User Referral Program Terms

Last update: October 29, 2026; Effective date: October 29, 2026

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 (each, a "Referred User") to Sezzle, or to a Sezzle product, service, or subscription, 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"). The specific reward amount, reward type, Qualifying Activity (as defined below), and qualification criteria applicable to a given referral are those displayed to the User at the time the referral offer is made, whether in the Sezzle app, on the Sezzle website, or in an e-mail or other communication from Sezzle ("Offer Terms"). Sezzle will present the Offer Terms clearly and conspicuously at the time the offer is made, and the Offer Terms will state the reward, the Qualifying Activity, the Referred Users eligible, the qualification period, and any applicable cap. The Offer Terms may specify which Referred Users are eligible for a given offer, including whether the Referred User must be new to Sezzle or may be an existing or former Sezzle User.

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, you may refer another person (a "**Referred User**") to Sezzle or to a Sezzle product, service, or subscription. A referral is a "**Successful Referral**" only if all of the following conditions are met:

1. You refer the Referred User using a method Sezzle makes available for the applicable offer (each, a "**Referral Method**"). Referral Methods may include:

sharing the unique referral link Sezzle gives you (the "**Link**"); and

sending money to the Referred User through Sezzle Send, where the Offer Terms provide for this type of referral.

2. The Referred User joins through that Referral Method. If the Offer Terms require a new Sezzle account, the Referred User must open that account by using your Link or, for a referral made by sending money, by opening a Sezzle account through the invitation Sezzle sends when you send them money with Sezzle Send, within the claim period in Section 3.9.4 of the Sezzle User Agreement. If you cancel the Sezzle Send transfer, or it expires before the Referred User claims it, the referral is not a Successful Referral.

3. Within the qualification period stated in the Offer Terms, the Referred User completes the activity or activities the Offer Terms require (each, a "**Qualifying Activity**").

A Qualifying Activity may include, for example, making one or more purchases with Sezzle that meet a minimum single or cumulative amount, enrolling in a Sezzle subscription, product, or service, making a first payment to Sezzle, or another action stated in the Offer Terms. If the Offer Terms list more than one way to qualify, the Referred User qualifies by completing any one of them.

If the Offer Terms do not state a Qualifying Activity or qualification period, the Referred User must, within 90 days after opening their Sezzle account / first using the Link, (i) make at least one qualified purchase of $100 or more using Sezzle, and (ii) make their first payment to Sezzle.

b. For each Successful Referral, User is eligible to receive the reward stated in the Offer Terms, which may be Sezzle Spend, a subscription benefit, or another item of value, and if the Offer Terms state no reward, $10 in Sezzle Spend (each, a "Referral Award"), subject to any cap stated in the Offer Terms, and if none is stated, $150 in value per year ("Cap"). Sezzle will provide User a notice when a Referral Award is awarded. You can invite an unlimited number of Referred Users. You will not earn Referral Awards above the stated Cap. Once you reach the Cap, additional Successful Referrals will not earn a Referral Award.

Referral Awards may take up to 14 days to be processed and credited. The Offer Terms will state the form of each Referral Award (for example, Sezzle Spend or a credit to your Sezzle Balance).

Sezzle Spend and other non-cash Referral Awards. Unless the Offer Terms state otherwise, Referral Awards issued as Sezzle Spend or another non-cash reward: (a) are valid for the period stated in the Offer Terms or, if none is stated, for 60 days after they are credited to your Sezzle account; and (b) have no cash value and cannot be exchanged for cash or cash equivalents. Non-cash rewards other than Sezzle Spend are also subject to their own terms; if those terms conflict with this section, those terms control.

