

# Terms of the marketing promotion

“No Loss” (hereinafter — the Promotion).

## 1. Terms and Definitions

1.1. **Promotion** — a marketing promotion titled “No Loss,” conducted in accordance with these Terms.

1.2. **Organizer** — CashFlow Bot (<https://cashflow.bot>), developer of the CashFlow Bot auto-portfolio (hereinafter — CashFlow Bot).

1.3. **Auto-portfolio** — a set of CashFlow Bot trading strategies that automatically execute trades in the Participant’s brokerage account according to preset algorithms.

1.4. **Activation of the auto-portfolio** — the moment the Participant enables auto-trading in the personal account/app and confirms the settings.

1.5. **First activation** — the first activation of the auto-portfolio by the Participant since receiving the Offer.

1.6. **Offer** — CashFlow Bot’s offer to connect the auto-portfolio on the specified terms (not an individual investment recommendation).

1.7. **Portfolio value** — the value of assets in the Participant’s brokerage account under the auto-portfolio at the end of the trading day according to broker/venue data, including ruble revaluation.

1.8. **Loss** — a negative difference calculated by the formula:  
(Adjusted contributions for the period – Portfolio value on the 30th calendar day after Activation),  
where **Adjusted contributions** = all deposits during the period minus all withdrawals during the period. Broker/venue commissions are not included in the Loss and are not compensated.

1.9. **Promotion period** — from August 15, 2025 — open-ended.

1.10. **Participant** — any individual aged **23 or older** who connected the auto-portfolio under CashFlow Bot’s Offer.

## 2. Participation and Compensation

2.1. During the Promotion period, receive an Offer from CashFlow Bot.

2.2. Activate the auto-portfolio (First activation) and keep it running for 30 (Thirty) calendar days from Activation.

2.3. During these 30 days, do not disable the auto-portfolio and do not manually interfere with trades opened by the algorithms (including, but not limited to: manual closing/reversing of positions, changing volumes, deleting orders). If this condition is violated, the Participant is excluded from the Promotion.

2.4. If, upon the expiry of 30 (Thirty) calendar days from Activation, the aggregate financial result of the auto-portfolio is negative (there is a Loss per clause 1.8), CashFlow Bot compensates the

Participant for the amount of the Loss. If the 30th calendar day falls on a non-trading day, the Portfolio value for the previous trading day is used.

2.5. Compensation is transferred to the Participant in Russian rubles to the payment details specified by the Participant (bank card/account). If the Portfolio value includes foreign currency, conversion for compensation purposes is performed at the payout service rate on the calculation date.

2.6. After the 30-day period, within the next 10 (Ten) calendar days, provided the conditions of the Promotion are met, the Participant is paid compensation for the Loss specified in clause 2.4 of these Terms.

2.7. Within the 10 (Ten) calendar days referred to in clause 2.6 of these Terms, CashFlow Bot verifies compliance and, upon confirming the presence of a Loss, pays compensation to the Participant's specified details.

2.8. If the Participant has multiple auto-portfolios/strategies connected, compensation is calculated and paid for the first activated auto-portfolio under this Promotion, provided there are no parallel third-party auto-following/copy-trading services on the same account.

2.9. If the auto-portfolio operates jointly with third-party auto-following/copy-trading services, CashFlow Bot may decline compensation and exclude such a Participant from the Promotion.

2.10. **Taxation:** The Participant independently fulfills tax obligations in accordance with the laws of their jurisdiction. CashFlow Bot is not a tax agent.

### 3. Final Provisions

3.1. Only transactions executed by the algorithms of the CashFlow Bot auto-portfolio are taken into account under the Promotion. Trades executed manually by the Participant are not considered.

3.2. The auto-portfolio may be connected for participation in the Promotion only once (First activation).

3.3. Broker, exchange, and payment system commissions and fees are not compensated.

3.4. CashFlow Bot may unilaterally, without stating reasons, exclude the Participant from the Promotion / deny compensation where there are reasonable suspicions of bad-faith actions, including but not limited to: the information provided by the Participant is false, incomplete, erroneous, incorrect, or inaccurate; the Participant violates these Terms; attempts to manipulate the result.

3.5. CashFlow Bot is not liable for non-performance or improper performance of its obligations to Participants due to failures in telecommunications and power networks, actions of malicious software, or bad-faith actions of third parties.

3.6. CashFlow Bot does not reimburse or compensate losses, expenses, or any other costs that may arise for the Participant in connection with participation in the Promotion, except as expressly provided in these Terms.

3.7. The Promotion is not a game of chance, lottery, or a risk-based event or bet.

3.8. CashFlow Bot may amend the Terms of the Promotion by posting the current version on the CashFlow Bot website <https://cashflow.bot> or via remote service channels.

