivered.
9. The Platform may contain links to third party websites. We accept no responsibility or liability for any material supplied by or contained on any third party website which is linked from or to the Platform, or any use of personal data by such third party.
10. Nothing in these Terms shall limit our liability for personal injury, death or fraud nor for any other liability the exclusion or limitation of which is not permitted by applicable law or regulation.

15. TERMINATING YOUR ACCOUNT WITH US

1. If you no longer wish to be a registered Borrower or Lender, and provided you have no Loan Contract in force at that time, please contact us to close your account. You can contact us via our contact page.
2. We are entitled to terminate your account at any time and for any valid reason including but not limited to:
 1. your breach of these Terms or our Privacy Policy;
 2. your breach of any term or condition of the Loan Contract, or any Security;
 3. (as a Borrower) your entry into any other new unsecured borrowing arrangement without our consent;
 4. (as a Borrower) your granting any Security to any third party after the date of the Loan Contract being entered into without our consent;
 5. any suspicion we have that you have committed or are concerned in committing fraud, money laundering or other criminal activities;
 6. your use of the Platform in any of the following ways:
 - to cause, or in a way that is likely to cause, interruption or damage to the Platform;
 - for fraudulent or other criminal purposes;
 - for any illegal, offensive, abusive, indecent, defamatory, obscene, menacing activity or conduct;
 - in breach of any copyright, trademark, confidence, privacy or other right of any party;
 - to cause nuisance or distribute a software virus, Trojans, bugs, or for commercial solicitation, chain letters, mass mailings or any other conduct we regard as spam;
 7. you no longer fulfil (in whole or part) the applicable Lender or Borrower criteria;
 8. you are the subject of a bankruptcy petition (or similar event in your jurisdiction);
 9. you commence negotiations with all or any class of your creditors with a view to rescheduling any of your debts, or you make a proposal for, or enter into, any compromise or arrangement with your creditors;
 10. a petition is filed, a notice is given, a resolution is passed, or an order is made for, or in connection with, your winding up;

11. an application is made to court, or an order is made, for the appointment of an administrator, or if a notice of intention to appoint an administrator is given or if an administrator is appointed, over you;
 12. the holder of a qualifying floating charge over your assets has become entitled to appoint or has appointed an administrative receiver; or
 13. a person becomes entitled to appoint a receiver over your assets is appointed over your assets.
3. If you are a Corporate Lender or Corporate Borrower we will be entitled to terminate your account if the circumstances in this Term 15.2 apply to any one director, partner, trustee, or member (or similar officer) as applicable.
 4. Termination of your account by us will not necessarily result in a termination of any Loan Contract to which you are a party at that time. If your Lender Account is terminated, you will require to provide a UK bank or building society account that we will continue to credit repayments to after termination of your account (subject to Term 15.5).
 5. If we receive a request from a third party seeking to operate your account (including but not limited to an administrator or trustee in bankruptcy) we may, but are not obliged to, ask for proof of their authority to act and may verify their identity. Once we are satisfied as to their authority, we may make credit repayments to that person and not to you.
 6. Upon termination of your account, your bank or building society will be credited with any funds that are remaining in your Lender Account (or alternatively we may make such refund by cheque to the last postal address provided by you to us) after deduction of any Administration Fees or other sums due to us in relation to any account that you hold with us.
 7. Closure of your account will not affect any legal rights or obligations that have already arisen.

16. RESTRICTING YOUR ACCESS TO THE PLATFORM

1. As an alternative to termination under Term 15.2, we may restrict or suspend your access to the Platform at any time and for any reason as outlined in Term 15.2.1 - 15.2.13.
2. Restricted access shall mean that you will not be able to lend further funds using the Platform, or post in any forum area of the Platform. Restricted access will not affect your rights or obligations in relation to any Loan, Loan Part, pending Bid or available funds in any Lender Account.

17. PLATFORM USAGE, DISTRIBUTION AND AVAILABILITY

1. The Platform is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use would be contrary to applicable law or regulation.

2. You are permitted to download and print content from this Platform solely for your own personal use or in the course of your business to the extent required to use the services provided on this Platform. Platform content must not be copied or reproduced, modified, redistributed, used or otherwise dealt with for any other reason without our express written consent.
3. We are not responsible for content downloaded or posted by any user on the Platform.
4. We will not edit content downloaded or posted on the Platform, unless we consider the information or comments posted illegal, offensive, abusive, indecent, defamatory, obscene or menacing.
5. We will endeavour to allow uninterrupted access to the Platform, but access to the Platform may be suspended, restricted or terminated at any time.
6. The content and material available on the Platform is for informational purposes only and should not be regarded as an offer, solicitation, invitation, advice or recommendation to buy or sell investments, securities or any other financial services or banking product. If you are unsure about whether a product is suitable you should contact an independent financial adviser.
7. You are responsible for all costs incurred by you in accessing the Platform.

18. PRIVACY AND DATA PROTECTION

You agree that any and all personal information you provide to us via the Platform or any by other means, may be collected, stored, processed and used in accordance with our current [Privacy Policy](#).

19. INTELLECTUAL PROPERTY RIGHTS

1. Subject to any other provisions of these Terms, we own all present and future copyright, registered and unregistered trade marks, design rights, unregistered designs, database rights and all other present and future intellectual property rights and rights in the nature of intellectual property rights existing in or in relation to the Platform.
2. If and to the extent that any such intellectual property rights vest in you by operation of law or otherwise, you agree to do any and all such acts and execute any and all such documents as we may reasonably request in order to assign such intellectual property rights back to us.
3. You shall retain ownership of all copyright in data you upload or submit to the Platform. You grant us a world-wide exclusive, royalty-free, non-terminable licence to use, copy, distribute, publish and transmit such data in any manner and in accordance with these Terms and our Privacy Policy.
4. We do not warrant or represent that the Platform, or the contents thereof, do not infringe the rights of any third party.

20. CONTACTING US

Should you have any questions about these Terms, or wish to contact us for any reason whatsoever, please contact us through our website www.lendingcrowd.com

21. COMPLAINTS

If you wish to [make a formal complaint](#), you may do so in person, in writing by post or email or by telephone.

