



# FINVEST REFERRAL PROGRAM TERMS & CONDITIONS

Jan 1, 2024

You must agree to the following terms and conditions in order to be rewarded for inviting your friends who might be interested in our service. These terms and conditions are in addition to your existing Finvest Terms & Conditions.

Under this Referral Program, you and a friend can each receive a 1.2% APY (“Referral Bonus”) increase over the then-applicable standard Treasury Bill APY. To refer a friend through this program, you must send a referral link generated in the Finvest app.

To participate in the Finvest Referral Program (“Promotion”), you must either be an Eligible Referrer or an Eligible New Client. Eligible Referrers can send special referral links and Eligible New Clients receive special referral links.

In order to qualify as an Eligible Referrer or New Client, you must be a US citizen or US resident.

For a referral to qualify for the Referral Bonus, the referred individual must:

- Be a new Finvest client, i.e., not a current or former Finvest client, and eligible to open a new Finvest account (an “Eligible New Client”)
- Open a new Finvest account and invest in any US Treasury Bill on the Finvest account

If Finvest determines that all of the above requirements have been satisfied by both the Eligible Referrer and the Eligible New Client, Finvest will deposit the Referral Bonus in cash into the Finvest Cash Account of both the Eligible Referrer and the Eligible New Client, at the end of each month.

For each new Eligible New Client an Eligible Referrer refers, the Eligible Referrer earns an additional 1.2% APY for 3 months (for a maximum period of 12 months), and the Eligible New Client earns an additional 1.2% APY (for a maximum period of 3 months).

If the Eligible Referrer refers 2 Eligible New Clients, the Eligible Referrer earns an additional 1.2% APY for 6 months and the Eligible New Clients each earn an additional 1.2% APY for the first 3 months.

If the Eligible Referrer refers 3 Eligible New Clients, the Eligible Referrer earns an additional 1.2% APY for 9 months and the Eligible New Clients each earn an additional 1.2% APY for the first 3 months.

If the Eligible Referrer refers 4 Eligible New Clients, the Eligible Referrer earns an additional 1.2% APY for 12 months and the Eligible New Clients each earn an additional 1.2% APY for the first 3 months.

The Referral Program can be applied for 4 qualified referrals. If you were referred to Finvest and qualified for the Promotion, you can share the referral link with 4 friends, thereby bringing the potential to 5 qualified referrals.

The 1.2% APY Referral Bonus is calculated on the net invested amount of Treasury Bills each calendar month (and will be applied to a maximum amount of \$20,000). Net invested amount equals the sum of all your purchases of Treasury Bills less all sales of Treasury Bills.

You will not be eligible for the Promotion following the expiration of the Promotional Period. You also cannot receive an additional APY increase by opening multiple Finvest accounts.

Finvest reserves the right to end the Promotion at any time in its sole discretion. Finvest will have sole discretion to determine any individual's eligibility to participate in the Promotion as either an Eligible Referrer or Eligible New Client; to determine whether any referral qualifies for the Promotion Bonus (including, but not limited to, whether all applicable requirements have been met; and to disqualify an individual from receiving the Promotion Bonus for any reason, including (but not limited to) if Finvest determines, in its sole discretion, that fraudulent activity or a violation of the terms of the Promotion has occurred.

In the event Finvest disqualifies a previously paid Promotion, Finvest reserves the right to recapture the full amount of such promotion. All federal, state, and local taxes applicable to a Bonus and any related fees and expenses are the sole responsibility of the Eligible Referrer or Eligible New Client.

By accepting these terms and conditions and participating in this Promotion, you acknowledge certain information so that we can ensure your eligibility. Specifically, you represent to us that:

- You are not otherwise in the investment advisory or brokerage business (or, if you are, then your job function is not related to this invitation activity or to the financial management of your friend(s)' assets);
- You are not a government entity, or an agent of such entity acting on its behalf;
- You don't have any SEC orders issued against you or otherwise; have not been convicted of a felony or misdemeanor involving any securities law violation

By accepting these terms and conditions and participating in this Promotion,

- By making a referral, you authorize and direct Finvest to disclose to any third parties you refer that you are a client of Finvest, that you have opened a Finvest account, and that you may be receiving a Promotion Bonus as an incentive for making a referral.
- You also authorize and direct Finvest to contact third parties for whom you provide a name, email address and contact details for the purpose of sending a referral invitation and disclosing the above information.

This Promotion is not a recommendation to use any paid services. It is not a recommendation to buy or sell securities and is not investment advice.