

Referral Program Terms and Conditions

(Last Updated May 13, 2026)

These referral program terms and conditions (“Referral Program Terms”) describe a contractual relationship between you (“you” or “your”) and Flexible Finance, Inc., a Delaware corporation, together with its subsidiaries, affiliates, agents, and assigns (collectively, “Flex,” “we,” “us,” or “our”), regarding your participation in Flex’s referral program (“Referral Program”). The Referral Program allows eligible Flex users (“Referrer(s)”) to invite prospective new users (“Referee(s)”) to register for and use Flex’s products and services, subject to the terms and limitations set forth herein. These Referral Program Terms supplement and are in addition to the Flex Terms and Conditions available at <https://getflex.com/terms> (“Flex Terms”). Any capitalized terms used but not otherwise defined herein shall have the meanings ascribed to them in the Flex Terms.

Please read these Referral Program Terms carefully. By accepting these Referral Program Terms when the option is made available to you, you accept and agree to be bound by, and to abide by, these Referral Program Terms. If you do not agree to the Referral Program Terms, you may not participate in the Referral Program.

1. Eligibility

To participate in the Referral Program as a Referrer, you must have an active Flex user account in good standing and receive an offer from Flex to participate in the Referral Program in exchange for specified rewards. To participate in the Referral Program as a Referee, you must be a new Flex customer and use the unique referral link provided to you by an eligible Referrer to create a Flex user account and pay rent through Flex’s flexible rent service (“Flex Rent”) for the first time. Both Referrers and Referees must be at least 18 years old (19 years old in Alabama or if you are a ward of the state in Nebraska) and a permanent resident or citizen of the United States (excluding residents of Connecticut, Washington, and U.S. territories). Residents of Connecticut and Washington are not eligible to participate in the Referral Program in any capacity, whether as a Referrer or a Referee, and are not eligible to earn or receive any rewards under the Referral Program. Any rewards associated with a Connecticut or Washington resident are void. Flex may determine residency in its sole discretion based on information provided at signup, residential address on file, or other information available to Flex. You may not participate in the Referral Program by using or opening multiple Flex accounts to avoid or circumvent any of these Referral Program Terms or earn more

rewards than would otherwise be permitted under these Referral Program Terms. If we identify fraudulent activity in connection with your participation in the Referral Program, or any other violation of these Referral Program Terms, Flex reserves the right to suspend or terminate your ability to participate. Other restrictions may apply.

2. Earning Rewards

As an eligible Referrer, you will receive a reward in the form of a rent repayment credit (“Rent Credit”) for each Referee who successfully (a) creates a new Flex user account using your unique referral link, and (b) pays rent using Flex Rent for the first time, provided that both actions are completed within 60 calendar days of the Referee’s last click on your unique referral link. The amount of your Rent Credit will vary depending on the terms of the current Referral Program promotion, and such amount will be listed in your Flex mobile application (“Flex App”) at the time of the applicable referral. As a Referrer, you can earn up to \$1,999 per calendar year in total Rent Credit. Rent Credits that would otherwise be issued in excess of this cap will not be awarded. Any amount of Rent Credit that you earn through the Referral Program will post to your Flex account in the month following accrual, and such Rent Credit may only be used for, and will be applied directly to, your next repayment balance for Flex Rent. For example, if a Referee signs up for Flex using your unique referral link and successfully pays rent through Flex in the month of May, you will see your Rent Credit applied directly to your repayment balance in the month of June (if you use Flex to pay your rent in the month of June). If you do not use Flex to pay your rent in the month of June, your Rent Credit will be applied to the next available repayment balance for Flex Rent; provided, however, that each Rent Credit you earn as a Referrer must be used within 184 calendar days from the date you received the reward. Any Rent Credit that has not been used or applied to a repayment within 184 calendar days will automatically expire and you will not be able to claim those Rent Credits. Your Flex account must be in good standing in order to receive any rewards, including Rent Credits, through the Referral Program.

