

# Top P2P Bonus Cashback and referral 2019 + ☆star rating

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 [revenue.land/p2p-bonus-cashback](https://revenue.land/p2p-bonus-cashback)

## Here I mention some of the highest running Peer to Peer Lending cash-back and referrals in Europe (save this URL)

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► **This P2P bonus are also available to most international and also non-european investors**

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### What I do to make sure I don't lose the bonus:

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- 1. First of all, I decide whether "peer to peer lending" or "crowdfunding real estate" is right for me.** I ask for advice from my consultant and I collect info from other cautious and active investors.
  - 2. To access and enjoy a welcome sign-up bonus, I look for a list of link bonuses** already tested by someone in the past (such as those listed below). Also any fresh referral links from friends who are active investors will do.
  - 3. I use exactly one of those links to access the site** where I want to register (I can register without having to invest. I am very curious and usually I sign up to any P2P tool even if I would not invest there, but just to study the tool)
  - 4. I subscribe by entering my real data and a good email** ( I also check that the confirmation email have not ended up in the spam folder, as often happens)
  - 5. I read "Terms and conditions of use"** and then, if I intend to invest, I make a deposit (normally I use the free SEPA transfer, but if I can also use credit card)
  - 6. I don't wait.** I set the system to invest right away for me, because most P2P websites need me to invest, not just sign up to pay the cash back. (Only NEO Finance and Bondora pay the bonus right upon registration)
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My P2P rating ☆☆

## Lendix / October

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- [Terms & Conditions](#)
- Geo: Europe
- Type: Business loans
- ✓ Bonus: 20 €
- Conditions: 500€ min deposit
- Target return: up to 9.9%
- Secondary market: Yes
- Protection Scheme: Partial
- Min. Invest: 20€
- Open to: EU Investors

[Go to bonus sign up page](#)

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# Bondora

*just takes a minute to beat your bank*

My P2P rating ☆☆☆☆

## Bondora

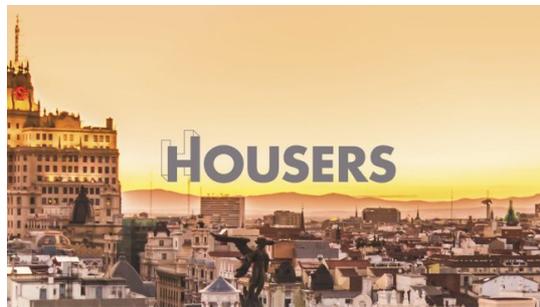
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- [Terms & Conditions](#)

- Geo: Europe
- Type: Personal loans
- ✓ Bonus: 5 €
- Conditions: Just need to sign up to get the bonus !
- Target return: Virtually up to 72,66%
- Secondary market: Yes
- Min. Invest: 1€
- Open to: International Investors

[Go to bonus sign up page](#)

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My P2P rating ☆

## Housers

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- [Terms & Conditions](#)
- Geo: Europe
- Type: Property loans
- ✓ Bonus: 25€ (refer a friend bases)
- Conditions: X
- Target return: up to 10%
- Secondary market: Yes
- Protection Scheme: No
- Min. Invest: 50€
- Open to: Some international Investors

[Find out more](#)

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My P2P rating ☆☆☆

## BridgeCrowd

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- [Terms & Conditions](#)
- Geo: UK (available abroad)
- Type: Bridge loans
- Bonus: X
- Conditions: X
- Target return: up to 10.8%
- Secondary market: No
- Protection Scheme: Collateral
- Min. Invest: 5000£
- Open to: International Investors

[Go to website](#)

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My P2P rating ☆☆☆☆



## Mintos

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- [Terms & Conditions](#)
- Geo: Europe
- Type: 6 type of loans (mostly buyback guarantee)
- ✓ Bonus: 1% on the first investments (30/60/90 days)
- Conditions: Only on invested money (not only deposit)
- Target return: up to 18,5%
- Secondary market: Yes
- Alternative sign up bonus code: U7Z0PF (0,75%)
- Protection Scheme: Yes
- Min. Invest: 10€
- Open to: International Investors

[Go to bonus sign up page](#)

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My P2P rating ☆☆☆☆



## Estateguru

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- [Terms & Conditions](#)
- Geo: Europe

- Type: Property loans
- ✓ Bonus: 0,5% on the first investments (90 days)
- Conditions: Only after first 1 investment (not only deposit)
- Target return: up to 12,35% (approximately 1% per month)
- Secondary market: No
- Protection Scheme: Collateral
- Min. Invest: 50€
- Open to: EU Investors

[Go to bonus sign up page](#)

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My P2P rating (test in progress)



## Peerberry

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- [Terms & Conditions](#)
- Geo: Europe
- Type: Consumer loans (buyback guarantee)
- Bonus: X
- Conditions: X
- Target return: up to 12%
- Secondary market: No
- Protection Scheme: Optional
- Min. Invest: 10€
- Open to: EU Investors

[Go to website sign up page](#)

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My P2P rating (test in progress)

## PROPLEND

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- Terms & Conditions
- Geo: UK (available abroad)
- Type: Property loans
- ✓ Bonus: 50€ occasional
- Conditions: X
- Target return: up to 7,4% (LTV 50)
- Secondary market: Yes
- Protection Scheme: Collateral
- Min. Invest: 1000€
- Open to: International Investors

[Go to website](#)

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My P2P rating ☆☆☆

## Neo Finance

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- [Terms & Conditions](#)
- Geo: Europe
- Type: 4 types of loans
- ✓ Bonus: 25 €
- Conditions: Just need to sign up to get the bonus !

