

Snap Finance Referral Program

Terms and Conditions

Effective Date: March 1, 2026

These Terms and Conditions ("Terms") govern participation in the Snap Finance LLC ("Snap Finance") Referral Program (the "Program"). By participating, you agree to be bound by these Terms, in addition to the Merchant Agreement you entered into with Snap Finance and any other agreements or policies applicable to your relationship with Snap Finance.

1. Definitions

Term	Definition
Snap Finance	Snap Finance LLC, including its affiliates and subsidiaries.
Advocate	An individual employee who works for an existing Snap Finance merchant partner that is in good standing and who refers potential new business to Snap Finance. Also referred to as "You" or "Partner."
Referred Business	A new business entity that is not currently, and has not previously been, an active Snap Finance partner within the last twelve (12) months.
Referral Link	The unique tracking URL provided by Snap Finance to the Advocate for sharing and tracking qualified referrals.

2. Program Overview and Eligibility

2.1 Eligibility (Advocate)

Participation is limited to existing Snap Finance Partners who maintain an active contractual relationship with Snap and are in good standing. Employees of Snap Finance and its affiliates are not eligible to participate as Advocates.

2.2 Eligibility (Referred Business)

The Referred Business must be a completely new entity to Snap Finance and have never contracted or partnered with Snap Finance previously. Self-referrals (referring a business that the Advocate owns, controls, or is employed by) are strictly prohibited and will disqualify both parties from receiving rewards. The Referred Business must use the unique Referral Link during their initial sign-up process.

2.3 Program Term

The Program is available for a limited time and may be modified, suspended, or terminated by Snap Finance at any time, for any reason, with or without notice.

3. Referral Reward Structure

Rewards are contingent upon the Referred Business successfully joining Snap Finance using the unique Referral Link.

3.1 Advocate Reward (Get \$150)

The Advocate will receive a **\$150 Bonus** for each Referred Business that meets all eligibility criteria and successfully joins Snap Finance as a merchant partner.

Fulfillment: The **\$150 Bonus will be fulfilled as a Visa Gift Card**, issued electronically or physically, typically within 45 days after successful onboarding and activation as an official Snap Finance Partner.

- Snap Finance is not responsible for lost or stolen gift cards.

3.2 Referred Business Reward (Give \$150)

The Referred Business will receive a **\$150 Welcome Bonus** upon successful onboarding and activation as an official Snap Finance Partner.

Fulfillment: The **\$150 Welcome Bonus will be fulfilled as a Visa Gift Card**, issued electronically or physically, typically within 45 days after successful onboarding and activation as an official Snap Finance

Partner.

- Snap Finance is not responsible for lost or stolen gift cards.

4. Prohibited Conduct and Limitations

4.1 Sharing and Promotion

Referral Links are intended for personal distribution and sharing with professional networks. Prohibited activities include, but are not limited to:

- Mass email distribution to unknown recipients, spamming, or unsolicited commercial electronic messages.
- Advertising or public promotion of the Referral Link on commercial websites (e.g., search engine keywords, coupon sites).
- Misrepresenting Snap Finance or the Program's benefits.

4.2 Fraud and Abuse

Snap Finance reserves the right to investigate any referral activity for fraud, abuse, or non-compliance with these Terms. Snap Finance may, in its sole discretion, withhold any rewards, deduct rewards previously paid, and/or terminate the **Advocate's** participation in the Program if abuse is suspected.

4.3 Taxes

Advocates are solely responsible for any and all applicable taxes, including income taxes, that result from the receipt of the \$150 Bonus. Snap Finance may issue tax documents (e.g., 1099 forms) as required by law.

4.4 Limit

There is no limit to the number of businesses an **Advocate** can refer; however, rewards will only be granted upon successful onboarding and activation as an official Snap Finance Partner.

5. Program Administration

This Program is owned and operated by Snap Finance. The tracking and technical administration of this Program are powered by **ReferralHero**. Snap Finance will track all referrals through the unique Referral

Link provided to the **Advocate**. Rewards will be tracked and displayed in the **Advocate's** Snap Finance account dashboard. All decisions regarding eligibility, reward fulfillment, and interpretation of these Terms rest solely with Snap Finance and are final.

6. General Legal Terms and Disclaimers

6.1 Disclaimer of Warranties

THE PROGRAM IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. SNAP FINANCE MAKES NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT, IN CONNECTION WITH THE PROGRAM.

6.2 Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, SNAP FINANCE SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, OR DATA) ARISING OUT OF OR IN CONNECTION WITH THE PROGRAM, REGARDLESS OF THE THEORY OF LIABILITY.

6.3 Indemnification

The Advocate agrees to indemnify, defend, and hold harmless Snap Finance, its affiliates, directors, officers, agents, and employees from and against any claims, losses, damages, liabilities, costs, and expenses (including reasonable attorneys' fees) arising from the Advocate's breach of these Terms, or the Advocate's misuse of the Program or the Referral Link.

6.4 Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of Utah, without giving effect to any conflict of laws principles. All participants irrevocably submit to the exclusive jurisdiction of the courts of Utah for any action or proceeding related to these Terms or the Program.

By participating in this Program, you acknowledge that Snap Finance processes personal and business information in accordance with its Privacy Policy.