As a Referrer you acknowledge and agree that, when sharing your unique referral link or otherwise referring any individual to Flex Rent, you may receive a financial or other benefit (including a Rent Credit) if your referral is successful, and that you are solely responsible for determining whether, and how, to disclose this benefit to any Referee or other recipient of your referral, including any disclosure that may be required under the Federal Trade Commission’s Endorsement Guides (16 CFR Part 255), any other applicable federal, state, or local law, rule, or regulation, or the policies of any platform on which you share your referral. Flex makes no representation regarding the applicability of any such law, rule, regulation, or policy to your referral activity, and nothing in these Referral Program Terms shall be construed as legal advice. Flex has

no obligation to monitor, review, audit, or enforce your compliance with any disclosure obligation, and Flex shall have no liability arising out of or related to your failure to make any such disclosure. Flex may, in its sole discretion, include information regarding the Referral Program, the existence or nature of referral benefits, or any other information in communications sent by Flex to any Referee. Flex's exercise or non-exercise of such discretion does not relieve you of, or otherwise affect, your responsibilities under this Section.

As an eligible Referee, you will receive a one-time Rent Credit when you (a) sign up for Flex for the first time using a unique referral link from a Referrer that is eligible to extend Referee reward offers or incentives (the eligibility of any Referrer to extend such offers or incentives shall be in Flex's sole discretion), and (b) pay your rent using Flex Rent for the first time, provided that both actions are completed within 60 calendar days of your last click on the unique referral link from an eligible Referrer. The amount of your Rent Credit will vary depending on the terms of the current Referral Program promotion, and such amount will be shared with you at the time of the applicable referral. A validly earned, one-time Rent Credit will post to your Flex account in the month you first use Flex Rent to pay your rent, and such Rent Credit may only be used for, and will be applied directly to, your first repayment balance for Flex Rent. For example, if you sign up for Flex using the unique referral link of a Referrer and successfully pay your rent through Flex in the month of May, you will see your Rent Credit applied directly to your repayment balance in the month of May.

Any rewards provided to you as a Referrer or a Referee may be used solely in accordance with these Referral Program Terms and cannot be exchanged, refunded, or redeemed for cash or any cash equivalent.

Flex reserves the right to limit, cancel, delay, reverse, or revoke a Rent Credit or any other reward if Flex determines, in its sole discretion, that you have violated these Referral Program Terms or the Flex Terms or you have acted in a fraudulent, illegal, deceptive, or abusive manner, or if Flex restricts or closes your Flex Account pursuant to the Flex Terms.

By participating in the Referral Program, you agree that Flex may disclose customer information about you to persons who you refer to Flex or to persons from whom you accept a referral.

3. Flex Champion Rewards Campaign

From 12:00 AM Pacific Time on May 13, 2026 through 11:59 PM Pacific Time on August 15, 2026 (the "Campaign Period"), eligible Referrers who receive a Flex Champion Rewards Campaign offer in the Flex App may earn a one-time bonus Rent Credit of

\$300 (the “Bonus”) if three (3) or more distinct Referees each become Qualifying Referees during the Campaign Period through that Referrer’s unique referral link issued in connection with the Flex Champion Rewards Campaign (the “Campaign Link”). For purposes of this Section 3, a Referee is a “Qualifying Referee” if the Referee satisfies all conditions set forth in Section 2 (Earning Rewards), including completion of account creation through the Campaign Link and first-time payment of rent through Flex Rent within 60 calendar days of the Referee’s last click on the Campaign Link, and in any event on or before the end of the Campaign Period. The Campaign Link is a unique referral link for purposes of these Referral Program Terms, and Section 1 (Eligibility), Section 2 (Earning Rewards), and Section 4 (Referral Program Restrictions) apply to the Campaign Link and the Bonus in full.

The Bonus is in addition to any per-Referee Rent Credits earned under Section 2. The Bonus and any per-Referee Rent Credits earned during the Campaign Period count toward the \$1,999 annual Rent Credit cap set forth in Section 2. The Bonus will post to the Referrer’s Flex account in the calendar month following the month in which the third Qualifying Referee qualifies, and will be applied, expire, and otherwise be governed by the same posting, application, and 184-day expiration rules applicable to Rent Credits under Section 2. A Referrer is eligible to earn no more than one (1) Bonus during the Campaign Period regardless of the number of Qualifying Referees referred. Flex’s determination of whether a Referee is a Qualifying Referee, and whether a Referrer has earned the Bonus, is final and made in Flex’s sole discretion. Flex’s rights to limit, cancel, delay, reverse, or revoke rewards under Section 2, and to terminate or modify the Referral Program under Section 6, apply to the Bonus.

