

## **Rewards Card Referral Program Terms and Conditions**

### **Program Description**

Aven Financial, Inc.'s ("Aven") Rewards Card Referral Program (the "Program") wants to reward Aven account holders ("Cardholders") who invite their friends and family to open an Aven Rewards Card account. Subject to these Program Terms and Conditions, when a Cardholder sends a personal invitation code (the "Invite Code") to a person who is not a Cardholder (the "Recipient"), and Recipient uses the Invite Code to open an Aven Rewards Card account, Aven will issue a bonus (the "Bonus") to Cardholder and Recipient offered to their Aven accounts.

Example 1: Under a \$100 Bonus offer, Aven would issue \$100 to Cardholder and \$100 to Recipient in the form of a statement credit after the Recipient uses the Invite Code to open an Aven Rewards Card account. Aven would issue the Bonus in the form of a statement credit within five business days after the Recipient's Aven Rewards Card account is activated.

Example 2: Under a cash back Bonus offer, Aven would reward the Cardholder and Recipient by activating a percentage (e.g., 3%) of cash back on a maximum amount of Net Eligible Purchases. Cash back rewards are governed by [Aven's Cash Back Terms and Conditions](#).

### **Sharing the Invite Code**

Aven will send Invite Codes to Cardholders through text message, email, or the Aven app. Cardholders may share Invite Codes with as many Recipients as they wish.

### **Payment of the Bonus**

Aven will not issue any Bonus until the Recipient's Aven Rewards Card account is open and activated. There might be tax consequences to receiving the Bonus. Consult your tax advisor concerning such tax consequences.

### **Aven's Rights Regarding Program Participation**

If Aven suspects or finds evidence of fraud or abuse (as determined by Aven) 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..

### **Aven's Right to Modify or Cancel the Program**

The Program is void where prohibited. Aven may, in its sole discretion, modify or cancel the Program at any time.