- Target return: Up to 25%
- Secondary market: Yes
- Protection Scheme: Yes
- Min. Invest: 10€
- Open to: EU Investors

[Go to website sign up page](#)

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My P2P rating (test in progress)

## **GRUPEER**

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- Terms & Conditions
- Geo: Europe
- Type: 4 types of loans
- Bonus: X
- Conditions: X
- Target return: up to 14%
- Secondary market: Yes
- Protection Scheme: Yes
- Min. Invest: 10€
- Open to: EU Investors

[Go to website sign up page](#)

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## Property Partner

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- Terms & Conditions
- Geo: UK (available for non-residents)
- Type: But to let properties (rental income)
- ✓ Bonus: Refer a friend up to 1500£
- Conditions: Refer as investor
- Target return: 7,3% average
- Secondary market: Yes
- Protection Scheme: Collateral
- Min. Invest: 50£
- Open to: International Investors (ex. USA)

[Go to bonus sign up page](#)

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**When I am up to pick a new p2p Lending tool or a property crowdfunding, I have done some previous and very extensive research beforehand.** The bonus is not the most important factor to me when I choose a new P2P platform. There are many important factors to watch to make sure the tool fits my needs. I focus first on safety then on performance. It is important to read Terms and Condition and/or ask for professional advice.

**Peer to peer investing, like most investments, put my capital at risk, and as an investor, I am aware that I can get back less of what I originally invested. Distributing the investment on a very large number of borrowers, helps to reduce the risk, but won't reset it to zero.**

I assign my ratings to the peer-to-peer tools to make the table above user friendly but higher P2P rating does not mean "safer". **Safety depends very much from the use of the tools I make.**

**Typical errors that can make me lose my entitlement to bonuses and cashback of first-time membership to P2P lending sites are:**

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- **Typing the name of the site in the browser directly does not give access to any bonuses.** I need a list of running referral/bonus links or a friend with a referral link for me
- **Not meeting the terms.** One of the conditions that usually makes people lose the bonus is to make the deposit several weeks after registering. Some P2P websites set a maximum of 30 days from the time of registration to the time of first active investment. They do this to push me to start investing immediately, other websites allow up to 90 days to do so
- **Deposit but not invest.** I know what you are thinking, stop it... I can hear your thoughts...why not to deposit deposit 20K, get the 1% bonus (or 500£ or whatever I'm entitled to) and then bring it all back in my personal bank account. I am sorry to inform you that it would not work like this.

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**Sometimes in the past I registered directly to P2P sites without using any active "referral link".**

**It happened to me because I didn't know there was a bonus, or because I was given old or expired links.** It was frustrating not to cash in a bonus that was there for me. Even a cashback of just 1% of investment means a lot in my opinion if the effort to get it is so little.

To get the bonus anyway, I had to sign up again using an fresh referral link and a different email. Some people even use the data of a "consenting and informed relative". When I have doubts I always email my questions to the customer service, and usually I get satisfactory answers. Should they not answer properly, well, I would definitely run away.

**This list is not intended to be a ranking of the highest Peer to Peer Lending Cashback. I have nevertheless avoided mentioning tools that, for a number of reasons:**

1. **I do not find reliable** ☐
2. **I don't completely understand** ☐
3. **Are not transparent**

**I use three main systems to protect my money lent on P2P:**

- **One is by selecting only the safest loans with good ratings.** It seems a trivial thing, but it's just where most investors fail. When choosing between a 9% interest loan and a 29% high-risk loan, greed can get us wrong. Risky loans rewards as more as they easily go late (or default)

- **The second thing I do is favouring P2P tools with a secondary market.** Doing so I can try to get rid of my loans offering late loans with a discount. I can also sell my entire portfolio and get most (or more) of the money back in case of need.
- **The third system is by preferring P2P tools that offer some sort of safety net.** These can be offered in many ways, it can help but I don't trust it blindly. It is a "nice to have" extra thing.

I also keep myself informed on the health of the P2P tools, of the country where it operates and the global economy. **I am invested in more than one peer-to-peer lending platform and, a part from some unwanted fees on Fixura, I haven't lost a Euro so far.**

## **I enjoyed myself many of the above mentioned P2P welcome bonus**

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**As I said, in most cases, in order to get the cashback, I needed to sign up, deposit and invest.**

**The only two bonus I could have got anyway, just by signing up, are the ones from Neo Finance and Bondora.**

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**All this data and the table above is free to use, but consider that a lot of research and test allowed me to draw it up.**

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### *NOTE:*

*Like everything I write about, I'm just sharing my ideas. You are solely responsible for your choices. The ideas, concepts and everything I write about, are simply my opinion based on what I have studied and very very often tried myself (skin in the game). I am happy to answer questions and give help (not advice), but these answers are based only on what I would do on the limited information you have given me. I cannot and I don't want to know the financial situation of my readers. This site and its communications do not provide all the information necessary to make an investment decision. There might be some affiliate links but this does not prevent me to mention All views are my own. I only talk about products, services and companies I like and use myself. I believe in transparency and trust. Some companies reported here offer affiliate commissions, others don't, but my opinion doesn't change and this doesn't prevent me to mention them.*

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