

INVITY FINANCE S.R.O.

TERMS AND CONDITIONS OF THE REFERRAL PROGRAM (REFERRAL TERMS)

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1. INTRODUCTION

- 1.1 These terms and conditions of the Referral Program (the “**Referral Terms**”) govern the rules for referring new Users to use the Invity App operated by Invity and supplement the Invity General Terms and Conditions (the “**Terms**”) available on the Website. Unless otherwise specified in these Referral Terms, the use of the Invity App and access to the Services shall be governed by the relevant provisions of the Terms.
- 1.2 By accessing the Referral Program, using it, or sharing the Referral Link, you agree to these Referral Terms.
- 1.3 Invity reserves the right to amend, suspend or terminate the Referral Program and these Referral Terms at any time. We will inform you of any changes via the Invity App or by e-mail, however, we recommend that you review the current version of these Referral Terms and the Terms available on our Website on an ongoing basis. By continuing to participate in the Referral Program after the changes become effective, you agree to them.

2. DEFINITIONS

- 2.1 Invity App, User Account, Purchase, Regular Purchase, Turbo Purchase, Turbo Purchase Plus, Custody, User, Fee and other terms not defined below shall have the meaning given to them in the Terms available [here](#).
- 2.2 “**Bonus**” means a one-off flat reward under Section 7.1.
- 2.3 “**Referring User**” means a natural person with a User Account who, in accordance with these Referral Terms, shares their Referral Link.
- 2.4 “**Referred User**” means a new User who has created a User Account through a Referral Link or by entering a Referral Code.
- 2.5 “**Invity**” means Invity Finance s.r.o., ID No. 223 69 775, with its registered office at Kundratka 2359/17a, Libeň, 180 00 Prague 8, Czech Republic, tel.: +420 770 312 706, e-mail: support@invity.io.
- 2.6 “**Referral Program**” means a system under which eligible Users may receive a reward for referring new Users to the Invity App, under which Referred Users are entitled to a Discount on the Service Fee, and under which, subject to the conditions set out herein, a Bonus may be paid out.
- 2.7 “**Referral Code**” means a unique code available in the Invity App that is linked to the Referring User and that may be entered by the Referred User during registration in order to be assigned to the Referring User.
- 2.8 “**Referral Link**” means a unique link available in the Invity App for the registration of new Users and the automatic assignment of the Referred User to the Referring User.

- 2.9** “**Referral Reward**” means the referral reward under Section 5.1.
- 2.10** “**Service Fee**” means the Fee charged by Invity for carrying out a Purchase, Regular Purchase, Turbo Purchase or Turbo Purchase Plus at the current rate in accordance with the Terms. The Service Fee may differ for different Users and products and may change over time. The Service Fee does not include any bank, card, network or other third-party fees.
- 2.11** “**Discount**” means the discount on the Service Fee under Section 6.1.
- 2.12** “**Qualifying Transaction**” means a successfully settled Regular Purchase, Turbo Purchase, Turbo Purchase Plus or Purchase carried out by a Referred User within their set recurring purchase orders. A one-off Purchase outside recurring orders does not constitute a Qualifying Transaction.

3. PARTICIPATION IN THE REFERRAL PROGRAM

- 3.1** The Referral Link is available in the Invity App to all Users who are natural persons. Users that are legal entities are not eligible to refer Users with entitlement to a reward under these Referral Terms.
- 3.2** Participation in the Referral Program is conditional upon the existence of a duly created User Account and compliance with the Terms.
- 3.3** Referred Users may only be new Users who, prior to registration through a Referral Link or by entering a Referral Code, did not have, and have never had, a User Account with Invity.
- 3.4** Referred Users may only be natural persons.

4. REFERRAL OF A NEW USER

- 4.1** In order for a referral to be assigned to the Referring User, the Referred User must register through the Referral Link of the relevant Referring User or enter the Referral Code of the Referring User during registration.
- 4.2** Each Referred User may be assigned to one Referring User only (through a Referral Link or a Referral Code).
- 4.3** If a Referred User uses multiple Referral Links, they shall be assigned to the Referring User whose Referral Link the Referred User used last before completing the registration and creating the User Account.
- 4.4** The Referral Link is provided as a technical means to facilitate registration and assignment. Invity cannot guarantee its functionality in all cases (for example, depending on the device or browser settings, blocked cookies or similar elements). The Referred User is obliged to verify during registration whether they have been assigned to the Referring User and whether the Discount has been applied. Invity shall not be liable for any unsuccessful

automatic assignment through a Referral Link if the Referred User completes the registration without verifying the assignment or without entering the Referral Code.

4.5 If an error occurs, or an obvious error is abused, in the assignment of a Referred User or a Referral Reward, Invity reserves the right to correct or refuse to recognize the Referred User or Referral Reward assigned in such manner.

4.6 Entitlement to the Referral Reward arises only for a Referring User who meets the customer verification (KYC) requirements and has also completed at least one purchase transaction through the Invity App.

5. REFERRAL REWARD FOR THE REFERRING USER

5.1 The Referral Reward amounts to 33 % of the Service Fee actually charged and received by Invity for Purchases, Regular Purchases, Turbo Purchases and Turbo Purchases Plus (the “**Referral Reward**”) carried out by Referred Users assigned to the relevant Referring User. The Referral Reward does not apply to the Sale or Exchange of Bitcoins.

