

# “Refer a Friend” Promo Campaign Terms and Conditions

Version: 12.03.2026

## 1. General Provisions

**1.1.** These Rules define the terms and conditions for conducting the “Refer a Friend” promotional campaign (hereinafter referred to as the “Promotion”), including the procedure for participation, the awarding of the guaranteed reward, and the drawing of cash prizes.

**1.2.** Participation in the Promotion constitutes the Participant’s agreement to these Rules, the Application’s **User Agreement**, and the **Privacy Policy**.

**1.3.** Nothing in these Rules limits any consumer rights that cannot be limited under applicable law.

**1.4.** Promotion period: **from 16 March to 16 April (inclusive)**.

The Organizer reserves the right to extend or shorten the Promotion period or amend these Rules in accordance with clause 10.

## 2. Terms and Definitions

**2.1. Organizer** — **KORONAPAY EUROPE LTD**, address: 28th October Str. 359, World Trade Center, 5th Floor, Limassol 3107, Cyprus.

**2.2. Application** — the Organizer’s mobile application for money transfers: the **Korona/Korona Money Transfer Application**.

**2.3. Participant** — a legally capable individual aged 18 or over, residing in the countries of the **EEA** or the **United Kingdom**, who has an active account in the Application and is eligible to receive services in accordance with the Application’s rules (including AML/KYC and sanctions compliance requirements).

**2.4. Personal Promo Code** — a unique code or referral link assigned to the Participant by the Application after completing the first successful transfer.

**2.5. Friend** — a person invited by the Participant who registers in the Application for the first time using the Participant’s Personal Promo Code.

The Friend must simultaneously meet **all** of the following conditions:

- registers during the **Promotion Period** using the Participant’s Personal Promo Code;

- has never previously been registered in the Application (including deleted, blocked, or inactive accounts);
- completes the registration process and all required activation/verification steps (if applicable);
- completes **one (1) Successful Transfer** through the Application in the amount of **€100 or more** (or the equivalent in another currency) during the Promotion Period;
- is not a relative of the Participant;
- is recognized by the Organizer as a genuine independent user with no signs of fraud or manipulation.

**2.6. Successful Transfer** — a money transfer initiated by the Participant and/or the Friend in the Application and executed in accordance with applicable AML/compliance requirements and these Rules, which has received the status **“completed/finished”** in the Application and has been actually:

- paid out to the recipient in cash at a payout location (cash desk/partner) with confirmation of payout; or
- credited to the recipient’s bank card/bank account (card-to-card, card-to-account, card payout) with confirmation of successful crediting from the payment system, acquiring bank, or partner.

Transfers with a status other than **“Received”**, as well as transfers for which the funds were not paid out in cash or credited to a card, shall not be considered a Successful Transfer.

The transfer must be sent **from a European Economic Area Member State or the United Kingdom to a recipient located outside the European Economic Area and the United Kingdom**. Transfers **within the European Economic Area and the United Kingdom** are not eligible under this Program.

**2.7. Relative** — a spouse/partner, parents, children, full or half siblings, grandparents, grandchildren, as well as persons living with the Participant or maintaining a shared household. The Organizer reserves the right to classify persons as relatives/affiliated persons where there is clear evidence of a close relationship.

**2.8. Guaranteed Reward** — €30 for each Friend that sends a successful transfer of at least 100 EUR.

**2.9. Prize** — a cash amount of **€300 (3 prizes in total)**.

The Prize will be awarded through a **random number generator draw** among all Participants who have referred at least **three (3) Friends**.

### **3. Territory and Eligibility**

**3.1.** Participation is open to individuals aged **18 or over**, residing in the **EEA countries or the United Kingdom**, provided that they are legally permitted to use the Application and comply with the Application's compliance and security requirements.

**3.2.** The following persons are **not eligible to participate**:

- employees of the Organizer and its affiliated companies, as well as contractors or agencies involved in the organization or conduct of the Promotion;
- individuals whose accounts in the Application have been blocked;
- individuals who have violated the Application's rules or these Rules.

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### **4. Participation Procedure**

**4.1.** To participate, the Participant uses their **personal (referral) code** in the Application and shares it with friends using lawful and permitted methods.

**4.2.** The Friend must make the transfer using the **promo code**.

**4.3.** Only a Friend who meets the criteria specified in **clause 2.5** will be counted. The same person may be counted **only once**.

