



Welcome to the X World Wallet Referral Program (the “Referral Program”)!

### Highlights

With this Referral Program, you and your Referred Member will each receive 1,000 X Points (the “Referral Bonus”) when your Referred Member performs the first Qualifying FX Transaction, in accordance with these Referral Terms and Conditions.

You and your Referred Member will obtain the Referral Bonus if you perform the following:

- You use the “Invite Friends” feature in the Account Center of the X World Wallet to send a referral link to a friend or family member (the “Referred Member”) who does not currently have a X World Wallet Account;
- Your Referred Member must activate a new X World Wallet Account using the referral link; AND
- The Referred Member completes a Qualifying FX Transaction. A Qualifying FX Transaction is made when the Referred Member for the first time uses the Account Center to actively transfer a minimum of \$100 or the equivalent funds between Currency Wallets.

### The details

1. These terms and conditions (the “Terms and Conditions”) apply to the Referral Program. Please read them carefully. Your participation in the Referral Program constitutes your acceptance of these Terms and Conditions and the agreements that govern the X World Wallet and X World Club.
2. The Referral Program is organized by Rêv USA, Inc (“Rêv”) of address 801 Barton Springs Rd., Austin, TX 78704.
3. To participate in the Referral Program, you must:
  - a. have an active X World Wallet Account; AND
  - b. use the “Invite Friends” feature in the Account Center of the X World Wallet to

send a referral link to a friend or family member (the “Referred Member”) who does not currently have a X World Wallet Account.

4. For the purposes of the Referral Program, a “Referred Member” means any new X World Wallet Member who:
  - a. activates a new X World Wallet Account utilizing the referral link provided by you; and
  - b. successfully completes the first Qualifying FX Transaction. A Qualifying FX Transaction is made when the Referred Member for the first time transfers a minimum of \$100 or the equivalent funds between Supported Currency Wallets actively utilizing either the Website or the Mobile App. (Subsequent FX Transactions DO NOT qualify for any Referral Bonus under the Referral Program. Also, Auto Wallet Transfers and transactions in Non-Wallet Currencies ARE NOT Qualifying FX Transactions.)
5. Once the Referred Member completes the actions in paragraph 4, Rêv shall provide 1,000 X Points for you and 1,000 X Points for your Referred Member. The X Points will be credited to the X World Wallet Accounts on a weekly basis.
6. Activation of a new X World Wallet Account requires successfully completing the identity verification requirements and is subject to the agreements that govern the X World Wallet Account and the X World Club Membership, including age and country of residence restrictions.
7. Please only provide referral links or any communication relating to this Referral Program to friends and family who you are reasonably certain would consent and will be happy to receive them. Do not share a referral link with people you do not know.
8. Prohibited Activities. By participating in this Referral Program, you agree that the following activities are prohibited. You and your Referred Member warrant and represent that you will NOT:
  - a. activate multiple X World Wallet Accounts, use any false or stolen information to create an Account or register an Account on behalf of another person; or
  - b. permit or instigate any third-parties to publish your referral link on their websites, social media or other marketing materials; or
  - c. share through any form or medium a referral link with people you do not know or publicly post the referral link; or
  - d. offer, without the express written authorization of Rêv, any type of incentive to prospective Members to promote the activation of a X World Wallet Account; or
  - e. engage in any deceptive or fraudulent activity (which is determined at Rêv’s sole discretion); or
  - f. send or instigate others to send by any electronic means unsolicited

communications for marketing purposes relating to the Referral Program, X World Wallet, X World Club Membership, or Rêv; or

g. use any automated means for sending referral link(s) or generating X World Wallet Account activations; or

h. engage in any activity that violates applicable laws and regulations, or the agreements that govern the X World Wallet Account and the X World Club Membership; or

i. use the Referral Program for commercial purposes.

9. Rêv has the right to analyze and investigate all referral activities. If Rêv, at its sole discretion, believes that you or your Referred Member or any third party has engaged in any activity that Rêv believes is fraudulent or abusive or violates these Referral Terms and Conditions, Rêv at its sole discretion may reverse any Referral Bonus that may have been credited, suspend or terminate the Referral Program as to any person, suspend or close X World Wallet Accounts or the X World Club Membership, or take any other action Rêv deems reasonable, including the assessment of a \$10 bonus reversal fee per bonus award that was deemed to be the result of deceptive or fraudulent activity.
10. Rêv offers the Referral Program as a courtesy. This Referral Program does not create any legally enforceable obligations on the part of Rêv.
11. Rêv reserves the right to amend, suspend or terminate the Referral Program at any time and without any prior notice. Any modification to the Referral Program will be posted in the Agreements page and will be in effect immediately upon time of posting. If we terminate the Referral Program, we will continue to provide the Referral Bonus if a Referred Member completes the first Qualifying FX Transaction within 30 days after termination. This 30-day period does not apply to activities that are prohibited.
12. Rêv will not collect any information about your referred friends until they seek to activate a World Wallet Account. We will process personal data in accordance with the applicable privacy policies.
13. Capitalized terms not defined in these Referral Terms and Conditions shall have the meanings set out in the X World Wallet Account Agreement and the X World Club Membership Agreement.