Terms and Conditions for Referrals 3.0 Promotional Program

1. Overview

This Referral Program ("Program") allows Origin members ("Referrers") to earn renewal credits by inviting new users ("Invitees") to join Origin. The Program replaces previous Visa prepaid card rewards with Renewal Credits (defined below). All terms herein supersede prior referral program offers except for any unredeemed gift card balances, which remain accessible. Notwithstanding anything to the contrary in this agreement, users who have achieved lifetime member status will continue to retain that status and all accrued benefits.

2. Eligibility

Who May Participate:

- Direct-to-consumer Origin members with active accounts, including those on paid, free trial, or promotional plans.
- This Program is only available and open to individuals eighteen (18) years of age or older.

• Referrer Status:

 To earn Renewal Credits, your membership must be active and paid at the time the credits are awarded.

3. Program Details

Referral Reward Structure

Action	Reward
Successfully invite three (3) new members who purchase and complete payment for a qualifying annual membership (each a "Successful Referral").	Receive \$98 renewal credit toward next year's Origin membership ("Renewal Credit").

Full Credit Only:

Credits are awarded only when all three Successful Referrals
have been completed within the same calendar year. There will
be no partial credit for fewer than three Successful Referrals.

Credit Redemption:

- The \$98 Renewal Credit applies only to the Referrer's membership renewal for the following year; at the current membership price, the renewal price is reduced to just \$1.
- You may only receive one Renewal Credit and referrals do not roll over. In other words, if you have six Successful Referrals in one year, there is no additional benefit beyond the single Renewal Credit.
- Renewal Credit is non-transferable, cannot be exchanged for cash or other services, and is applied automatically on renewal.

Referral Process

- Generate a customized referral link via the Origin app, which you may share directly with Invitees.
- Invitees must:
 - Use the link to register for Origin.
 - Purchase a qualifying annual membership and complete payment.
 - Not have an existing Origin account and not have had a prior Origin account.
 - Not cancel or request a refund within 7 days of payment.

Invitee Offer Details

Invitee Status	Offer
\$1 promo active	First year of membership for Invitee for \$1. No additional discounts apply.

Program Administration

 Privacy. The personal information collected, processed and used as part of the Program will be used in accordance with Origin's <u>Privacy Policy</u>.

Tracking:

 Referrers can view credit balances and referral progress in-app via the Referrals Hub.

Unused Visa Prepaid Card Redemption:

 Members who still have unused Visa prepaid cards from the prior program can keep using the redemption page until their card balances are fully spent.

Account Status:

 Membership must be active (not suspended or canceled) to earn or redeem Renewal Credit.

4. Fraud, Cancellation & Refund

Fraud Prevention:

 Origin reserves the right to investigate suspicious activity and take action against fraud.

Refunds/Cancellation:

- If an Invitee cancels and requests a refund within 7 days of annual membership payment, the referral is void and the referral will not count toward the Renewal Credit.
- If fraud or abuse is suspected after the reward is issued, Origin will investigate and reserves the right to revoke credits.

Member Cancellation:

 If a Referrer cancels membership before renewal, Renewal Credit is forfeited.

Bulk Distribution ("Spam").

The referral email incorporating customized referral link is triggered by the Referrer and the Referrer's email address is listed as the sender and such emails and must comply with applicable law. Referrals must be created and distributed in a personal manner that is appropriate and customary for communications with friends, colleagues and family members. By submitting any email address as part of the Program, the Referrer represents that he/she has the appropriate permission and consent to submit an Invitee's email address. Bulk email distribution, distribution to strangers, or any other use of the services described herein in a manner that is not promoted is expressly prohibited and may be grounds for immediate termination and further legal action. Referrers who do not comply with the law, including anti-spam laws, are obligated to indemnify Origin against any liabilities, costs and expenses it incurs as a result of such spam.

Miscellaneous

Combination:

 Renewal Credits may not be combined with other promotions unless explicitly stated.

Modification/Termination:

- Origin may modify, suspend, or terminate the Program at any time without prior notice. Changes become effective immediately.
- Origin further reserves the right to disqualify any individual, including Referrers and Invitees at any time from participation in the Program if they do not comply with any of these Terms.

• Dispute Resolution:

 Any dispute arising from the Program will be handled in accordance with Origin's general <u>Terms & Conditions</u>.

6. Contact & Support

• For questions or program support, contact Origin Customer Service via herefoyou@useorigin.com.