User Referral Program Terms

Last update: September 27, 2023; Effective date: September 27, 2023

Sezzle Inc., a Delaware corporation ("Sezzle"), from time to time, may offer certain consumers of services, goods and/or products ("User," "Sezzle User," or "Shopper"), the opportunity to refer friends, family, and known acquaintances who are not existing Sezzle Users ("New Customers") to Sezzle through the User Referral Program ("Program"), offered through the Sezzle website, via a mobile application, through direct e-mail communication to Users, or any other Sezzle interface whether through Sezzle directly or a Sezzle merchant ("Platform"), subject to the terms and conditions set forth herein ("Referral Terms").

1. Binding Agreement.

By providing Sezzle a referral through the Platform, User agrees to participate in this Program and be bound by these Referral Terms.

2. Basic Program Terms.

a. Under this Program, User may refer a New Customer to Sezzle. A "Successful Referral" includes a referral that meets all of the following:

User refers a New Customer to Sezzle. Sezzle provides a unique link for that New Customer to sign up for a Sezzle account ("Link"). User provides the New Customer that Link.

New Customer used the Link to sign up and open a new Sezzle account.

New Customer has made one qualified purchase of at least $100 using Sezzle within 90 days of opening their Sezzle account and New Customer has made a first payment to Sezzle.

b. For each Successful Referral, User is eligible to receive the amount in Sezzle Spend specified in the Sezzle app, and if no dollar amount is provided $10 in Sezzle Spend, (each, a "Referral Award"), subject to a maximum of $150 in Sezzle Spend per year ("Cap"). Sezzle will provide User a notice when a Referral Award is awarded. User can invite an unlimited number of New Customers who are not existing Sezzle Users, but no Referral Awards are awarded or paid in excess of the Cap.

Referral Awards may take up to 14 days to be processed and credited to your Sezzle account. Referral Awards are valid for 60 days after they are credited to User's account. Referral Awards hold no monetary value and cannot be exchanged for cash or cash equivalents.

c. New Customers will receive a referral bonus ("Referral Bonus") immediately after opening an account with Sezzle, which may take up to two (2) weeks to be processed and credited towards the New Customer's account. New Customer will receive the Referral Bonus even if User received the maximum amount of $150 in Referral Awards.

d. Only select Users will be offered the opportunity to participate in the Program, including, without limitation, only those Users in good standing with Sezzle, as determined by Sezzle in Sezzle's sole discretion. To determine your eligibility to participate in the Program, please contact us.

3. **Other Program Terms and Conditions**.

a. Sezzle reserves the right to disqualify any User or New Customer at any time from participation in the Program for violation of these Referral Terms or of Sezzle's Acceptable Use Policy.

b. New Customers must be eligible to open a Sezzle Account to receive a Referral Bonus and for User to receive a Referral Award.

c. Users may only refer friends, family, acquaintances, or other people Users know directly. **Users are prohibited from sharing their unique Program link in any public forum (online or otherwise), including, without limitation, any website or social media platform, which could reasonably by seen or viewed by anyone who is not your direct friend, acquaintance or family member**.

d. All referrals must comply with these Referral Terms.

e. Sezzle may, from time to time, offer User referral promotions similar to the Program where the referral award offered in the promotion is the same or greater than Referral Awards previously offered to certain Users participating in the Program. Such promotions will be available for a limited time, as particularly set forth in marketing materials for such promotions.

f. Users shall not engage in any fraudulent or illegal activity when participating in the Program.

g. Users are prohibited from intentionally engaging in any type of fraudulent activity, including without limitation, making referrals to themselves or creating fake or duplicative Sezzle accounts, for the purpose of obtaining Referral Bonuses or Referral Awards. Sezzle reserves the right to retract any Referral Award or Reward Bonus at any time if Sezzle believes, in its sole discretion, that you and/or the New Customer engaged in any type of illegitimate or fraudulent activity to intentionally gain Referral Bonuses or Referral Awards, or if any Referral Bonus or Referral Award was given not in accordance with these Referral Terms.

h. Sezzle reserves the right to retract any Referral Award in any of the following events: (i) if your account is closed, (ii) if your account has missed or late payments, or (iii) if an error has been made resulting in an overpayment of a Referral Award.

i. Sezzle reserves the right to change or modify these Referral Terms at any time, and the right to cancel or modify or terminate the Program at any time for any reason.

j. Void where prohibited. Some restrictions may apply.

k. Information that is collected and used through the Program will be maintained in accordance with Sezzle's privacy policy https://legal.sezzle.com/privacy/en-us.

l. Sezzle Spend is defined and governed by the terms in the Sezzle User Agreement.