Wirex One Referral Programme – Terms and Conditions

1. About the Programme and the Promoter

1.1. These terms and conditions (the **"Terms"**) govern the Wirex One Referral Programme (the **"Programme"**). By sharing a referral link or code, or by signing up with one, you agree to these Terms. They apply in addition to, and should be read together with, the Wirex One terms of service, (the **"Wirex One Terms"**).

1.2. Under the Programme, an existing Wirex One user (the **"Referrer"**) can invite friends to join Wirex One. A person who signs up using the Referrer's link or code (the **"Referred User"**) receives a 60-day Premium membership trial, and the Referrer can earn rewards when the Referred User uses their card and reaches certain membership tiers.

1.3. The Programme is operated by the Wirex entity that that provides regulated services to you, depending on your country of residence as defined in Wirex One Terms (the **"Promoter"**, **"Wirex"**, **"we"** or **"us"**).

1.4. The Programme is open-ended and runs until Wirex ends it in accordance with section 6.

2. Eligibility

2.1. To take part as a Referrer, you must:

(a) have registered for a Wirex Profile and successfully completed all identity verification (KYC) checks required by Wirex; and

(b) are resident in a country where Wirex One is available, including the United Kingdom.

2.2. A referral qualifies only if the Referred User:

(a) is at least 18 years old (or the age of majority in their country of residence, if higher);

(b) is resident in a country where Wirex One and the Programme are available, including the United Kingdom;

(c) has never previously held a Wirex One account and has not previously received a Premium trial under the Programme;

(d) signs up using the Referrer's link or code in accordance with section 3; and

(e) passes all identity verification (KYC) checks required by Wirex (a **"Qualified Referral"**).

2.1. The following are not eligible to participate:

(a) residents of any jurisdiction where participation in the Promotion would be unlawful, or where you are subject to applicable trade or financial sanctions;

(b) employees, officers and contractors of the Wirex group and their immediate family members (meaning a spouse, civil partner, parent, child or sibling, or any person living at the same address);

(c) business accounts are not eligible.

2.3. Eligibility for and availability of Referral Program rewards may vary depending on your country of residence and the availability of Wirex One products and features in your jurisdiction. Rewards may not be available in certain countries. The rewards available to you will be displayed in the Wirex One app before you share your referral link.

2.4. Each person may hold only one Wirex One account. Rewards are not payable where Wirex reasonably believes the Referrer and the Referred User are the same person or share linked accounts.

3. How Referrals Work

3.1. Each Referrer has a personal referral link and code in the Wirex One app. Referral links are valid for 90 days from the date they are clicked.

3.2. A referral is attributed to a Referrer only if the Referred User opens the Referrer's link or enters the Referrer's code when signing up. A code cannot be added, changed or transferred after sign-up is complete. If more than one link or code is used, the last one used at sign-up applies.

3.3. All periods run from the date the Referred User's identity verification is approved (**"KYC Approval"**):

Clock	Duration
Referred User's Premium trial	60 days from KYC Approval
Spend milestones (section 4.2)	45 days from KYC Approval
Tier bonuses (section 4.3)	90 days from KYC Approval, including the 30-day hold

3.4. A Referred User from a Qualified Referral receives the benefits of the Wirex One Premium membership tier for 60 days from KYC Approval (the **"Premium Trial"**), without having to meet the Premium tier requirements. The Premium Trial includes:

(a) cashback at the Premium rate (currently 1%) on eligible card spend, in place of the Base rate;

(b) Premium fee-free crypto trading and ATM allowances; and

3.5. Premium travel and lifestyle perks, as described on our website.

3.6. The additional cashback earned during the Premium Trial rate is capped at **$100** per Referred User, and standard monthly cashback caps and exclusions continue to apply. Each person can receive one Premium Trial only, ever. If the Referred User meets the requirements of a membership tier in their own right during the Premium Trial, that tier applies instead. When the Premium Trial ends, the Referred User's membership moves to the tier they qualify for under the Membership terms.

4. Referrer Rewards

4.1. The Referrer earns the following rewards when the Referred User's cumulative cashback-eligible card spend, calculated net of refunds, reversals and chargebacks and excluding ATM withdrawals, cash and cash-equivalent transactions, crypto-asset purchases (MCC 6051), top-ups, on-ramp and off-ramp transactions, gift cards, money transfers and any other non-cashback-eligible transactions, reaches each threshold within 45 days of KYC Approval ("Eligible Spend").

4.2. For each Qualified Referral, a Referrer can earn up to **$300** in total: up to $100 from spend milestones and up to $200 from tier bonuses. The amounts below are full rates and may vary depending on the currency you use.

4.3. The Referrer earns the following when the Referred User's cumulative Eligible Spend reaches each threshold within 45 days of KYC Approval:

Milestone	Referred User's cumulative Eligible Spend	Referrer earns	Cumulative reward
M1	$100	$10	$10
M2	$500	$15	$25
M3	$2,000	$25	$50
M4	$5,000	$50	$100

4.4. Spend milestones are available to all Referrers, whatever their membership tier.

4.5. The Referrer earns a tier bonus when the Referred User meets the requirements of one of the tiers below in their own right, as set out in the Membership terms, and holds that tier for 30 consecutive days, with the 30-day hold completed within 90 days of KYC Approval:

Tier reached and held for 30 days	Referrer earns (full rate)
Elite	$25
Private	$100
Bespoke	$200

4.6. Only one tier bonus is paid per Qualified Referral, based on the highest tier reached and held within the 90-day window. If the Referred User later qualifies for a higher tier within the window, the Referrer receives the difference (for example, $25 for Elite and a further $75 on reaching Private). Membership received through the Premium Trial does not count; the tier must be met through the Referred User's own qualifying balance and holdings.