22. COMPENSATION

1. Participants in our Platform will not be eligible for compensation under the Financial Services Compensation Scheme (“**FSCS**”). However, we have put in place contingency arrangements to ensure the orderly wind down of the Platform should we cease trade, or if LC should fail or become insolvent. We have done this by setting up a segregated bank account holding sufficient collateral to cover the cost of management and administration while the loan book is wound down.
2. If a bank with which we hold client money ceases to trade or becomes insolvent, Lenders may, in certain circumstances, be eligible to claim through the FSCS. Under the FSCS, currently, compensation of up to £85,000 of funds held with the relevant bank is available to eligible claimants. You should note that the £85,000 limit applies to the aggregate of all your claims to which you may be entitled against the relevant bank, including any claims you may have directly against the relevant bank. As such, you may lose all or part of your funds. Lenders should note that the FSCS does not protect against investment or credit risk. Further information on the FSCS Scheme may be found at www.fscs.org.uk.

23. LEGAL AND TAX MATTERS

1. We will not provide you with legal or tax advice and recommend that you obtain your own independent advice.
2. Taxes and duties may be imposed by the government or other bodies on services that we provide to you or otherwise in relation to any money you receive as a consequence of your investment through the Platform. It is your sole obligation to identify and pay any such tax or duties and we will not be liable to you if you fail to do so. We will notify you should we require to collect payment of any taxes and duties in relation to your operation of your account.

24. DORMANT ACCOUNTS

1. We will treat your Lender Account as dormant if there have been no transactions (other than payment of Administration Fees) for a period of six years (a “Dormant Account”);
2. If your Account becomes a Dormant Account, we will give you 28 days’ notice (sent to the last known email and/or postal address that we have for you) to reclaim any money within your Lender Account. If, after we have given you notice, you do not claim the money in your Account, we may close your Lender Account.
3. You agree that we need no longer treat the balance in a Dormant Account as client money. We will use reasonable efforts to trace you but if we are unable to contact you, we may transfer any remaining balance in a Dormant Account (after we have deducted from the balance any Administration Fees or other charges due to us in relation to any account that you hold, or have held, with us) to a registered charity of our choice. However we will retain a record of the balance that we have transferred from the Dormant Account and will repay such balance on receipt of a valid and verifiable claim from you or your personal representatives.

25. VARIATION OF TERMS AND CHARGES

1. We may vary these Terms and our fees and charges at any time if we have a valid reason to do so. We consider the following reasons to be valid reasons:
 1. to respond proportionately to changes in regulatory requirements, including any change to the ISA Regulations or HMRC’s guidance in respect of the ISA Regulations;
 2. to comply with any decision or recommendation of a legal body or legal decision;
 3. to reflect good industry practice;
 4. as a consequence of changes to our systems and processes and the way our business operates;
 5. to remedy errors; or
 6. to proportionately reflect legitimate cost increases in or restructures of our provision of our services.
2. We may add, withdraw, suspend the operation of or amend the terms of any product or promotion available on the Platform from time to time.
3. If we vary these Terms, or the terms of one of our products, to your disadvantage, or vary our fees and charges for a valid reason that is not specified in these Terms, we will give you 30 days’ prior notice in writing, unless we require to make the change immediately for the purposes of complying with regulatory requirements.
4. Whenever we give you notice of a material amendment that is to your disadvantage, you will be able to close your Lender Account or Borrower Account during the period specified within our notice of variation in accordance with your current Terms.
5. If, after the receipt of such notice, you do not close your Lender Account or Borrower Account within the notice period specified, you will be deemed to have accepted the changes.

6. The amended Terms will apply from the effective date of any variation that we notify to you.
7. These terms and conditions were last updated on 10 January 2019.

26. GENERAL TERMS

1. If any of these Terms is found to be illegal, invalid or unenforceable by any court of competent jurisdiction, the remainder shall continue in full force and effect.
2. All disclaimers, indemnities and exclusions in these Terms shall survive termination of the agreement between us for any reason.
3. We may, in whole or in part, release, compound, compromise, waive or postpone, in our absolute discretion, any liability owed to us or right granted to us in these Terms without in any way prejudicing or affecting our rights in respect of that or any other liability or right not so released, compounded, compromised, waived or postponed.
4. No single or partial exercise, or failure or delay in exercising any right, power or remedy by us shall constitute a waiver by us of, or impair or preclude any further exercise of, that or any right, power or remedy arising under these Terms or otherwise.
5. These Terms, the Privacy Policy and any Loan Contract and Security constitute the entire agreement between you and us with respect to your use of the Platform and the services provided via the Platform and supersede any and all representations, communications and prior agreements (written or oral) made by you or us.

27. TRANSFERRING RIGHTS AND OBLIGATIONS

1. We may assign, transfer, novate or otherwise exercise any of its rights under these Terms by ourselves or through our group companies without giving you prior notice. We will do so only in circumstances where we reasonably believe that your rights under your agreement with us will not be prejudiced. We will give you notice via our website within 7 days of any such transfer.
2. Lenders agree that any money that we hold for you as client money may be transferred to a transferee firm. Before we do so we will, if the transferee firm is not authorised by the FCA to hold client money, use our best efforts to ensure that the transferee firm will provide adequate measures to protect your money.
3. If we transfer your money in this way, you will be informed, within 7 days of the transfer taking place, of the basis on which your money will be held by the transferee firm and of the limits of any compensation schemes that will apply. The transferee firm will also give you opportunity to have your money returned to you.
4. You may not transfer or assign your rights or obligations under your agreement with us unless you have obtained our prior written consent.

28. GOVERNING LAW AND JURISDICTION

These Terms are governed by English law. In the event of any matter or dispute arising out of or in connection with these Terms, you and we shall submit to the non-exclusive jurisdiction of the English courts.