5.2 If, for any reason, no Service Fee is charged for a specific purchase (for example, a promotional campaign, discount, fee refund, cancellation, etc.), no Referral Reward shall arise in respect of such purchase.

5.3 The Referral Reward is credited in bitcoin (BTC) in the App to the User Account of the Referring User, to their Custody. The amount of the Referral Reward is calculated in Fiat Currency and the total amount of the Referral Reward for the relevant period is then converted into BTC at the rate used by Invity for purchases at the time the Referral Reward is paid out. The Referral Reward is rounded to 8 decimal places (satoshi).

5.4 The payout is made retrospectively once a month, always on the first day of the month, for all eligible purchases settled in the previous calendar month.

5.5 No minimum or maximum payout amount is set.

5.6 An informative overview of the Referral Rewards paid out to the Referring User is available in the App.

6. DISCOUNT FOR REFERRED USERS

6.1 The Referred User is entitled to a discount on the Service Fee charged by Invity for a Purchase, Regular Purchase, Turbo Purchase or Turbo Purchase Plus (the “**Discount**”) if they created a User Account through a Referral Link or by entering a Referral Code and were duly assigned to the Referring User.

- 6.2** The Discount amounts to 10 % of the Service Fee charged by Invity for the relevant eligible transaction. The Discount applies exclusively to the Service Fee (it does not apply to bank, card, network or other third-party fees).
- 6.3** The Discount is applied automatically when an eligible transaction is carried out. The Discount may also be displayed to the Referred User in the App.
- 6.4** The Discount cannot be combined with other discounts, promotional campaigns or other benefits relating to the Service Fee, unless Invity expressly provides otherwise. If, for any reason, no Service Fee is charged for a specific transaction, the Discount shall not apply.
- 6.5** Invity reserves the right to amend, suspend or terminate the provision of the Discount and its parameters at any time. The Discount is not transferable and cannot be exchanged for money.

7. BONUS

- 7.1** Over and above the Referral Reward and Discount, the Referring User and the Referred User are entitled to a one-off bonus of CZK 100 or EUR 4 for the third Qualifying Transaction carried out by the Referred User assigned to the relevant Referring User (the “**Bonus**”).
- 7.2** The Bonus currency for both Users is governed by the preferred Fiat Currency set in the Referring User’s User Account at the time the entitlement to the Bonus arises.
- 7.3** Entitlement to the Bonus arises regardless of whether a Service Fee was charged for the individual Qualifying Transactions.
- 7.4** The Bonus is credited in bitcoin (BTC) in the App to the User Account of the relevant user, to their Custody. The Bonus amount is converted from the relevant Fiat Currency into BTC at the rate used by Invity for purchases at the time the Bonus is paid out and is rounded to 8 decimal places (satoshi). The Bonus is paid out without undue delay after the third Qualifying Transaction is processed.
- 7.5** No minimum or maximum number of Referred Users in respect of which the Referring User may become entitled to a Bonus is set. An informative overview of the Bonuses paid out is available in the App.
- 7.6** Invity reserves the right to amend, suspend or terminate the provision of the Bonus and its parameters at any time.

8. PROHIBITED CONDUCT AND BREACH OF THE REFERRAL TERMS

- 8.1** When participating in the Referral Program, the User is obliged to act honestly and in accordance with the applicable laws, the Terms and these Referral Terms.

8.2 The following is prohibited in particular:

- (a) creating multiple User Accounts or otherwise circumventing the Referral Terms,
- (b) spam, mass distribution of unsolicited communications or other annoying dissemination of the Referral Link or Referral Code,
- (c) misleading or aggressive conduct, including creating the impression that the User acts on behalf of Invity, or providing false information about the Services,
- (d) commercial dissemination of the Referral Link or Referral Code, paid advertising using Invity trademarks, or registration of domains or social media accounts that may cause confusion with Invity,
- (e) technical manipulations, automated registrations, abuse of errors or other conduct aimed at obtaining a Referral Reward, Discount or Bonus without entitlement,
- (f) conduct that is contrary to applicable laws, the Terms or damages the good name of Invity.

8.3 Invity may, at its own discretion, assess any breach or abuse of the terms of this Referral Program. In such a case, Invity reserves the right (without compensation) to exclude the User from the Referral Program, invalidate or withhold the Referral Reward or Bonus, cancel the Discount granted and/or suspend or terminate User Accounts connected with the breach.

9. FINAL PROVISIONS

9.1 The User to whom the relevant payment has been made shall be solely responsible for identifying and fulfilling all tax or similar obligations connected with the Referral Reward or Bonus received.

9.2 The provisions of the Terms regarding claims, governing law, dispute resolution, assignment and other general arrangements shall apply mutatis mutandis to these Referral Terms.

9.3 Only transactions settled on or after 21. 5. 2026 shall be counted towards the number of Qualifying Transactions required for entitlement to the Bonus. Transactions settled before that date shall not be counted.

9.4 Subject to the conditions in Section 7, Referred Users who have not carried out any transaction by 21. 5. 2026 and who do not participate in any other active Invity marketing campaign are also entitled to the Bonus. Referred Users who had already carried out any transaction before that date are not entitled to the Bonus.

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