



## Refer a Friend Program

### How does it work?

insha customer can start sharing the Referral Code as soon as he/she has full access to his/her insha account.

The invited friend opens an insha account through the insha app by using the referral code shared by the existing insha customer when signing up.

The amount of the reward to existing insha customer and the invited friends, will be displayed in the insha mobile app where the respective Referral Code is provided. The Reward will be paid out in the local currency.

Existing insha customer and the invited friend, must be two different individuals, natural persons. Only paid out once per Invited Friend.

### Eligibility Criteria

In order to participate in insha referral program, you must:

- have an active insha Account;
- not use your insha Account for commercial purposes.

### How?

You can invite up to 100 people per campaign, if:

- they are new insha customers
- are eligible for insha account
- **The amount will be credited for each person you refer, as long as they:**
  - 1. successfully sign up to insha account via your referral code**
  - 2. verified their identity**
  - 3. The insha Mastercard is received and activated by the Invited Friend.**



The referred customers are approved and subject to insha's Know Your Customer ("KYC") process and insha's approval policies.

#### Limitation

Existing insha customers are only eligible for rewards until a maximum of 1500 EUR is reached. Each invited friend can use a referral Code only once, to create an insha account. The invited friend cannot combine multiple referral codes from different existing insha customers when creating an insha account. The insha Friend Referral Program can only be used for personal, non-commercial purposes.

#### Prohibited activities

Referrers must not use any paid advertisement to promote insha Refer a Friend Program, including but not limited to, paid search marketing, advertisements (banners), affiliate networks, paid email campaigns and other similar methods.

#### Miscellaneous

Refer a Friend Program is a promotion offered by insha and does not create any legal obligations that may be enforced in front of court. insha may suspend, terminate or change the terms and requirements of the program, including, user's ability to participate in the Refer a Friend Program or the reward amount, at any time and for any reason. In case of violation of these terms and conditions, insha may credit back any reward amount that was already paid out to the existing insha Customer's or the Invited Friend's insha account. Rewards will be credit in the first week of every month. We reserve the right to credit the reward within a 60-day window.

Any pending referral requests after one year will be deleted. An adjustments or/and modification to these terms at any time without prior notice. If we modify these terms, we will post the modification on the [getinsha.com](http://getinsha.com) website or app in which will effective upon posting

By participating in the Refer a Friend Program, participants agree to release insha and its respective affiliates and subsidiaries from any claim, demand, damage, loss, liabilities, costs or expenses (including legal fees, fines or penalties) caused by, arising out of, in connection with, or related to their breach of any applicable law or regulation. This provision shall survive termination of the relationship between participants and insha.



insha may immediately terminate your participation in the Refer a Friend Program in the following circumstances:

1- You commit a material breach of these Terms and Conditions or the insha Account Terms of Use;

2- insha in its sole but reasonable discretion believes you or one of your Refer a Friend Program has conducted a prohibited activity as set out in Terms and Conditions

3- We reserve the right to reject or cancel a refer a friend request for any legitimate reason at our discretion and in particular if we suspect that there has been any misuse of this promotion in any way.

If any part of these Terms and Conditions is found by a court of a competent jurisdiction to be invalid, unlawful or unenforceable then such part shall be severed from the remainder of the Terms and Conditions, which shall continue to be valid and enforceable to the fullest extent permitted by law.