29. ADDITIONAL TERMS RELATING TO THE LENDINGCROWD ISA

1. General

1. If you apply for the LendingCrowd ISA, these additional Terms will apply in relation to your LendingCrowd ISA. You should ensure that you review the Terms as they apply in relation to the Self Select Account (for Self Select ISAs) or the Passive Account (for Passive Account ISAs), including the fees and charges.
2. We will manage the LendingCrowd ISA as an innovative finance ISA in accordance with the ISA Regulations.
3. The LendingCrowd ISA is only available to those who have a Lender Account in their sole name and the investments within the LendingCrowd ISA must be and remain beneficially owned by you. You are not permitted to use the investments within your LendingCrowd ISA as security for a loan.
4. To be eligible to apply for a LendingCrowd ISA:
 - you must be 18 years of age or older; and
 - you must be a resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or you must be married to, or in a civil partnership with, a person who performs such duties.
5. You must without any delay inform us if you cease to be eligible for the LendingCrowd ISA.
6. The only investments that qualify for an Innovative Finance ISA and which we, as your ISA manager, may hold in an Innovative Finance ISA for you are peer-to-peer loans and cash.

2. Opening a LendingCrowd ISA

1. You can only pay into one Innovative Finance ISA (and one each of a Cash ISA, a Stocks and Shares ISA, and a Lifetime ISA) for each tax year (beginning on 6 April and ending on the following 5 April). Unless you transfer in an existing ISA, you may not open more than one innovative finance ISA for the tax year in which you open your LendingCrowd ISA.
2. Your application for a LendingCrowd ISA must be made electronically on the Platform. All applications are subject to acceptance by LC and we may require that you provide us with additional information for the purposes of opening the LendingCrowd ISA.
3. Any application covers the current tax year and successive tax years in which you make subscriptions. If you fail to make any subscription in the tax year in which you make an application, your initial application will remain valid for a subscription in the next tax year. If you otherwise fail to make any

subscription in any tax year, we will require you to complete a further application before you can resume subscriptions in following tax years.

4. Your LendingCrowd ISA will only begin on the expiration of the 14-day Cancellation Period or, if earlier, upon a Successful Auction in which you have made a Bid or you otherwise acquire any Loan Parts.

3. Contributing to a LendingCrowd ISA

1. There are limits on the amounts that you can subscribe or invest in an Innovative Finance ISA in each tax year. The maximum you can subscribe in the 2017/2018 tax year is £20,000. We shall have no responsibility to monitor your compliance with any limits or restrictions except where obliged to do so by the ISA Regulations, the FCA Rules or applicable law.
2. If you try to make a subscription which would exceed the maximum permitted for the relevant tax year, we will be entitled to pay the whole amount to your Lender Main Self Select Account pending your instructions and such funds will not form part of your LendingCrowd ISA.
3. We do not accept “additional permitted subscriptions” as such term is referred to in the ISA Regulations.
4. Within 14 days of any cash contribution you may notify us in writing that you wish to cancel that subscription. Subject to receiving such notice, if you withdraw that subscription from your LendingCrowd ISA within 30 days of making the subscription we will not count the cancelled subscription as an ISA subscription. If you have acquired any Loan Parts, you must sell Loan Parts and withdraw funds within the 30-day period. Loan Parts are illiquid by their nature and there is no guarantee you will be able to sell your Loan Parts. If you withdraw your subscription from the LendingCrowd ISA without a cancellation notice, or more than 30 days after subscription, your cancelled subscription will count as an ISA subscription (and you cannot subscribe to another IFISA in that tax year).

4. Transferring an existing ISA into a LendingCrowd ISA

1. Subject to a minimum of £1,000, we may accept a transfer from an existing ISA manager in cash only (subject to the ISA Regulations) though we will not be obliged to do so. If you wish to make a transfer into your LendingCrowd ISA, you should complete the relevant transfer authority in writing using such form as we may provide from time to time.
2. The transfer process will begin on the date of the transfer authority or the date you stipulate for us to begin the transfer process, whichever is later. We will then send your request for the transfer of money in your existing ISA to your existing ISA manager together with confirmation that we will accept the ISA transfer, within 5 business Days of receiving your instructions.
3. We do not charge you for arranging a transfer of an ISA but your existing ISA manager may charge you for the transfer.
4. If you transfer more than one ISA from previous tax years to us, we will aggregate these and you will not be able to distinguish between your previous tax years’ holdings.

5. Taking money out of the LendingCrowd ISA

1. You may instruct us to make a withdrawal of cash held within your LendingCrowd ISA.
2. The withdrawal must consist of the cash initially subscribed or invested, or the income or interest received in respect to your Loan Parts or the sale proceeds of your Loan Parts.

3. You have no withdrawal rights in relation to non-cash investments (i.e. Loans).

4. The LendingCrowd ISA is a flexible account as defined in the ISA Regulations. This means that you can replace, in whole or in part, cash you have withdrawn, without the replacement counting towards your subscription limit for a tax year. The rules on flexible accounts are complex and you should take independent advice or consult the HMRC helpline if you are in any doubt as to the extent to which you can withdraw and replace funds across different ISA's. You should note that under the ISA Regulations in relation to flexible accounts:

- withdrawals are deemed to be firstly of Subscriptions for the current tax year and secondly of Subscriptions for preceding tax years; and
- replacements are deemed to be firstly of Subscriptions for previous tax years and secondly of Subscriptions for the current tax year.

6. Transferring your LendingCrowd ISA to another ISA manager

1. You may transfer

- all, but not part only, of the subscribed cash in your LendingCrowd ISA in the current tax year and any related income; and
- all or part of any cash in your LendingCrowd ISA from previous tax years, to
 - i. another ISA manager in accordance with the ISA Regulations and these Terms.

2. **You have no right to transfer non-cash investments (i.e. Loans).**

3. You will need to contact the other ISA manager to arrange a transfer and you can choose the date funds are transferred, subject to us being allowed a reasonable period to implement that transfer. That reasonable period shall not exceed 30 days and shall be consistent with the requirements of the ISA Regulations.

7. Transfers between LendingCrowd accounts

1. You may transfer cash from another LendingCrowd account into your LendingCrowd ISA account (subject to the subscription limits), but you cannot transfer existing Loan Parts or any rights in relation to them. Only Loans acquired after your application is accepted can be held in your LendingCrowd ISA.

8. Closing a LendingCrowd ISA

1. You may close your LendingCrowd ISA at any time by giving us written notice by email or post.

2. We may also close your ISA where, in our entire discretion, it is necessary to do so including upon termination of your account. We will give you not less than 30 days' notice in writing of the intended closure of your LendingCrowd ISA if we reasonably consider that it is in breach of the ISA Regulations. In these circumstances, you may lose some or all of your tax exemption and we will be obliged to make a report to HMRC.

