

Referral Terms

How does Deblock's referral program work?

Deblock allows its existing customers (each, a "Sponsor") to refer people they know (each, an "Invitee") in order to obtain a reward credited to the Sponsor's Deblock account.

The referral program is not continuous. It runs as successive, time-limited campaigns (each, a "Campaign"). A Campaign is only open if Deblock indicates it as active in the Deblock app.

For each Campaign, the Deblock app indicates:

- that the Campaign is active;
- the date on which the Campaign ends (the "Campaign End Date");
- the actions the Invitee must complete for the Sponsor to earn a reward (the "Required Actions");
- the reward applicable to the Campaign, and whether that reward is a fixed amount or a variable amount.

The Required Actions and the reward applicable to a Campaign remain unchanged for the entire duration of that Campaign. They may differ from one Campaign to another.

Participation as a Sponsor is by invitation only. Only customers who have received an invitation to a Campaign in the Deblock app may refer Invitees under that Campaign. A customer who has not received such an invitation cannot earn a reward, even if an Invitee installs the Deblock app through a referral link and completes all of the Required Actions. Being invited to one Campaign does not give any right to be invited to any subsequent Campaign.

To refer someone, the Sponsor must open the Deblock app, go to the Referrals hub (accessible from the Profile tab), and share their personal referral link with potential Invitees, using the sharing option of their choice.

The referral link is permanent and personal to the Sponsor. It may be used by any number of Invitees, and there is no limit on the number of Invitees a Sponsor may refer under a Campaign. However, the number of Invitees in respect of whom a Sponsor may earn a reward is limited. The number of rewards still available to the Sponsor is shown in the Deblock app as the Sponsor's "invites left". Once this limit has been reached, no reward is due in respect of any further Invitee, even if that Invitee completes all of the Required Actions, and the app indicates "No reward for this friend" for that Invitee.

What must the Invitee do?

The Invitee must use the Sponsor's referral link to install the Deblock app and open their Deblock account for the first time. The installation and the account opening must be completed through the link, in a single uninterrupted process.

If the Invitee installs the Deblock app or opens their account by any other means, the referral will not be recorded and no reward will be due to the Sponsor. An Invitee who has already installed the app or opened an account cannot subsequently be attached to a Sponsor.

The Invitee must then complete all of the Required Actions for the Campaign in progress, in full, before the Campaign End Date. By way of example, Required Actions may include ordering and activating a physical Deblock card, or completing a number of payments.

If the Invitee completes only part of the Required Actions, or completes them after the Campaign End Date, no reward is due to the Sponsor. Actions completed under a Campaign are not carried over to any subsequent Campaign.

The Invitee does not receive any reward or benefit under the referral program.

What are the conditions to be met?

To benefit from the referral program as a Sponsor, the customer must have received an invitation to the Campaign in progress in the Deblock app, and must have an account opened with Deblock, this account not being restricted or in the process of being closed, both at the time the referral is recorded and at the time the reward is paid.

To be eligible as an Invitee, and for the corresponding reward to be paid to the Sponsor, the Invitee must:

- never have held a Deblock account before, and install the Deblock app for the first time;
- install the Deblock app and open their account through the Sponsor's referral link, in a single uninterrupted process;
- complete KYC verification;
- complete all of the Required Actions indicated in the app for the Campaign in progress, before the Campaign End Date.

A reward can only be earned once per verified physical identity (based on the Invitee's name and date of birth). An individual who has already benefited from the program, directly or indirectly, cannot generate a new reward for a Sponsor by opening an additional or new Deblock account.



Self-referrals (a customer using their own referral link, directly or via a third account they control) are not permitted and will not be rewarded.

Certain customers may not be eligible to participate in the program, whether as a Sponsor or as an Invitee.

The referral program is only available to customers located in the following countries: France, French Polynesia, New Caledonia, Italy, Germany, Spain and Portugal (as may be updated from time to time).

How much can I earn by referring users?

The reward applicable to a Campaign is indicated in the Deblock app. It is paid in euro and credited to the Sponsor's Deblock account. Depending on the Campaign, the reward is either a fixed amount or a variable amount.

Where the reward is a fixed amount, the amount indicated in the app for that Campaign is due for each Invitee who has completed all of the Required Actions before the Campaign End Date.

Where the reward is a variable amount, the amount due for each Invitee who has completed all of the Required Actions before the Campaign End Date is determined at random, by a separate draw for each such Invitee. Once the Required Actions have been completed, the Sponsor is invited to spin a wheel in the app, which displays the amount drawn.

Variable rewards are offered only in the markets where Deblock is permitted to do so under applicable local laws and regulations. Where variable rewards are not available in a market, the reward applicable to a Campaign in that market is a fixed amount. The Deblock app indicates, for each Campaign, whether the reward is a fixed amount or a variable amount.

The possible amounts and their respective probabilities are as follows:

- EUR 20: 90% probability;
- EUR 50: 9% probability;
- EUR 100: 0.9% probability;
- EUR 500: 0.1% probability.

Each draw is independent. The amount drawn for one Invitee has no effect on the amount that may be drawn for another Invitee, whether for the same Sponsor or for a different Sponsor.

The reward is personal to the Sponsor, non-transferable, and cannot be exchanged for cash, crypto-assets, or any other product or service. No alternative to the reward will be offered.



The Sponsor is responsible for determining and meeting any tax obligations that may arise in connection with the rewards received.

When is the reward paid?

Once an Invitee has completed all of the Required Actions, the Sponsor must claim the corresponding reward in the Deblock app, by spinning the wheel, before the Campaign End Date. A reward that has not been claimed before the Campaign End Date can no longer be claimed and is not paid. Claimed rewards are credited to the Sponsor's Deblock account, in euro, within fifteen (15) days following the claim.

The display of an amount on the wheel does not in itself constitute payment of that amount. Payment remains subject to verification by Deblock in accordance with these Terms, and to the Sponsor holding, at the time of payment, a Deblock account that is not restricted or in the process of being closed.

What other general provisions apply?

The payment of any reward is subject to verification by Deblock and is not guaranteed until all eligibility conditions set out in these Terms have been fulfilled and validated by Deblock.

Deblock reserves the right to interrupt or discontinue the referral program at any time, upon prior notice on its website (deblock.com) and/or in the app. Once the referral program is interrupted or discontinued, no Campaign is active any longer. Rewards that have not been claimed in the app before the date on which the interruption or discontinuation takes effect can then no longer be claimed and are not paid, even where the Invitee completed all of the Required Actions before that date.

Deblock reserves the right to permanently ban a Sponsor and/or an Invitee from the referral program, and to suspend or close their account at its sole discretion, in the case of abuse (including but not limited to verbal abuse towards any Deblock staff member), fraudulent activity, or any attempt to exploit, circumvent, or violate these Terms, including through the use of multiple accounts or fabricated identities.

Where Deblock establishes that a reward was paid on the basis of a referral that did not meet the conditions set out in these Terms, or that was obtained fraudulently, Deblock may recover the corresponding amount.



Deblock reserves the right to amend these Terms at any time. Any changes will be communicated via the app or the website. Amendments do not affect rewards already earned by a Sponsor in respect of Invitees who have completed all of the Required Actions before the date on which the amendment takes effect.

These Terms are governed by French law, without prejudice to any mandatory provisions of the law of the Sponsor's or the Invitee's country of residence.