

## **Aven Referral Program - Sign-Up Bonus Terms**

### **Program Description**

The Aven Referral Program (the “Program”) is an offering provided by Aven Financial, Inc. (“Aven”) as a thank you for joining Aven Advisor. App users (“Referrer(s)”) may invite their friends and family (“Recipient/s”) to Aven Advisor with a personal invite code. (“Code”). If the Recipient creates a new Aven Advisor account and meets the conditions below, then both the Referrer and the Recipient will receive a sign-up bonus through Stripe, a non-affiliated service provider.

### **Sharing the Invite Code**

Upon creating an Aven Advisor account, Referrers may receive a Code (through SMS, email, or the Aven Advisor mobile app) to share. Referrers may share this Code with as many people as they wish, but referrers’ bonuses will be limited by a monthly cap that may be adjusted at Aven’s discretion.

### **Conditions and Form of Payment**

Delivery by Aven of the Code requires you to satisfy the following condition:

1. The Referrer must satisfy Aven’s anti-fraud checks and controls.

Payment of the sign-up bonus is contingent upon your meeting the following conditions:

1. The Recipient’s use of the Referrer’s Code to create an account on Aven Advisor.
2. Sufficient personal information being provided by the Recipient to verify the Recipient’s identity.
3. The information provided by the Recipient not matching or identifying another Aven Advisor account.
4. The Recipient connecting their bank account to their Aven Advisor account through Plaid.
5. The Recipient granted the push notification permission to their Aven Advisor App.

If all of the above terms and conditions are met, the sign-up bonus to the Referrer will be initiated with Stripe after the Recipient creates an account and the Referrer connects their bank accounts to Stripe.

### **Changes to The Program**

The Program may be altered or canceled without notice at any time, including but not limited to the amount and/or timing of the bonus, at Aven’s discretion. Participants in the Program forfeit their right to receive sign-up bonuses if they engage in any activity deemed to be abusive or gaming conduct, as determined in Aven’s sole discretion. All participants in the Program must comply with applicable laws at all times. The Program is void where prohibited.