

BTC Card Referral Program Terms and Conditions

Program Description

Aven Financial, Inc.'s ("Aven") BTC Card Referral Program (the "Program") wants to reward Aven BTC account holders **only** (each a "Cardholder") who invite their friends and family to open an Aven BTC Card account ("Account").

The Program

Subject to the Program's Terms and Conditions below, when a Cardholder sends a personal invitation code or link (the "Invite Code") to a person who is not now, nor has ever been, an Aven account holder for any product (the "Recipient"), and Recipient uses the Invite Code to open an Aven BTC Card account, Aven will issue a bonus (the "Bonus") to each of Cardholder and Recipient.

Cardholder Qualification

Cardholder must have an approved Aven BTC Card Account.

Use of Invite Code

Cardholders may share Invite Codes with as many Recipients as they wish. All referrals must be through the Invite Code. Aven will send invite codes to Cardholders through text message, email, or the Aven app.

Bonus Qualification.

For the Cardholder and Recipient to qualify for a Bonus:

- The Recipient must apply and be approved for an Account via the Invite Code provided by Cardholder. **Applications not submitted via the Invite Code will make both parties ineligible for any Bonus for such referral.**
- Cardholder may invite Recipients **before** activating Cardholder's own card; however, any Bonus will not be paid to Cardholder until the Cardholder's card and account is active.
- Cardholder cannot refer themselves or any person with the same address as Cardholder for a Bonus under this Program.
- Each party's Bonus is issued only after the Recipient completes all activation requirements for the card and Account such that the card and Account may be used by the Recipient.
- **Failure of the Recipient to activate their card and Account within 30 days of Recipient's final approval will result in the nullification of the Bonus for all parties.**
- Each of the Cardholder's and Recipient's BTC accounts must be active at the time of the Bonus payment. Any voluntary closure of a BTC account by either party prior to the Bonus payment will make such referral ineligible for the Bonus for all parties.
- Notwithstanding the foregoing, if Cardholder's account is closed due to liquidation as set forth in its account agreement, as revised from time to time, **before** the Bonus is paid, the Bonus will be paid to the parties.

Bonus Delivery. Any Bonus earned under these Terms and Conditions will be delivered and credited to Cardholder and Recipient, respectively, into the BitGo wallet in which the Collateral for each such party is held within 7 business days following the satisfaction of all conditions. Standard BTC withdrawal rules apply. There might be tax consequences to receiving the Bonus. Consult your tax advisor concerning such tax consequences. The amount of the Bonus will be as set forth in the advertisement.

Rights Regarding Program Participation

If Aven suspects or finds evidence of fraud or abuse (as determined by Aven in its sole discretion) by a Cardholder or Recipient in connection with the Program, Aven's obligation to pay any Bonus to that Cardholder or Recipient immediately ceases, that Cardholder or Recipient may be barred from the Program, and, upon notice, Aven may require that Cardholder or Recipient to promptly repay any and all Bonuses received.

Term: Aven's Right to Modify or Cancel the Program

The Program will run until: {December 2026}. The Program is void where prohibited. Aven may, in its sole discretion, modify or cancel the Program at any time without notice.