4.7. Referrers on the Premium tier or above at the time a tier bonus becomes payable receive 100% of the tier bonus. Referrers on the Base tier receive 50%. Spend milestone rewards are the same for all Referrers.

4.8. All referrer rewards are calculated and paid in US dollars (USD) and credited to the Reward Account in the Referrer's Wirex One app. Rewards are subject to the redemption limits that apply to the Referrer's membership tier.

4.9. When a milestone or tier bonus is reached, the reward shows as Pending for 14 days while it is reviewed for refunds, reversals and fraud. Wirex may extend this review where activity is flagged. After the review, the reward becomes Payable and is paid in the next scheduled payment run.

4.10. Refunds, reversals and chargebacks reduce the Referred User's cumulative Eligible Spend. If this takes the total below a milestone that has already been reached, that milestone reward is cancelled if still Pending, or may be reclaimed if already paid. Tier bonuses may be cancelled or reclaimed if the tier was reached through prohibited conduct.

4.11. Each Referrer can earn rewards for up to **50 Qualified Referrals** in any rolling 12-month period. The cap applies per Referrer across all their referrals. Referrals made after the cap is reached do not earn rewards, although the Referred User still receives the Premium Trial. Referrers who reach the cap may be invited to the Affiliate Programme.

4.12. Rewards are a promotional incentive. They are not interest, a yield or a return on investment, and cannot be exchanged or transferred for any other benefit.

5. Referral Conduct, Fraud and Abuse

5.1. The Programme is intended for personal referrals to people you know. When sharing your link or code you must not:

(a) send unsolicited messages or spam, or use automated tools, bots or purchased contact lists;

(b) bid on Wirex trademarks or brand terms in paid search or advertising, or create websites, apps or social media accounts that appear to be operated by Wirex;

(c) sell, auction or otherwise offer your referral code or link in exchange for payment or any other benefit, or post it on coupon, voucher or deal-sharing sites;

(d) make false, misleading or exaggerated statements about Wirex One, including about returns, earnings or the safety of crypto-assets, or describe the Programme as an investment opportunity; or

(e) offer the Referred User any payment or incentive of your own to sign up.

5.2. The following are prohibited and will make any related reward void:

(a) referring yourself, or using multiple accounts, identities, devices or wallets to obtain rewards;

(b) referrals between accounts that Wirex reasonably believes are linked, including through shared devices, IP addresses or funding sources;

(c) artificial or manufactured spend, including transactions designed only to reach milestones;

(d) moving funds or WPAY into or out of an account around tier snapshot times in bad faith, or using the same funds to qualify more than one Referred User for a tier; and

(e) any fraud, money laundering or other unlawful conduct.

5.3. Wirex monitors referral activity and may place rewards under manual review where, for example, more than 60% of a Referred User's Eligible Spend in the milestone window is at a single merchant, or where unusual spend occurs in the final 48 hours of a window. Transfers between Wirex One accounts do not count towards a Referred User's qualifying balance for tier bonuses.

5.4. If Wirex reasonably believes these Terms have been breached, Wirex may, without prior notice: withhold, cancel or reclaim any reward; end a Referred User's Premium Trial early; remove you from the Programme; and take any action permitted under the Wirex One Terms.

5.5. Wirex's referral records are used to determine attribution, milestones and rewards. If you believe a referral or reward has been recorded incorrectly, you must contact us via the in-app chat within 30 days of the relevant event. Wirex will review the claim and its decision will be final, save in the case of manifest error.

6. General

6.1. You are responsible for any taxes or reporting obligations arising from rewards or benefits you receive under the Programme. Wirex may report rewards to tax authorities where required by law.

6.2. To the extent permitted by law, Wirex is not liable for any loss arising from your participation in the Programme, including delays or failures caused by events outside its reasonable control, blockchain network issues or third-party service interruptions. Nothing in these Terms limits liability that cannot be limited by law.

6.3. Wirex may change these Terms, the reward amounts or the country rates, or suspend or end the Programme in any country or for any user, by giving notice through our website. Wirex may act immediately where needed to prevent fraud or abuse or to comply with law or regulation. Changes will not affect rewards that are already Payable or paid, unless they are reclaimed under section 5. Ending or suspending the Programme will also not stop a Qualified Referral made before the date the Programme ends or is suspended from earning spend milestones or a tier bonus within its existing windows under section 3.3, save as set out in section 5 or where required by law or a regulator.

6.4. These Terms are governed by the law that governs the Wirex One Terms applicable to you, and disputes are subject to the dispute-resolution and complaints procedure set out in those Wirex One Terms. Your statutory rights are not affected.

6.5. If these Terms are translated, the English version prevails to the extent permitted by law.

6.6. For questions about the Programme, please contact us via the in-app chat in Wirex One.