

# Referral Programme Terms

These Referral Program Terms must be read together with Bilderlings Pay Terms and Conditions. These documents together govern our Referral program.

By participating in, or receiving the benefit from any of our Referral programs, you agree to be bound by these Referral Program Terms and to comply with them.

Terms and definitions in the Referral Programme Terms have a defined meaning as follows:

## 1. Terms and Definitions

- 1.1 Bilderlings Pay offers you to earn a referral reward in the form of cash credited to the balance of your account if you refer to Bilderlings Pay someone who will open an account with Bilderlings Pay.
- 1.2 Our offer is referred to as **"the Referral programme"**.
- 1.3 A person you invite to open an account in Bilderlings Pay is further referred to as **"the Invitee"**. You as well as your Invitees may earn a reward (further referred to as **"the Reward"**) in accordance with the terms of the particular Referral programme. Reward is cash that will be placed in your account and/or in the account of the Invitee if applicable.
- 1.4 The Referral programme is valid only for a certain period of time – **"the Promotion Period"**.
- 1.5 You may only use our Referral programme in good faith for lawful purposes.

## 2. Please note that you and the Invitee are eligible to the Reward only subject to all of the following conditions:

- 2.1 Invitees are natural persons that have no (and never had before) Bilder account. For the avoidance of any doubt you may not invite yourself or duplicate any person's account to be invited or in any other way abuse the system;
- 2.2 You may not refer more than five persons to get a Reward. If you have referred more than five persons, only the first five Invitees are eligible to get a Reward. For the avoidance of any doubt the person should be invited within the Promotion Period;
- 2.3 If you wish to invite a person to open an account with Bilderlings Pay you must click the button/option **"Invite/ Refer"** and send a link to an Invitee. The Invitee should follow the link to be onboarded with Bilderlings Pay. If someone is onboarded with Bilderlings Pay without using the invitation link, you and they are not eligible to the particular Reward. You must not send the invitation link to someone who has not expressed their consent to receive it and/ or be onboarded with Bilderlings Pay (spam). You must not share the invitation link on any platforms and/or forums where they are accessible for someone who is not an intended Invitee. You must not use the link for commercial purposes. If you are in breach with the conditions mentioned above, Bilderlings Pay may restrict your participation in the Referral programme and reverse (refund) any Reward that has been paid to you and/your Invitees previously.

- 2.4 The onboarding of the Invitee should be fully completed by Bilderlings Pay for the first time, which allows the Invitee to fully use the Bilder account;
- 2.5 The Invitee has an active Bilder physical payment card, adds the card in digital wallets (Apple pay or Google pay) and has made at least three purchases using the card. Please note that we will not take into account the following purchases:
  - 2.5.1 Any purchase below 5 euros;
  - 2.5.2 Securities – Brokers/Dealers;
  - 2.5.3 Quasi cash;
  - 2.5.4 Gambling and internet gambling
  - 2.5.5 Video games;
  - 2.5.6 Payments (money send funding and money send intercountry);
  - 2.5.7 Licensed Horse/dog racing;
  - 2.5.8 Payments to non-finance organisations (securities);
  - 2.5.9 Payment transactions, funding transactions;
  - 2.5.10 Pawn shops;
  - 2.5.11 Manual cash disbursement and cash withdrawal in ATM;
  - 2.5.12 Merchandise and services (financial institutions);
  - 2.5.13 Payments connected to securities, cryptoassets and investments.
- 2.6 There are no restrictions on your account and/or account of the respective Invitee during the Promotion Period. The same applies if Bilderlings Pay suspects that the account is used for fraudulent purposes;
- 2.7 By participating in the Referral programme, you confirm that you understand that any Reward may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax, which may arise from receiving any Reward. Bilderlings Pay bears no liability for any tax obligations, which may arise from receiving any Reward;
- 2.8 Bilderlings Pay may reverse any Reward credited to your account if we become aware that you have breached these Referral Programme Terms. Additionally we may discontinue your participation in the Referral programme.
- 2.9 Bilderlings Pay may change the terms that govern your participation in the Referral programme from time to time. The changes will take effect when posted or as otherwise expressly indicated.