BUBURUZA

Buburuza Referral Terms

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These Terms cover the Buburuza referral programme. You accept them when you join the programme in the app.

1 Who runs the programme for you

The programme is run for you by the company that provides your Buburuza account: Buburuza Payments LLC for U.S. customers, and Buburuza AI Inc. for Canadian and other international customers (the "**Provider**"). These Terms are between you and the Provider.

2 Joining

You must have an open Buburuza account in good standing. Joining is free. You receive a personal referral link or code in the app.

3 Levels

- **Level one:** people who open a Buburuza account through your link or code.
- **Level two:** people who open an account through the link or code of one of your level-one invitees.
- **Level three:** people who open an account through the link or code of one of your level-two invitees.

There are no levels beyond three. An invitee counts only once, at the first link or code they used.

4 Rewards

Your reward is a percentage of the **Net Revenue** from each invitee:

LEVEL	REWARD
One	5% of Net Revenue
Two	3% of Net Revenue
Three	2% of Net Revenue

Net Revenue means subscription revenue, service fees, interchange share and Earn share earned from an invitee in a calendar month, net of refunds, chargebacks and sales taxes, less that invitee's direct supplier costs and their share of shared service costs, including the cost of free accounts. Shared service costs are allocated in proportion to revenue using a consistent monthly method.

Company overheads and referral rewards are not deducted. No reward accrues for a month in which Net Revenue is zero or less, and no negative amount is carried forward.

Nothing is paid for sign-ups alone. Rewards depend on what invitees actually use and pay for.

5 Calculation and payment

The app shows the reward you earned each month. You may report a calculation error within 60 days after the monthly reward is shown. We correct established errors. This administrative period does not shorten a mandatory claim period or prevent correction where applicable law requires it. We provide the information needed to explain your reward, without disclosing confidential internal accounts except where legally required.

Rewards are paid after the end of each month. For referrers in the United States and Canada, they are paid in USDC to your Stablecoin account. For referrers outside both countries, they are paid in BUB issued by Buburuza Bank Ltd. once you have accepted the BUB Token Terms, and in USDC until then; the conversion rate is shown when each reward is credited. BUB rewards may be allocated automatically to Earn under section 9.4 of the Buburuza Bank Ltd. Crypto Custody Terms. Before the first automatic Earn allocation, we show the asset, strategy, rewards, Buburuza Bank Ltd.'s share, material risks and exit conditions and obtain your confirmation of that continuing rule. Until then, BUB rewards stay in your Crypto Custody holdings and are not allocated to Earn under this rule. You may turn off future allocations; existing allocations follow the disclosed exit conditions. Any USD figure shown for a reward is an estimate.

6 Clawbacks and exclusions

A reward is reversed if revenue included in the Net Revenue it was based on is refunded or charged back. Self-referrals, duplicate or fake accounts, accounts opened for you or your business, and referrals obtained by misleading or unlawful means earn nothing, and we may reverse rewards already paid for them.

7 How you may refer

You act on your own behalf. You are not Buburuza's agent, employee or representative and must not say or imply that you are. You must not:

- make offers, give financial advice or promise that a product is available in any country;
- describe Buburuza products as deposits, savings accounts, interest or guaranteed returns;
- send spam, buy advertising using Buburuza's name or brand, or break any marketing or consumer law;
- refer anyone to a product they are not eligible for.

When you share a referral link or recommend Buburuza, clearly and prominently disclose that you may receive a reward if the person uses the service, for example: "I may receive a reward if you join and use Buburuza." Put the disclosure with the recommendation or link, where the person will see it before acting. Do not make misleading earnings, product or availability claims.

Buburuza does not ask you to promote its services to people outside the United States and Canada. Every referred person must still meet eligibility rules and make the declarations required for their account themselves.

8 Taxes

You are responsible for taxes on your rewards. Where the law requires, the Provider issues tax forms, including U.S. tax forms for U.S. referrers.

9 Changes and ending

The Provider may change reward rates or these Terms for future earnings with at least 30 days' notice, and may end the programme with the same notice. Rewards already earned are paid. The Provider may remove you from the programme for breach of these Terms. Closing your account ends your participation; earned rewards are paid to you as part of the closure settlement.

10 General

The Provider processes referral data as described in the Buburuza Privacy Policy. These Terms are governed by the law that governs your Customer Agreement with the Provider, and its complaints, liability and courts provisions apply. Mandatory consumer rights are not affected.