3. We will close your LendingCrowd ISA upon our receipt of written notice of your death. The tax benefits of your Innovative Finance ISA cease on your death and future interest payments will not be exempt from tax. We may require a grant of probate or letters of administration before releasing any monies in your account to your executors.

4. Where we are notified of your bankruptcy, we will take action to close your LendingCrowd ISA with effect from the date that the trustee in bankruptcy's appointment takes place.

5. If your LendingCrowd ISA is closed, we will (as we reasonably consider appropriate in the circumstances) transfer any cash or Loan Parts to non-ISA LendingCrowd account. Loan Parts are illiquid by their nature and there may be no active market for their sale. We will take reasonable steps to encash your Loan Parts within a 30-day period, but the realisation value is likely to be less than the amount you initially subscribed or invested.
6. In closing your LendingCrowd ISA, we may deduct any sums due to us including any amount we reasonably consider to be due under Term 9.4.
7. Except for set out in relation to your cancellation rights, if you made Subscriptions to your LendingCrowd ISA during a tax year and then close the account (other than by transferring the money in your account to another ISA manager) you will not be able open another Innovative Finance ISA with another ISA manager in the same tax year.

9. Errors

1. If the conditions as to eligibility or subscriptions set out in the ISA Regulations are not complied with, your LendingCrowd ISA may be invalid.
2. Where there is an error on our part we will use our reasonable endeavours to repair the defect, if it is possible to do so. If the error is attributable to an error on your part we may, in our discretion, take action to repair the defect. In either case, if we are unable to repair your LendingCrowd ISA it will be closed with the loss of all tax exemptions (this is called voiding). We will notify you if your account has, or will, become void because of a failure to satisfy the provisions of the ISA Regulations.
3. If your LendingCrowd ISA is subject to repair, or it becomes void, you should be aware that there may be additional tax to pay and that any income will count towards your personal savings allowance.
4. You will reimburse to us any costs and charges that we may incur should you fail to comply with the conditions as to eligibility or subscriptions set out in the ISA Regulations.

10. Delegation

1. We are entitled to delegate our functions and responsibilities but will only do so if we are satisfied that the person to whom we delegate such functions and responsibilities is competent to carry them out.
2. We will not be liable for the negligence or misconduct of such delegate provided always that we do not exclude or restrict liability owed to you by us under the ISA Regulations.

30. PROMOTIONS

Refer a Friend 2019 (Promotion Terms)

This offer applies to all referrals made after 00:01 on 1 January 2019 until 23:59 hours on 30 April 2019 (“Referral Period”), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

This offer is open to all Lenders with a valid Lender Account (“the Referrer”) during the Referral Period.

Qualifying Conditions

In order for the Referrer and each new lender introduced by them (“Referred Friend”) to receive the Referral Reward, the following Qualifying Conditions must be met:

1. the Referred Friend must be referred by the Referrer within the Referral Period;
2. the Referred Friend must, during the Referral Period, create a Lender Account at lendingcrowd.com via a sign-up link or referral code as provided by the Referrer.
3. the Referred Friend cannot be an existing LendingCrowd Borrower or Lender, before the date that the referral is made;
4. the Referrer and Referred Friend cannot be the same person or entity, or the Referred Friend cannot be an entity in which the Referrer holds a role (e.g. director) or interest (e.g. shareholder); and
5. the Referred Friend must transfer into their Lender Account and lend not less than £2,000 within 30 days of sign-up (“Qualifying Lending”). Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.
6. Referred Friends must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 Referral award, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Referred Friend and any amount written off in the event of default shall all count towards the required minimum balance. A Referred Friend may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Referred Friend’s Account and the Referrer’s Account. Referred Friend’s and Referrer’s expressly authorise LendingCrowd to deduct this amount prior to withdrawal.
7. In this offer “lent” or “lend” refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.
8. Each Referred Friend is eligible to receive only one cashback reward.

The Referral Reward:

The Referral Reward is £50.

The Referral Reward will be payable for any successful referral which meets the Qualifying Conditions.

For each successful referral, the Referrer and the Referred Friend will each receive a Referral Reward. A Referral Reward will be paid to each party within 60 calendar days of Qualification. The Referral Reward will be paid as a credit to the Referrer's and the Referred Friend's respective Main Self Select Account.

Only one Referral Reward is available per Referred Friend. If the same Referred Friend is introduced by more than one Referrer, the referral code or sign-up link used by the Referred Friend for registration will dictate which Referrer is eligible for the Referral Reward.

A Referrer is eligible for no more than 1 Referral Reward in respect of Referred Friends at the same household address as the Referrer. A Referrer is eligible for no more than 25 (twenty five) Referral Rewards in respect of Referred Friends in any given Referral Period.

No alternative or substituted Referral Reward will be given.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

New Year 2019 Cashback Offer (Promotion Terms)

This offer applies to Lenders who sign up via this promotion from 00:01 on 7 January 2019 and before 23:59 on 28 February 2019 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders who join the Promotion will receive a cashback award by reference to the new Lender Funds lent (**Qualifying Amount**) after joining the Promotion and before the Promotion End (**Qualifying Period**) as follows:

Qualifying Amount	Cashback	12 month minimum balance
£2,500.00 to £4,999.99	£100	£2,600
or		
£5,000.00 to £9,999.99	£200	£5,200
or		
£10,000 and above	£400	£10,400

For the avoidance of doubt, new Lender Funds excludes any cash deposited in a Lender Account prior to the current Promotion. In addition, these new Lender Funds must be lent out during the Qualifying Period.

The cashback award is not cumulative and only one award will be credited by reference to the qualifying tier.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must first open a LendingCrowd Account. Following validation, Lenders must subsequently deposit in their Lender Account and lend not less than £2,500 before 23:59 on 28 February 2019.

Qualifying Amount refers to the aggregate net increase in Lender Funds and excludes (i) the amount of Lender Funds withdrawn from a LendingCrowd Account if subsequently re-deposited into your Lender Account; (ii) the proceeds of the sale of Loan Parts, during an offer period (or any qualifying period in which loans are to be made under the terms of an offer); and (iii) Capital repayments not subsequently lent out during the promotion period.