3.9. Participation in and fulfillment of the Terms of the Promotion do not constitute: an individual investment recommendation; a trust management agreement; actions to support prices of securities in connection with placement and circulation of securities; actions to support prices, demand, supply, or trading volume of a financial instrument under an agreement with a trading organizer. Communications from CashFlow Bot do not constitute an offer to provide financial services.

**Organizer of the Promotion:** CashFlow Bot (<https://cashflow.bot>) — developer of the CashFlow Bot auto-portfolio.

## Terms of the marketing promotion

“Execute auto-portfolio trades and get a bonus” (hereinafter — the Promotion).

### 1. Terms and Definitions

1.1. **Promotion** — a marketing promotion titled “Execute auto-portfolio trades and get a bonus,” conducted in accordance with these Terms.

1.2. **Organizer** — CashFlow Bot (<https://cashflow.bot>), developer of the CashFlow Bot auto-portfolio.

1.3. **Auto-portfolio, Activation of the auto-portfolio, Portfolio value** — see definitions in Section 1 of the “No Loss” Promotion Terms.

1.4. **Bonus** — an amount equal to the Loss based on the results of auto-trading for the first 30 (Thirty) calendar days after Activation, increased by 1 (One) percent. The Bonus is paid in Russian rubles to the Participant’s payment details.

1.5. **Promotion period** — from August 15, 2025 — open-ended.

1.6. **Participant** — any individual aged **23 or older** who connected the auto-portfolio under CashFlow Bot’s Offer or independently contacted CashFlow Bot to participate in the Promotion.

### 2. Participation and the Bonus

2.1. Receive an Offer or contact CashFlow Bot to participate, then activate the auto-portfolio.

2.2. The Participant must:

2.2.1. maintain active auto-trading for 30 (Thirty) calendar days after Activation;

2.2.2. not manually interfere with trades executed by the algorithms (see clause 2.3 of “No Loss”).

2.3. If, after 30 (Thirty) calendar days from Activation, the result of the auto-portfolio is negative (there is a Loss per the formula in Section 1 of the “No Loss” Promotion), CashFlow Bot pays the Bonus to the Participant. If the 30th day is a non-trading day, the last available Portfolio value for the previous trading day is used.

2.4. If the conditions of this Promotion are met, the Bonus is transferred to the Participant’s payment details in Russian rubles within 10 (Ten) calendar days after the end of the 30-day period.

- 2.5. If the Portfolio value includes foreign-currency assets, conversion for the purpose of the Bonus is performed at the payout service rate on the calculation date.
- 2.6. Within the period specified in clause 2.4, CashFlow Bot verifies compliance with clauses 2.2.1–2.2.2 and the correctness of the Loss calculation. Upon confirmation, the Bonus is credited.
- 2.7. If the Participant has multiple auto-portfolios connected, the Bonus is provided for the first activated auto-portfolio under this Promotion, provided there is no third-party auto-following/copy-trading on the same account.
- 2.8. When third-party auto-following/copy-trading services are used, CashFlow Bot may decline to pay the Bonus and exclude the Participant from the Promotion.
- 2.9. The Bonus cannot exceed the total amount of all bonuses paid to the Participant under CashFlow Bot loyalty programs for 90 (Ninety) calendar days prior to Activation and for 30 (Thirty) calendar days during this Promotion, including the Bonus under this Promotion, and also cannot exceed 100% (One hundred percent) of the negative result of the auto-portfolio for the specified period. If the total bonuses exceed the specified limit, the Bonus under this Promotion is not accrued.

### **3. Final Provisions**

- 3.1. This Promotion is public and conducted within CashFlow Bot loyalty programs.
- 3.2. The auto-portfolio may be connected for participation in the Promotion only once.
- 3.3. Broker, exchange, and payment system commissions are not compensated.
- 3.4. CashFlow Bot may unilaterally, without stating reasons, exclude the Participant from the Promotion / deny the Bonus in case of reasonable suspicions of bad-faith actions (see clause 3.4 of “No Loss”).
- 3.5. CashFlow Bot is not liable for failures in telecommunications and power networks, actions of malicious software, or bad-faith actions of third parties.
- 3.6. CashFlow Bot does not reimburse or compensate losses, expenses, or any other costs not expressly provided for in these Terms.
- 3.7. The Promotion is not a game of chance, lottery, or a risk-based event or bet.
- 3.8. CashFlow Bot may amend the Terms of the Promotion by posting the current version on the website <https://cashflow.bot> or via remote service channels.
- 3.9. Communications within the Promotion do not constitute an individual investment recommendation, a trust management agreement, or an offer to provide financial services.

**Organizer of the Promotion:** CashFlow Bot (<https://cashflow.bot>) — developer of the CashFlow Bot auto-portfolio.