**4.4.** If the same Friend receives referral codes from several Participants, the referral will be attributed in accordance with the **technical rules of the Application** (typically — based on the promo code used during the first transfer).

**4.5.** Within **five (5) business days** after the end of the Promotion, the winners will receive a notification of their prize via the **email address provided during registration in the Application**. Further instructions regarding the receipt of the cash prize will also be sent by email.

**4.6.** Prizes will be transferred to the winners' **bank accounts opened with a bank in the EEA or the United Kingdom**, provided by the winners in **IBAN format**, and must belong personally to the respective winner.

**4.7.** If it is not possible to contact a winner within **ten (10) calendar days** after the announcement of the results (for example, if the winner does not respond to personal messages or fails to provide the required information), the Organizer reserves the right to declare the prize **unclaimed** and either select a new winner from among the remaining Participants in accordance with **Section 4 of these Rules**, or cancel the prize.

## **5. Friend's Transfer Requirement (≥ €100)**

**5.1.** In order for a new user to be recognized as a **Friend** under these Rules, the Friend must complete **one (1) Successful Transfer** through the Application in the amount of **€100 or more** (or the equivalent in another currency) during the **Promotion Period**.

**5.2.** If the transfer is made in a currency other than euro, the **€100 threshold** shall be deemed met if the euro equivalent calculated at the exchange rate applied by the Application for the respective transaction equals **€100 or more**, as displayed in the transaction details in the Application.

**5.3.** Only the **principal transfer amount** shall be taken into account, excluding any fees, unless expressly stated otherwise in the applicable tariffs or transaction details.

**5.4.** Transactions with the status **"Cancelled"** or **"Refunded"**, as well as transactions for which a **refund or reversal** has subsequently been processed, shall not be counted. In such cases, the Organizer reserves the right to **revoke the Friend status** and any corresponding rewards.

**5.5.** The Organizer reserves the right **not to count a transfer** if it shows signs of being **fictitious, circular, or otherwise intended to manipulate the conditions of the Promotion** (see Section 10).

## **6. Tracking Referrals and Promo Code Usage**

**6.1.** The number of times a promo code is used, the number of registered Friends, and the **"Friend"** status are tracked automatically by the Organizer through the Application's accounting systems, based on internal data (including logs, registers, and relevant tables/storage).

**6.2.** The data from the Application's accounting systems shall **take priority** when determining:

- (i) whether the promo code was used during registration,
- (ii) whether the transfer requirement has been met, and
- (iii) how many **Friends** are attributed to the Participant.

**6.3.** If a Participant disagrees with the accounting of referrals, they may contact **Support** within **three (3) calendar days** after the end of the Promotion Period and provide information to identify the case (e.g., date/time, Friend's contact details, screenshots, etc.). The Organizer will review the request and communicate the outcome.

**7. Guaranteed Reward: €30 for each Friend that sends a successful transfer of at least 100 EUR.**

**7.1.** The Participant will receive a **guaranteed reward of €30** for each referred Friend that sends a successful transfer of at least 100 EUR.

**7.2.** The reward will be credited **after confirmation** that all conditions have been met and the transfer has passed **anti-fraud and compliance checks**.

**7.3. Credit timeframe:** up to **7 business days** from the moment the Friend has fulfilled all conditions specified in **clause 2.5** of these Rules (or from the completion of checks if additional time is required).

**7.4. Method of crediting the guaranteed reward:** transfer to the winner's **bank account (IBAN)** opened with a bank in **the EEA** or the **United Kingdom**.

**7.5.** The Organizer reserves the right to **refuse or revoke the reward** if violations of these Rules or signs of unfair participation are detected (see Section 10).

## **8. €300 Prize Draw**

**8.1.** For 3 (three) or more referred Friends, the Participant receives 1 (one) entry to participate in the drawing. If during the Promotion Period he has 3 (three) or more referred Friends, such a participant becomes a participant in the drawing for a prize of 300 €.

**8.2.** Prize pool: **three (3) prizes of €300 each**. A Participant can win **no more than one €300 prize**, regardless of whether they have referred three (3) or more than three (3) Friends.

**8.3.** The draw will take place **no later than seven (7) business days** after the end of the Promotion Period. Winners will be selected **randomly** from Participants who meet the conditions of **clause 8.1** and are eligible after verification.

**8.4.** The Organizer will **record the results of the draw** in an internal protocol.

## **9. Winner Notification and Prize Payment**

**9.1.** Winners will be notified via the Application channels and by email **within seven (7) business days** after the draw.