If a Lender makes a withdrawal of capital and/or interest that takes their aggregate net increase below the minimum Qualifying Amount required for a qualifying tier, they will not receive the applicable cashback award.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA to a LendingCrowd ISA Account from another ISA provider subject to ISA transfer and subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA during the Qualifying Period, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Qualifying Period by 14 days to allow the transfer of ISA funds to be completed.

Lock-in Period for Cashback

Lenders must maintain the stated minimum balance (comprising the Qualifying Amount and cashback, once credited) within their LendingCrowd Account for a minimum of 12 months from the date of the cashback being credited.

Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to the end of the lock-in period but an amount up to the value of the cashback award will become due and payable to LendingCrowd from the Lender's

Account if the balance is below the required minimum. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account. "Existing Lenders" must have a valid account and have lent funds prior to the commencement of the promotional period.

Each Lender is eligible to receive only one cashback reward in relation to this promotion.

Winter 2018 Cashback Offer (Promotion Terms)

This offer applies to Lenders who sign up via this promotion from 00:01 on 1 November 2018 and before 23:59 on 4 January 2019 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders who join the Promotion will receive a cashback award by reference to the new Lender Funds lent (**Qualifying Amount**) after joining the Promotion and before the Promotion End (**Qualifying Period**) as follows:

Qualifying Amount	Cashback	12 month minimum balance
£1,000.00 to £1,999.99	£50	£1,050
or		
£2,000.00 to £4,999.99	£100	£2,100
or		
£5,000.00 to £9,999.99	£250	£5,250
or		
£10,000 and above	£500	£10,500

For the avoidance of doubt, new Lender Funds excludes any cash deposited in a Lender Account prior to the current Promotion. In addition, these new Lender Funds must be lent out during the Qualifying Period.

The cashback award is not cumulative and only one award will be credited by reference to the qualifying tier.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must first open a LendingCrowd Account. Following validation, Lenders must subsequently deposit in their Lender Account and lend not less than £1,000 before 23:59 on 4 January 2019.

Qualifying Amount refers to the aggregate net increase in Lender Funds and excludes (i) the amount of Lender Funds withdrawn from a LendingCrowd Account if subsequently re-deposited into your Lender Account; (ii) the proceeds of the sale of Loan Parts, during an offer period (or any qualifying period in which loans are to be made under the terms of an offer); and (iii) Capital repayments not subsequently lent out during the promotion period.

If a Lender makes a withdrawal that takes their aggregate net increase below the minimum Qualifying Amount required for a qualifying tier, they will not receive the applicable cashback award.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA to a LendingCrowd ISA Account from another ISA provider subject to ISA transfer and subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA during the Qualifying Period, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Qualifying Period by 14 days to allow the transfer of ISA funds to be completed.

Lock-in Period for Cashback

Lenders must maintain the stated minimum balance (comprising the Qualifying Amount and cashback, once credited) within their LendingCrowd Account for a minimum of 12 months from the date of the cashback being credited.

Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to the end of the lock-in period but an amount up to the value of the cashback award will become due and payable to LendingCrowd from the Lender's

Account if the balance is below the required minimum. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account. "Existing Lenders" must have a valid account and have lent funds prior to the commencement of the promotional period.

Each Lender is eligible to receive only one cashback reward in relation to this promotion.

Autumn Windfall 2018 Cashback Offer (Promotion Terms)

This offer applies to (a) the first 1,000 existing Lenders; and (b) new Lenders, who sign up for this promotion from 00:01 on 1 September 2018 and before 23:59 on 31 October 2018 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders who join the Promotion will receive a cashback award by reference to the new Lender Funds lent (**Qualifying Amount**) after joining the Promotion and before the Promotion End (**Qualifying Period**) as follows:

Qualifying Amount	Cashback	12 month minimum balance
£2,000.00 to £4,999.99	£100	£2,100
or		
£5,000.00 to £9,999.99	£250	£5,250
or		
£10,000 and above	£500	£10,500

The cashback award is not cumulative and only one award will be credited by reference to the qualifying tier.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must first open a LendingCrowd Account. Following validation, Lenders must subsequently deposit in their Lender Account and lend not less than £2,000 before 23:59 on 31 October 2018.

Qualifying Amount refers to the aggregate net increase in Lender Funds and excludes (i) the amount of Lender Funds withdrawn from a LendingCrowd Account if subsequently re-deposited into your Lender Account; (ii) the proceeds of the sale of Loan Parts, during an offer period (or any qualifying period in which loans are to be made under the terms of an offer); and (iii) Capital repayments not subsequently lent out during the promotion period.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA to a LendingCrowd ISA Account from another ISA provider subject to ISA transfer and subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA during the Qualifying Period, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Qualifying Period by 14 days to allow the transfer of ISA funds to be completed.

Lock-in Period for Cashback

Lenders must maintain the stated minimum balance (comprising the Qualifying Amount and plus cashback, once credited) within their LendingCrowd Account for a minimum of 12 months from the date of the cashback being credited.

Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but an amount up to the value of the cashback award will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account. "Existing Lenders" must have a valid account and have lent funds prior to the commencement of the promotional period.

Each Lender is eligible to receive only one cashback reward in relation to this promotion. Only the first 1,000 eligible existing Lenders will receive a cashback reward.

Autumn 2018 Newspaper Introductory Offer (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 31 October 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 31 October 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Qualifying Conditions

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

The Sunday Times Autumn 2018 Offer Promotion (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 31 October 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 31 October 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Qualifying Conditions

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's

Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer “lent” or “lend” refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

The Times Autumn 2018 Offer Promotion (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 31 October 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender’s Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 31 October 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Qualifying Conditions

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

Summer 2018 Cashback Offer (Promotion Terms)

This offer applies to Lenders who sign up via this promotion from 00:01 on 1 July 2018 and before 23:59 on 31 August 2018 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders who join the Promotion will receive a cashback award by reference to the new Lender Funds lent (**Qualifying Amount**) after joining the Promotion and before the Promotion End (**Qualifying Period**) as follows:

Qualifying Amount	Cashback	12 month minimum balance
£5,000.00 to £9,999.99	£100	£5,100
or		
£10,000.00 to £19,999.99	£200	£10,200
or		
£20,000 and above	£400	£20,400

The cashback award is not cumulative and only one award will be credited by reference to the qualifying tier.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must first open a LendingCrowd Account. Following validation, Lenders must subsequently deposit in their Lender Account and lend not less than £5,000 before 23:59 on 31 August 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA to a LendingCrowd ISA Account from another ISA provider subject to ISA transfer and subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA during the Qualifying Period, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Qualifying Period by 14 days to allow the transfer of ISA funds to be completed.

