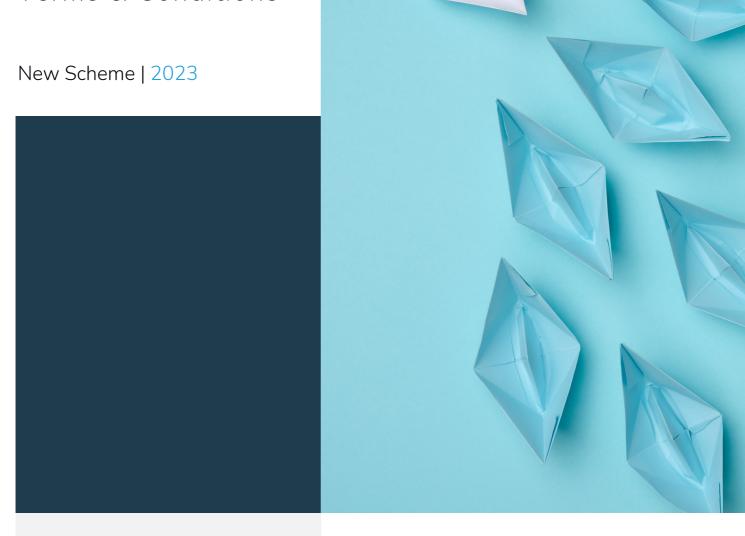


Referral **Program**

Terms & Conditions



About The Program

The Access Financial Referral Program ("Program") has been created to reward you, our loyal Clients, ("you," "Partner," "Referrer," "Participant") for doing what you would already do - recommending us to your friends/colleagues who sign on to be an Access Financial clients ("Referred," "Participant").

These Program Terms and Conditions are a binding agreement between you and Access Financial and will govern your participation in any and all Program offers. You are not authorised to participate in the Program, if you do not agree to these Program Terms and Conditions in their entirety.

How the Program Works

Earning when you invite your friends to Access Financial is simple:

- To join the referral program, fill out our Referral Partner Inquiry on 1 the website. When signing up for the Program, you will be provided with a personalised referral number. You will be able to share your personalised number with your friends/colleagues. Your personalised number must be used for the referral in order to allow Access Financial to recognize you as the source of the referral.
- 2 You tell your friends about us.
- Your friend signs up for our service.
- As the Referrer, you will be rewarded with €300 to your bank account for every person you invite, who turn into our client.

For more details on our Referral Program, please contact us at info@accessfinancial.com or +357 25 820 640.

Terms & Conditions

General

- The €300 reward will be transferred to your bank account for every person you invite, who turn into our client.
- When you refer your friend/colleague to Access Financial, they will receive an email containing details of the offer and procedure to sign up.
- Bulk distribution of personalised referral number, distribution to strangers, or any other conduct that is contrary to these Terms or to the spirit of the Program is expressly prohibited and may be grounds for immediate suspension of your eligibility under the Program and further legal action.
- Your referred friend/colleague will need to sign up with Access Financial, before the closing date of this offer. The contract must be for a minimum duration of six months at Access Financial normal fees
- The more people you refer, the more you'll be rewarded. There are no limits, refer as many friends as you can think of, and let them know that they will be giving you money by using this Program.
- Referrals cannot invite themselves to earn rewards, or they'll be disqualified from the Program.
- Referrals cannot invite existing Access Financial clients for obvious reasons.
- In participating in this Program, you are granting Access Financial permission to share your name, address, contact number and any other relevant information.
- Access Financial's Privacy Policy and Terms and Conditions will apply to any personal data collected under this offer.

Terms & Conditions

Liability

- By participating in the Program, you agree to and are bound by the Program Terms and Conditions. If you do not wish to agree to and abide by the Program Terms and Conditions in their entirety, you are not authorised to participate in the Program.
- By participating in the Program, Participants release Access Financial, its parent company, and their respective directors, officers, employees, and agents from any and all liability for any loss, harm, damages, cost, or expense, including, without limitation, property damages, personal injury and/or death, arising out of or in any way connected to the Program and/or the use of any Program rewards.
- Participants agree to indemnify, defend, and hold Access Financial and its representatives and agents harmless from and against any and all third party claims, demands, liabilities, costs, or expenses, including attorney's fees and costs, arising from, or related to any breach by the participant of any of these Program Terms and Conditions or any violation by Participant of applicable law.

Disclaimer

Access Financial reserves the right to modify these Program Terms and Conditions at any time, at its sole discretion, and without notice to you. Access Financial may also, in its sole discretion, change, cancel, suspend, or modify any aspect of the Program without notice. Access Financial also reserves the right to disqualify any clients or prospective clients at any time from participation in the Program.

Other Terms

- These Program Terms and Conditions constitute the entire agreement between Participants and Access Financial concerning Participants' use of the Program. The failure of Access Financial to exercise or enforce any right or provision of these Program Terms and Conditions shall not constitute a waiver of such right or provision.
- The term of this Agreement will begin upon our acceptance of your Program application and will end when terminated by either party. Either you or we may terminate this Agreement at any time, with or without cause, by giving the other party notice of termination. Notice by email, to your address on our records, is considered sufficient notice to terminate this Agreement.