

Referral Offer - General Terms and Conditions of Use

1. How to recommend Qonto to your network?

You are a Qonto customer and want to recommend us to others? To benefit from this referral offer (the "Referral Offer"), it's simple:

- Read these general terms and conditions of use (the "Terms").
- Log into your application and find your referral link in the "Recommend Qonto" section.
- Share your referral link with your contacts directly from the app, or copy-paste your link to share it manually.

2. What is the Reward?

By referring another company, everyone wins, it's simple:

- The Referrer receives 100 euros;
- The Referee receives 100 euros.

This reward (the "Reward") is received by the referrer (the "Referrer") and the referee (the "Referee") and corresponds to the reward amount that applies on the date the Referee signs their contract. The Referrer and Referee may also receive a Second Reward under the conditions provided below.

3. Who is eligible for a Reward?

To receive a Reward, the Referrer and Referee must meet all the eligibility conditions listed below. Please note, if any of these conditions are not met, neither the Referrer nor the Referee will receive a Reward.

You can refer a friend if:

- You are a Qonto customer;
- Your contract was signed and your Qonto account validated more than thirty (30) days ago. You can only create a Referral link once this period has elapsed.

You can be referred if:

- You are a Qonto customer;
- You opened a Qonto account through a Referral link sent by your Referrer.

The Reward will be unlocked when you meet the following conditions:

- The Referee has paid the first subscription installment for their Qonto account;
- The Referee has ordered at least one physical card; and
- The Referee has made one or more physical card transactions with a minimum amount of 50 EUR within sixty (60) calendar days following account validation.

Please note, not all card transactions are eligible to receive the Reward. The following card transactions are notably excluded from the referral program:

- Cash withdrawals;
- All card transactions involving fund transfers (for example: gift card purchases, cash orders, prepaid card purchases, cryptocurrency purchases, traveler's checks, bank account top-ups by card);
- All card transactions in restaurants, bars, tobacco shops, or related to betting, casinos, and other gambling.

4. Within what timeframe do Referrers and Referees receive the Reward?

Payment of the Reward is conditional on the Referee's payment of a first payment installment and compliance with the eligibility conditions stated above. Once these conditions are met, the Referral will be validated and the Reward credited to the respective Qonto accounts of the Referrer and Referee within seven (7) business days. What happens if the Referee takes time to activate their account? You can track the Referral status directly from your app and send them a reminder in the form of a template message, so they can finalize the Referral activation.

5. Practical information – Here's what you can and cannot do:

You can:

- Share your Referral link with any company you know. If you like our product, we're delighted that you share its benefits

You cannot:

- Use the Referral program abusively. The purpose of this Referral is to allow our customers to talk about us and our product around them and encourage other companies to benefit from our services;
- Use the Referral by opening a Qonto account solely to receive a Reward without actually using the account;
- Share your Referral link on the Internet, for example on social media;
- Purchase advertising keywords or domain names similar to our trade name, corporate name, or registered trademark to distribute your Referral link. This would constitute an infringement of our intellectual property rights.

6. What else? Please note that:

Qonto reserves the right to suspend, terminate, or modify these Terms at any time and for any reason. For any fraudulent or abusive use of the referral program, Qonto reserves the right to refuse payment of rewards and take any other appropriate measures. For example, opening a Qonto account solely to use the Referral and receive the Reward constitutes abusive use of the Referral that may justify closing your account and/or that of your Referees and reimbursement of the Reward.

These Terms are subject to French law. Any related dispute will be brought before the competent French jurisdiction.