Lock-in Period for Cashback

Lenders must maintain the stated minimum balance (comprising the Qualifying Amount and plus cashback, once credited) within their LendingCrowd Account for a minimum of 12 months from the date of the cashback being credited.

Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but an amount up to the value of the cashback award will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward in relation to this promotion.

Spring 2018 Introductory Offer Promotion (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 29 June 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders who join the Promotion will receive a cashback award by reference to the new Lender Funds lent (**Qualifying Amount**) within 14 days of the Promotion End (**Qualifying Period**) as follows:

Qualifying Amount	Cashback	12 month minimum balance
£2,000.00 to £4,999.99	£100	£2,100
or		
£5,000.00 to £9,999.99	£250	£5,250
or		
£10,000 and above	£500	£10,500

The cashback award is not cumulative and only one award will be credited by reference to the qualifying tier.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must first open a LendingCrowd Account. Following validation, Lenders must subsequently deposit in their Lender Account and lend not less than £2,000 within 14 days of the Promotion End.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA to a LendingCrowd ISA Account from another ISA provider subject to ISA transfer and subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA during the Qualifying Period, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Qualifying Period by 14 days to allow the transfer of ISA funds to be completed.

Lock-in Period for Cashback

Lenders must maintain the stated minimum balance (comprising the Qualifying Amount and plus cashback, once credited) within their LendingCrowd Account for a minimum of 12 months from the date of the cashback being credited.

Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but an amount up to the value of the cashback award will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward in relation to this promotion.

The Oldie Offer Promotion (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 29 June 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 29 June 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

The Daily Mail Offer Promotion (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 29 June 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 29 June 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

The Times Spring Offer Promotion (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 29 June 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 29 June 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

The Telegraph Spring Offer Promotion (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 29 June 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 29 June 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

Jewish Chronicle Spring Offer (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 31 May 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 31 May 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

Daily Express Spring Offer (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 31 May 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 31 May 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

Happy New Tax Year (Promotion Terms)

This offer applies to Lenders who sign up to this promotion after 6 April 2018 and before 30 April 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive a cashback award by reference to the new Lender Funds lent (**Qualifying Amount**) after joining the Promotion and before the Promotion End (**Qualifying Period**) as follows:

Qualifying Amount	Cashback	12 month minimum balance
£5,000 to £9,999	£100	£5,100
or		
£10,000 to £19,999	£200	£10,200
or		
£20,000 and above	£400	£20,400

The cashback award is not cumulative and only one award will be credited by reference to the qualifying tier.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note that transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must first open a LendingCrowd Account. Following validation, Lenders must subsequently deposit in their Lender Account and lend not less than £5,000 before 23:59 on 30 April 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA to a LendingCrowd ISA Account from another ISA provider subject to ISA transfer and subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA during the Qualifying Period, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Qualifying Period by 14 days to allow the transfer of ISA funds to be completed.

Lock-in Period for Cashback

Lenders must maintain the stated minimum balance (comprising the Qualifying Amount and plus cashback, once credited) within their LendingCrowd Account for a minimum of 12 months from the date of the cashback being credited.

Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but an amount up to the value of the cashback award will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward in relation to this promotion.

The Times Promotion (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 30 April 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 30 April 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

P2P Finance News Introductory Offer (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 31 March 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 31 March 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

The Good Life Sunday Telegraph Introductory Offer (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 31 March 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £2,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Promotion End. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £2,000 before 23:59 on 31 March 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

Refer a Friend 2018 (Promotion Terms)

This offer applies to all referrals made after 00:01 on 19 December 2017 until 23:59 hours on 31 December 2018 ("Referral Period"), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

This offer is open to all Lenders with a valid Lender Account ("the Referrer") during the Referral Period.

Qualifying Conditions

In order for the Referrer and each new lender introduced by them (“Referred Friend”) to receive the Referral Reward, the following Qualifying Conditions must be met:

1. the Referred Friend must be referred by the Referrer within the Referral Period;
2. the Referred Friend must, during the Referral Period, create a Lender Account at lendingcrowd.com via a sign-up link or referral code as provided by the Referrer.
3. the Referred Friend cannot be an existing LendingCrowd Borrower or Lender, before the date that the referral is made;
4. the Referrer and Referred Friend cannot be the same person or entity, or the Referred Friend cannot be an entity in which the Referrer holds a role (e.g. director) or interest (e.g. shareholder); and
5. the Referred Friend must transfer into their Lender Account and lend not less than £2,000 within 30 days of sign-up (“Qualifying Lending”). Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.
6. Referred Friends must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 Referral award, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Referred Friend and any amount written off in the event of default shall all count towards the required minimum balance. A Referred Friend may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Referred Friend’s Account and the Referrer’s Account. Referred Friend’s and Referrer’s expressly authorise LendingCrowd to deduct this amount prior to withdrawal.
7. In this offer “lent” or “lend” refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.
8. Each Referred Friend is eligible to receive only one cashback reward.

The Referral Reward:

The Referral Reward is £50.

The Referral Reward will be payable for any successful referral which meets the Qualifying Conditions.

For each successful referral, the Referrer and the Referred Friend will each receive a Referral Reward. A Referral Reward will be paid to each party within 60 calendar days of Qualification. The Referral Reward will be paid as a credit to the Referrer’s and the Referred Friend’s respective Main Self Select Account.

Only one Referral Reward is available per Referred Friend. If the same Referred Friend is introduced by more than one Referrer, the referral code or sign-up link used by the Referred Friend for registration will dictate which Referrer is eligible for the Referral Reward.

