

Count Finance Referral Program Terms and Conditions

Effective Date: 13 October 2025

1. Introduction

1.1 These Terms and Conditions ("Terms") govern the Count Finance Referral Program ("Program") operated by Count Finance Limited ("Count Finance", "we", "us", or "our").

1.2 By participating in the Program, you agree to be bound by these Terms. If you do not agree to these Terms, you should not participate in the Program.

1.3 Count Finance reserves the right to modify, suspend, or terminate this Program at any time without prior notice. The Program is valid from 13 October 2025 until withdrawn.

2. The Offer

2.1 Under this Program:

- Existing Count Finance users ("Referrers") who successfully refer new customers ("Referees") will receive £30 per successful referral
- New customers who join using a valid referral link will receive £30 as a welcome bonus
- Both bonuses will be credited to the respective Count Finance savings accounts after the qualifying conditions are met

2.2 This offer may be withdrawn or modified at any time at Count Finance's sole discretion.

3. Eligibility

For Referrers:

3.1 You must:

- Be an existing Count Finance customer with an active account
- Be a UK resident aged 18 or over
- Have a verified Count Finance account in good standing
- Not be an employee, contractor, or immediate family member of a Count Finance employee

For Referees:

3.2 To be eligible, a Referee must:

- Be a new Count Finance customer who has never held an account with us
- Be a UK resident aged 18 or over
- Not have previously registered with Count Finance under any email address or identity
- Meet all standard Count Finance account opening requirements

4. How the Program Works

Making a Referral:

4.1 Referrers can share their unique referral link through the Count Finance app via available sharing methods.

4.2 Each Referrer has a unique referral link that must be used by the Referee when signing up for their Count Finance account.

4.3 Referrers may make unlimited referrals, but will receive a maximum of 20 referral bonuses in total.

Qualifying Actions for Bonus Payment:

4.4 For a referral to be successful and bonuses to be paid, the Referee must:

- Use the unique referral link when creating their account
- Successfully complete account registration
- Complete Know Your Customer (KYC) verification
- Create their first investment strategy
- Make an initial investment of at least £500
- Maintain an active account for 3 months from the date of first investment

4.5 All qualifying actions must be completed within 30 days of account creation, except for the 3-month active account requirement.

5. Bonus Payment Terms

5.1 The £30 bonus will be paid to both the Referrer and Referee after 3 months from the Referee's first qualifying investment, provided both accounts remain active.

5.2 An "active account" means:

- The account remains open and in good standing
- The account maintains a minimum balance as required by Count Finance terms
- The account holder has not requested closure or withdrawal of all funds
- The account is not suspended or restricted for any reason

5.3 Bonuses will be credited directly to the Count Finance savings account associated with each user's profile. Bonuses may be used in line with standard account terms.

5.4 Bonuses are paid in GBP only and cannot be converted to other currencies.

5.5 If either the Referrer's or Referee's account is closed or becomes inactive before the 3-month period, neither party will receive their bonus.

5.6 Count Finance will notify eligible participants once bonuses are credited. Bonus payments may take up to 14 working days after qualification is confirmed.

6. Restrictions and Limitations

6.1 The referral bonus cannot be combined with any other Count Finance promotional offers unless explicitly stated. Where a customer qualifies for more than one promotion, Count Finance will determine which offer applies at its sole discretion.

6.2 Self-referrals are strictly prohibited and will result in disqualification from the Program.

6.3 Creating multiple accounts to benefit from multiple bonuses is prohibited and may result in account closure.

6.4 Referrals between accounts belonging to the same person or household may be rejected at Count Finance's discretion.

6.5 Count Finance reserves the right to refuse bonus payment if we reasonably suspect:

- Fraudulent or abusive behaviour
- Breach of these Terms
- Manipulation of the Program
- Money laundering or other financial crime concerns

6.6 Transfers in from other providers do not qualify as the initial investment for this offer.

6.7 Count Finance aims to ensure the Program operates in a fair, transparent, and non-misleading manner in accordance with FCA Consumer Duty requirements.

7. Tax Implications

7.1 You are responsible for any tax obligations arising from referral bonuses received.

7.2 Count Finance may be required to report bonus payments to HMRC or other relevant authorities.

7.3 Bonuses may be considered taxable income. We recommend consulting with a tax advisor regarding your personal circumstances.

8. Data Protection and Privacy

8.1 By participating in the Program, you consent to Count Finance processing your personal data in accordance with our Privacy Policy.

8.2 When making a referral, you confirm that:

- You have the consent of the person you are referring
- You will only share referral links with people you know personally
- You will not engage in spam, bulk emailing, or unsolicited communications

8.3 Count Finance will not share Referee details with Referrers, except to confirm successful referral completion.

9. Program Abuse and Enforcement

9.1 Count Finance actively monitors for Program abuse and reserves the right to:

- Investigate suspicious referral activity
- Delay bonus payments pending investigation

- Reverse or reclaim bonuses paid in error or obtained through breach of these Terms
- Suspend or terminate accounts involved in Program abuse
- Take legal action where appropriate

10. Liability and Disclaimers

10.1 Count Finance's total liability under this Program is limited to the payment of qualifying bonuses in accordance with these Terms.

10.2 Count Finance is not responsible for:

- Technical failures preventing referral link sharing or tracking
- Lost or delayed communications
- Any tax consequences arising from bonus payments
- Any investment losses incurred by either party
- Any other indirect or consequential losses

10.3 Nothing in these Terms affects your statutory rights as a consumer.

11. Complaints and Disputes

11.1 Count Finance's decision regarding eligibility and qualification for bonuses shall be final, subject to your right to raise a complaint.

11.2 If you have a complaint about the Program, please contact our customer service team at complaints@count-finance.com.

11.3 We aim to resolve all complaints within 8 weeks. If you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service.

12. General Terms

12.1 These Terms are governed by English law and subject to the exclusive jurisdiction of the English courts.

12.2 If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

12.3 These Terms constitute the entire agreement regarding the Program and supersede any prior agreements or understandings.

12.4 Count Finance may assign or transfer its rights and obligations under these Terms without notice.

12.5 Failure to enforce any provision of these Terms shall not constitute a waiver of that provision.

13. Regulatory Information

Count Finance Limited is authorised and regulated by the Financial Conduct Authority (FCA Reference Number: 1017828).

Registered in England and Wales, Company Number: 15124304, Registered Office: 167-169 Great Portland Street, London, England, W1W 5PF

Capital at Risk: The value of investments can go down as well as up, and you may get back less than you invest. Past performance is not a reliable indicator of future performance.

14. Contact Information

For questions about the Referral Program:

- Email: hello@count-finance.com
- In-app: Navigate to Help > Referral Program
- Customer Service: hello@count-finance.com

For general enquiries:

- Email: hello@count-finance.com

Last updated: 13 October 2025 Version 1.0