4. Referral Program Restrictions

Referral links may only be used for personal and non-commercial purposes. This means that as a Referrer, you may only share your unique referral link with and refer family members and personal friends and acquaintances. As a Referrer, you are prohibited from publishing or distributing your unique referral link or notifications received from Flex containing your unique referral link online or otherwise where the audience is likely to include people who are not members of your family or personal friends and acquaintances, and you are prohibited from spamming, bulk emailing or messaging, or sending large numbers of unsolicited emails or messages to anyone in an effort to find Referees. If you do so, Flex may disqualify you from participation in the Referral Program and any successful referrals will be void, in Flex’s sole discretion. To be eligible for a referral reward, the Referee must have a different residential address than the Referrer. A Referrer will not receive a Rent Credit or earn any rewards if the Referee resides in the same unit or household, or has the same residential address for the purpose of paying rent through Flex, as the Referrer. Referees may only accept and use

a unique referral link from a Referrer that is a family member or personal friend or acquaintance. Referrers cannot share their unique referral link with themselves.

If you are a Referrer and you send your unique referral link to Referees, you represent that you have the necessary consent from those individuals to send them any text message or email relating to Flex or referral offers under the Referral Program, and to share their contact information with Flex. **By participating in the Referral Program, you understand that you are not permitted to send any text messages to residents of Connecticut or Washington about Flex or the Referral Program, and you agree that you will not send any text messages about Flex or the Referral Program to residents of those states. Any referral offers you send via text message to residents of Connecticut or Washington will not be eligible for Referral Program rewards.**

As a Referrer, you agree to accurately and honestly represent Flex products and services, and you shall not make false or misleading claims about any features, benefits, costs, availability, or capabilities of such products or services to Referees. In connection with the Referral Program, you shall not use deceptive practices, exaggerations, or unverified statements in any communication regarding Flex products and services, nor shall you engage in any unauthorized marketing activities or hold yourself out as an employee, agent, affiliate, or authorized representative of Flex in any capacity.

Any loan originated by Flex's partner banks in connection with the Flex Rent service may be subject to the disclosure requirements of the Truth in Lending Act (15 U.S.C. § 1601 et seq.) and Regulation Z (12 CFR Part 1026). Nothing in these Referral Program Terms modifies or supersedes any disclosures required to be made to a Referee in connection with the application for, and extension of, consumer credit. Participation in the Program does not alter a Referee's right to receive any required cost of credit disclosures prior to account opening. To the extent any such disclosures are required, these disclosures will be provided to the Referee in accordance with applicable law, independent of these Referral Program Terms. Referrers are not authorized to make representations about any terms, rates, features, eligibility criteria, fees, or credit terms of Flex Rent on Flex's behalf, and any such representations will not be binding on Flex or its partner banks.

The Referral Program is void where prohibited or if your referrals or transactions are fraudulent, abusive, not completed through legitimate channels, in violation of these Referral Program Terms, or irregular in any way.

5. Changes to This Agreement

Flex may unilaterally decide to change these Referral Program Terms from time to time by posting amended terms on <https://getflex.com/terms-referral-program>; provided, however, that such changes will not impose additional obligations on you with respect to actions you took before the change became effective unless you specifically agree to such changes. Additionally, YOU AGREE TO ACCEPT ANY CHANGES TO THESE REFERRAL PROGRAM TERMS BY PARTICIPATING IN THE REFERRAL PROGRAM AFTER CHANGES HAVE BEEN POSTED. If Flex makes any changes to these Referral Program Terms that it deems to be material, Flex will make a reasonable effort to inform you of such changes, but it is your responsibility to review the Referral Program Terms from time to time to see if they have been changed.

6. Referral Program Termination

Flex reserves the right to terminate, cancel, suspend, or modify the Referral Program at any time and in its sole discretion, without prior notice to you. Except as otherwise provided herein, you may participate in the Referral Program until the Referral Program is terminated or modified by Flex. If you are a Referrer and you have successful referrals prior to Flex's termination or modification of the Referral Program, you will still be eligible to earn the rewards described in these Referral Program Terms.