A Referrer is eligible for no more than 1 Referral Reward in respect of Referred Friends at the same household address as the Referrer. A Referrer is eligible for no more than 25 (twenty five) Referral Rewards in respect of Referred Friends in any given Referral Period.

No alternative or substituted Referral Reward will be given.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Christmas 2017 Cashback (Promotion Terms)

This offer applies to Lenders who sign up to this promotion before 3 January 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £200 for the first £5,000 of new Lender Funds lent after sign up and before the Promotion End (**Qualifying Period**).

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Lender qualifying for the cashback award. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must first open a LendingCrowd Account. Following validation, Lenders must subsequently deposit in their Lender Account and lend not less than £5,000 before 23:59 on 3 January 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA during the Qualifying Period, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Qualifying Period by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £5,200 (comprising Lender Funds of £5,000 and £200 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £200 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

Pickering's Gin Christmas 2017 (Promotion Terms)

This offer applies to Lenders who sign up to this promotion after 21 November 2017 00:01 and before 15 December 2017 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Subject to limited availability, Lenders will receive a complimentary pack of six Pickering's Gin Baubles (**Product**) (value £30) for the first £2,000 of new Lender Funds lent before the Promotion End. Each different coloured bauble is filled with 5cl of Pickering's gin.

This is an exclusive offer for Lenders of LendingCrowd, in partnership with Summerhall Distillery Limited. In the event of unavailability, Lenders will receive a cashback award of £30. Lenders may not elect to receive the cashback alternative nor will they be eligible for a refund in the event the Product is returned.

The Product will be delivered to the Lender's address (or an alternative shipping address as specified by the Lender) within ten working days of qualifying for the offer. The Product will be delivered by Summerhall Distillery Limited and its courier suppliers to UK addresses only, excluding the Channel Islands and the Isle of Man. The Product and its delivery are subject to the [Pickering's Terms and Conditions of Sale](#), which are incorporated by reference. The Lender shall be responsible for ensuring the accuracy of the shipping details and ensuring the recipient is over 18 years old.

LendingCrowd cannot accept liability for any loss or damage in transit nor for the quality of the Product or your use of it.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Pickering's and the peacock's head device are registered trademarks of Summerhall Distillery Limited. Please drink responsibly.

Qualifying Conditions

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must open a LendingCrowd Account. Following validation, Lenders must subsequently deposit in their Lender Account and lend not less than £2,000 before 23:59 on 15 December 2017.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

Lenders must maintain a minimum balance of £2,000 for a minimum of 12 months from the date that the Promotion has been awarded. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date

but up to £30 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender / household is eligible to receive only one promotional reward.

Autumn 2017 Cashback (Promotion Terms)

This offer applies to Lenders who sign up to this promotion before 19 November 2017 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £200 for the first £5,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Lender qualifying for the cashback award. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must open a LendingCrowd Account.

Lenders must deposit in their Lender Account and lend not less than £5,000 before 23:59 on 19 November 2017.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders transferring an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End until the date 14 days after the ISA transfer is completed.

Lenders must maintain a minimum balance of £5,200 (comprising Lender Funds of £5,000 and £200 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default

shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £200 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

Refer a Friend 2017 (Promotion Terms)

This offer applies to all referrals made after 00:01 on 16 October 2017 until 23:59 hours on 30 November 2017 ("Referral Period"), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

This offer is open to all Lenders with a valid Lender Account ("the Referrer") during the Referral Period.

Qualifying Conditions

In order for the Referrer and each new lender introduced by them ("Referred Friend") to receive the Referral Reward, the following Qualifying Conditions must be met:

1. the Referred Friend must be referred by the Referrer within the Referral Period;
2. the Referred Friend must, during the Referral Period, create a Lender Account at lendingcrowd.com via a sign-up link or referral code as provided by the Referrer.
3. the Referred Friend cannot be an existing LendingCrowd Borrower or Lender, before the date that the referral is made;
4. the Referrer and Referred Friend cannot be the same person or entity, or the Referred Friend cannot be an entity in which the Referrer holds a role (e.g. director) or interest (e.g. shareholder); and
5. the Referred Friend must transfer into their Lender Account and lend not less than £2,000 within 14 days of the end of the Referral Period ("Qualifying Lending"). Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.
6. Referred Friends must maintain a minimum balance of £2,050 (comprising Lender Funds of £2,000 and £50 Referral award, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Referred Friend and any amount written off in the event of default shall all count towards the required minimum balance. A Referred Friend may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Referred Friend's Account and the Referrer's Account. Referred Friend's and Referrer's expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

7. In this offer “lent” or “lend” refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.
8. Each Referred Friend is eligible to receive only one cashback reward.

The Referral Reward:

The Referral Reward is £50.

The Referral Reward will be payable for any successful referral which meets the Qualifying Conditions.

For each successful referral, the Referrer and the Referred Friend will each receive a Referral Reward. A Referral Reward will be paid to each party within 60 calendar days of the end of the Referral Period. The Referral Reward will be paid as a credit to the Referrer’s and the Referred Friend’s respective Lender Accounts.

Only one Referral Reward is available per Referred Friend. If the same Referred Friend is introduced by more than one Referrer, the referral code or sign-up link used by the Referred Friend for registration will dictate which Referrer is eligible for the Referral Reward.

A Referrer is eligible for no more than 1 Referral Reward in respect of Referred Friends at the same household address as the Referrer. A Referrer is eligible for no more than 10 (ten) Referral Rewards in respect of Referred Friends in any given Referral Period.

No alternative or substituted Referral Reward will be given.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Heriot's Rugby Club (Promotion Terms)

This offer applies to new Lenders who sign up via this promotion before 30 April 2018 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £50 for the first £1,000 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender’s Main Self Select Account within 30 days of the Lender qualifying for the cashback award. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer and open a new LendingCrowd Lender Account.

Lenders must deposit in their Lender Account and lend not less than £1,000 before 23:59 on 30 April 2018.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders who have submitted an ISA transfer form to transfer an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End by 14 days to allow the transfer of ISA funds to be completed.

