

# REFERRAL PROGRAM

## TERMS AND CONDITIONS OF USE

We believe there's no-one better placed than our customers when it comes to recommending **us and our product to other businesses and entrepreneurs**. That's why we've put in place a referral program ("**Referral**") for those who want to spread the word. Find out how it works and what rewards are available to you right here.

## How to recommend Qonto to other businesses and entrepreneurs

If you're a Qonto customer and you want to recommend us to other businesses and entrepreneurs, we've made it easy for you to do so. In short, you'll just need to:

- Read these terms and conditions of use.
- Sign in to your app and find your unique referral link in the "Referrals" section;
- Share your referral link with your contacts either directly in the app, or by copy-pasting it via any other means of communication of your choice.

## What Rewards are available to you and the business that's referring you?

Referral is a win-win for all parties:

- The Referrer receives 80 euros;
- The Referee receives 80 euros.

This sum is known as the "**Reward**".

The Reward that the Referrer and the Referee receive is the Reward amount applicable when the Referee signs their contract with Qonto.



## Who is eligible for a Reward?

To qualify for a Reward, both the Referrer and the Referee must **meet all eligibility criteria as detailed below**. Please note carefully that if any of these criteria is not met, neither the Referrer nor the Referee can receive the Reward.

### You can be a Referrer if:

- You are a Qonto customer and your Qonto account is activated.

### You can be a Referee if:

- You have opened a Qonto account via the Referral link received from your Referrer, and
- You have ordered at least one physical card;
- You have carried out one or more physical card transactions totalling a minimum of 50€ (it can be one single payment of 50 EUR or several payments which combined amount to 50€). Please note that not all card transactions are eligible to receive the reward. In particular, the following card transactions are excluded from the referral program:
  - Cash withdrawals;
  - Any card transactions that involve the transfer of funds (e.g. gift card purchases, cash money orders, prepaid card purchases, crypto-currency purchases, traveler's checks, card-based bank account reloads);
  - any card transactions in restaurants, liquor stores or tobacco shops or related to betting, casinos and other gambling activities.

## When will the Referrer and the Referee be credited with the Reward?

If the eligibility criteria are all met, the Referee and the Referrer will receive the Reward within seven (7) business days following the validation of the Referral.

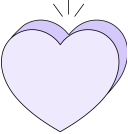
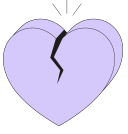
If you risk missing the Closing date deadline because your Referee has not activated their account, you can follow their Referral status directly from your app and send your Referee a



kindly reminder. At any time, you can send the Referee a pre-drafted message to remind them to finalize the process.

The Reward will be credited to the respective Qonto accounts of the Referee and Referrer.

### What you need to know - DOs & DON'Ts

 <b>DOs</b>	 <b>DON'Ts</b>
<p>With whom can you share your Referral link? Share your Referral link with any businesses or entrepreneurs that you know. If you love our product, we'd be delighted if you shared its benefits.</p>	<p>We rely on our customers not to abuse the Referral program; the purpose of the Referral is to enable our customers to speak about us and our product and to encourage their business contacts to benefit from our services. You should not use the Referral to open a Qonto account for the sole purpose of receiving a Reward, without subsequently using your Qonto account.</p>
<p>Make sure your Qonto account is kept active. If your account is inactive, notably in regard to the requisite card transaction, you may not meet all the eligibility criteria detailed above</p>	<p>Please don't spread your Referral link arbitrarily across the internet, for instance by simply posting it on your social media public profile.</p>

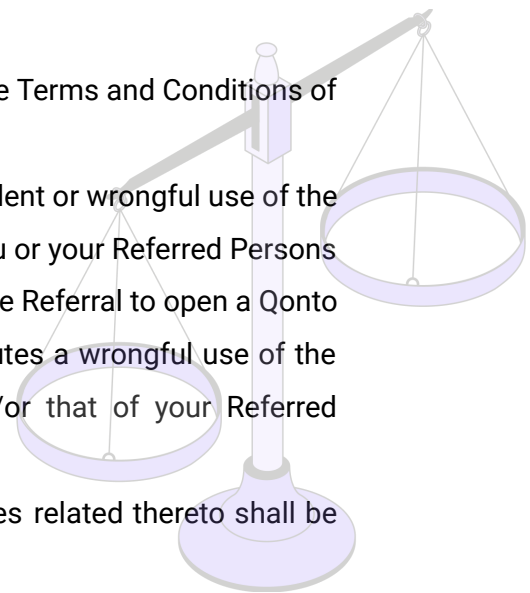


<p>and you may not receive your Reward</p>	<p>Please don't purchase ad words or domain names similar to our trade name, legal name or trademark, in order to spread your Referral link. This would be an infringement of our intellectual property rights.</p>
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## What else? Please be aware that:

1. Qonto reserves the right to suspend, terminate or amend these Terms and Conditions of Use (“T&Cs of Use”) at any time and for any reason.
2. If we have good reason to believe that you are making fraudulent or wrongful use of the Referral, Qonto reserves the right not to pay the Reward to you or your Referred Persons and to take any other appropriate action. For example, using the Referral to open a Qonto account for the sole purpose of receiving the Reward constitutes a wrongful use of the Referral that may justify the closure of your account and/or that of your Referred Persons and the reimbursement of the Reward.
3. These T&Cs of Use are subject to French law and all disputes related thereto shall be submitted to the French court having jurisdiction.



*Last update: 22 January 2023*