**9.2.** To receive the prize, the winner must, **no later than five (5) calendar days** from the end of the Promotion, confirm their acceptance and provide their **bank account details in IBAN format**, personally owned by the winner.

**9.3.** The prize (€300) will be transferred to the winner's **specified bank account (IBAN)**, which must be personally owned by the winner.

**9.4. Prize payment timeframe:** up to **seven (7) business days** after confirmation of eligibility, receipt of a valid IBAN by the Organizer, and completion of the necessary verifications.

**9.5.** If the winner does not respond within the specified timeframe, refuses to undergo verification, or does not meet the Application's requirements and conditions, the Organizer reserves the right to **revoke the prize** and select an alternate winner.

**9.6.** If no Participant meets the Promotion conditions, the prize will **not be awarded**. If only three or fewer (one or two) Participants meet the conditions, all the **eligible Participants (not more than three) are considered winners**.

## **10. Anti-Fraud Measures and Prohibitions**

**10.1.** The Promotion is intended to attract new users. **Any attempts to manipulate the conditions of the Promotion are strictly prohibited.**

**10.2.** Prohibited actions include, but are not limited to:

- creating duplicate accounts or multiple registrations by the same person;
- registering a "Friend" by the Participant themselves or by third parties instead of a real user;
- using someone else's or falsified personal data, documents, bank cards, phone numbers, or email addresses;
- using bots, scripts, automation tools, emulators, or account "farms";
- buying/selling registrations, exchanging registrations, or participating through intermediaries;
- artificially creating registrations and/or transfers, circular or fictitious transactions, manipulating accounting systems, or attempting to bypass the "new user" or "non-relative" criteria.

**10.3.** The Organizer reserves the right to conduct **additional verification** of the Participant and/or invited users, including identity verification of the Friend to confirm that the user is genuine and the registration is independent.

**10.4.** During the verification process, the Organizer may **suspend rewards/payments, not count a Friend, or temporarily exclude the Participant from the prize draw.**

**10.5.** If violations are confirmed, the Organizer reserves the right to **invalidate Friends, revoke rewards/prize entitlements, demand the return of improperly obtained funds, and/or apply measures in accordance with the Application rules and applicable law.**

## 11. Fees and No Separate Participation Charge

**11.1.** The Organizer does **not charge any separate fee** specifically for participating in the Promotion. However, performing the qualifying action (transfer) **may incur fees** according to the standard tariffs of the Application.

**11.2.** Tariffs and fees are **displayed in the Application** and/or on the Organizer's website.

## 12. Personal Data

**12.1. Legal Basis and Purpose.** The Organizer, acting as the **Data Controller**, processes the personal data of Participants and Friends in accordance with **Regulation (EU) 2016/679 (GDPR)**.

**12.2. Categories of Data.** For the purposes of the Promotion, the following personal data are processed:

- **Identification data** (full name, date of birth);
- **Contact data** (phone number, email);
- **Financial details** (IBAN).

**12.3. Retention Period.** Personal data are retained for the period necessary to achieve the purposes of the Promotion, as well as for periods required by applicable law.

**12.4. Privacy Policy.** Detailed information on the processing of personal data, including procedures for exercising rights and contact details, is set out in the full version of the Organizer's **Privacy Policy**: [https://koronapay.com/static/legals/Privacy\\_Policy.html](https://koronapay.com/static/legals/Privacy_Policy.html).

## 13. Modification, Suspension, and Termination of the Promotion

**13.1.** The Organizer reserves the right to **modify, suspend, or terminate** the Promotion for justified reasons, including but not limited to **legal or regulatory requirements, significant technical failures, or detected abuse**.

**13.2.** Any changes will be **published on the Rules Page**. Changes shall **not apply retroactively** to conditions already fulfilled in good faith, except in cases of **fraud prevention or compliance with legal requirements**.

## 14. Liability

**14.1.** The Organizer shall **not be liable** for communication, internet, or device failures, actions of third parties, or the inability to participate or receive payments due to reasons **beyond the Organizer's reasonable control**.

**14.2.** The Organizer reserves the right to **refuse crediting or payment** in cases of restrictions related to **AML/KYC, sanctions requirements, Application security, or non-compliance with the Rules**.

## 15. Inquiries

15.1. For any questions regarding the Promotion, please contact Support at: [help@koronapay.eu](mailto:help@koronapay.eu)