Lenders must maintain a minimum balance of £1,050 (comprising Lender Funds of £1,000 and £50 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £50 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

End-of-Summer Cashback (Promotion Terms)

This offer applies to Lenders who sign up to this promotion before 30 September 2017 23:59 (**Promotion End**), subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £150 for the first £2,500 of new Lender Funds lent before the Promotion End.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 30 days of the Lender qualifying for the cashback award. Cashback will be categorised and held as Lender Funds.

Note, transferring the cashback award to a LendingCrowd ISA is subject to the subscription rules in the ISA Regulations.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must validate this promotion through the offer page on the LendingCrowd website or an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. New Lenders must open a LendingCrowd Account.

Lenders must deposit in their Lender Account and lend not less than £2,500 before 23:59 on 30 September 2017.

Funds can be added to a LendingCrowd account by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

For Lenders transferring an existing ISA into a LendingCrowd ISA, LendingCrowd will, unless the Qualifying Conditions have already been met, extend the Promotion End until the date 14 days after the ISA transfer is completed.

Lenders must maintain a minimum balance of £2,650 (comprising Lender Funds of £2,500 and £150 cashback, once credited, within their LendingCrowd Account) for a minimum of 12 months from the date of the cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £150 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the LendingCrowd platform after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

New IFISA Investor Cashback (Promotion Terms)

This offer applies to Lenders who sign up to this promotion before 5th April 2017, subject to the Qualifying Conditions below and the [General Offer Conditions](#).

Lenders will receive cashback of £100 on the first £5,000 lent through their LendingCrowd Innovative Finance ISA once they have created a new Investor Account.

Lender Funds added to the LendingCrowd Innovative Finance ISA will be invested in loans subject to sufficient loans being available in the LendingCrowd Loan Market to meet the invested amount and the diversification rules.

Cashback will be credited by LendingCrowd to the Lender's Main Self Select Account within 14 days of the Lender qualifying for the bonus award. Cashback will be categorised and held as Lender Funds.

Upon receipt of the Cashback amount, Lenders can choose to transfer the Cashback amount to their Innovative Finance ISA subject to ISA subscription rules.

LendingCrowd reserves the right to amend, withdraw or extend any or all elements of this promotion at any time.

Qualifying Conditions

In order to be eligible for the cashback offer:

Lenders must open an Innovative Finance ISA and declare their eligibility for the Innovative Finance ISA subject to HMRC rules and regulations as stated in the ISA declaration and associated terms and conditions.

Lenders must invest not less than £5,000 in loans in their Innovative Finance ISA before 23:59 on 5th April 2017. Only investments made in the Innovative Finance ISA will count towards the qualifying total of £5,000.

Funds can be added to the LendingCrowd Innovative Finance ISA by debit card, bank transfer, or transfer of an existing ISA from another ISA provider subject to ISA subscription rules.

Lenders must maintain a minimum balance of £5,100 (comprising Lender Funds of £5,000 within the Innovative Finance ISA and £100 cashback, once credited, within any LendingCrowd account) for a minimum of 12 months from the date of the Cashback being credited. Lender Funds, Lender Loan Funds, Loan Parts held by the Lender and any amount written off in the event of default shall all count towards the required minimum balance. A Lender may withdraw funds prior to this date but up to £100 will become due and payable to LendingCrowd from the Lender's Account. Lenders expressly authorise LendingCrowd to deduct this amount prior to withdrawal.

In this offer "lent" or "lend" refers to the successful purchase of Loan Parts through the Innovative Finance ISA after cash has been deployed in the account.

Each Lender is eligible to receive only one cashback reward.

General Offer Conditions

Offer terms should be read in conjunction with the LendingCrowd Terms and Conditions and Privacy Policy provided at www.lendingcrowd.com.

A Lender's ability to open a Lender Account (or have one already and be able participate in any offer) is subject to acceptance and completion of Know Your Client Checks and, for a LendingCrowd ISA, HMRC rules and regulations.

A failure to meet any minimum investment requirement will invalidate any offer to which it relates, irrespective of whether an account has been opened or the availability of loans to meet the qualifying criteria.

Qualifying Amount refers to the aggregate net increase in Lender Funds and excludes (i) the amount of Lender Funds withdrawn from a LendingCrowd Account if subsequently re-deposited into your Lender Account; (ii) the proceeds of the sale of Loan Parts, during an offer period (or any qualifying period in which loans are to be made under the terms of an offer); and (iii) Capital repayments not subsequently lent out during the promotion period.

There is no entitlement to any alternative or substitute reward. Where an offer relates to a reward of physical goods, such rewards are subject to availability. LendingCrowd may, in the event of unavailability, substitute the stated reward with cash or a similar product of equal or greater value.

You agree that we may use your personal information as necessary to administer an offer and we may, where required to fulfil the terms of the offer, share your details with third party agents and suppliers.

This offer cannot be used in conjunction with any other discount or promotional offer. Lenders meeting the qualifying conditions for another concurrent offer will be offered the reward with the higher nominal value, unless otherwise requested.

Eligibility for a referral scheme is dependent upon referrers receiving an active code, link or other means of validation from LendingCrowd in the manner set out in the offer. Referrals through another medium (such as word of mouth) or which are not activated in accordance with the offer will not count.

Cashback rewards are paid as inducements to engage with the Platform and not as interest or other income. If you lend any, all, or part of any cashback you may be liable to tax on any returns on that cashback.

No employee, director, or representative of Edinburgh Alternative Finance Limited is entitled to receive any bonus awards.

LendingCrowd is not responsible for any consequential loss or disruption that any customer or potential customer may incur in connection with any offer or a failure by any person to meet the qualifying conditions or fulfil the account opening requirements. This includes, without limitation, the loss, misaddressing or misdirection of emails (including categorisation by the recipient's email as spam); broken links or codes; or the unavailability of our website at any time.

LendingCrowd may withhold or deny the payment or delivery of any reward if it is of the opinion that, in its discretion, third parties are making referrals or introductions in the course of business; acting as part of an organised carousel or concerted marketing campaign; selling or trading links or codes relating to an offer, or sharing or agreeing to share any monetary reward.

Promotions are issued by LendingCrowd, which is a trading name of Edinburgh Alternative Finance Limited, company number SC468392, with registered office at 23 Manor Place, Edinburgh EH3 7DX. Edinburgh Alternative Finance Limited is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 670991).