Referral Awards credited to your Sezzle Balance. A Referral Award that the Offer Terms state will be credited to your Sezzle Balance becomes part of your Sezzle Balance once credited. It is not subject to the expiration or no-cash-value provisions above. It is governed by the Sezzle User Agreement and, for a Sezzle Balance Deposit Account, the Sezzle Balance Account Agreement.

c. Referred Users will receive a referral bonus ("Referral Bonus") at the time stated in the Offer Terms, and if no time is stated, upon opening an account with Sezzle, which may take up to two (2) weeks to be processed and credited towards the Referred User's account. Referred User will receive the Referral Bonus even if User reached the applicable Cap. The amount, form, and timing of the Referral Bonus may vary by User, by Referred User, by offer, and over time, including based on the referring User's account history, payment history, or program tier; provided that any such variation will be applied according to defined, documented criteria and will not be based on any characteristic protected under applicable fair-lending or anti-discrimination law.

d. The Program is available by invitation only. Sezzle invites eligible Users based on the criteria below. To be invited and to remain eligible, your Sezzle account must be in good standing. "Good standing" means your account is open, is not past due, and is not suspended, restricted, or under review for suspected fraud or a violation of your User Agreement. Sezzle may also consider other business factors, such as account tenure or prior Program participation.

Sezzle may offer the Program, or different versions of it, to different Users at different times, including to test new offers. Reward types and amounts, Qualifying Activities, qualification periods, Caps, and reward duration may vary by User and by offer. The terms that apply to you are the Offer Terms presented to you when you are invited. For questions about the Program, please contact us at support@sezzle.com or by phone at (888) 540-1867.

3. Other Program Terms and Conditions.

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

b. Referred Users must be eligible to open a Sezzle Account to receive a Referral Bonus and for User to receive a Referral Award, and must meet any additional eligibility criteria stated in the Offer Terms.

c. You may share your Link with friends, family, and others, including on social media and other public forums, as long as you follow these Referral Terms, applicable law, and the rules of any platform you use.

When you share your Link, you must clearly disclose that you may earn a reward if someone uses it (for example, "I get a reward if you sign up with my link").

You may not:

make false or misleading statements about Sezzle or the Program, including about Sezzle's payment terms, fees, or credit reporting;

say or imply that you work for, are affiliated with, or are endorsed by Sezzle;

use Sezzle's logos or trademarks, other than using the Sezzle name to identify Sezzle when sharing your Link;

send spam or unsolicited messages, including bulk emails or texts to people who haven't agreed to hear from you;

run paid ads promoting your Link, including bidding on Sezzle-branded search terms; or

refer yourself, create duplicate or fake accounts, or otherwise manipulate the Program, including by sending money through Sezzle Send mainly to earn Referral Awards rather than as a genuine personal transfer.

If Sezzle reasonably determines that you have violated this section, Sezzle may withhold or cancel any Referral Award you have not yet received, reverse any Referral Award you received as a result of the violation, and suspend or end your participation in the Program. Referred Users who joined through your Link in good faith will keep any rewards they have earned.

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 may differ from 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 Referral Bonus at any time if Sezzle believes, in its sole discretion, that you and/or the Referred User 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 or Referral Bonus in any of the following events: (i) if your account is closed, (ii) if your account has missed or late payments, (iii) if an error has been made resulting in an overpayment of a Referral Award, or (iv) if a Qualifying Activity is returned, cancelled, refunded, reversed, or otherwise rescinded within the qualification period such that the referral no longer meets the qualification criteria; provided that a Referral Award or Referral Bonus already credited to an account will not be retracted except in the case of fraud or payment reversal, or as described in Section 3(c) or 3(g), and Sezzle will provide notice of any such retraction.

i. Sezzle reserves the right to change or modify these Referral Terms at any time, and the right to cancel, 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. Subscription rewards and benefits are defined and governed by the applicable Sezzle subscription terms, including any duration, renewal, and cancellation terms stated at the point of offer.

m. In the event of a conflict between the Offer Terms and these Referral Terms, the Offer Terms control with respect to that offer, except that where these Referral Terms are more favorable to the User the more favorable provision controls, and no Offer Terms will reduce a Referral Award or Referral Bonus already earned or credited.

n. Users are responsible for determining and satisfying any tax obligations arising from any reward received under the Program. Sezzle may report the value of rewards to tax authorities and may request a taxpayer identification number where required by applicable law, and may withhold or decline to issue a reward if such information is required and not provided.

o. These Referral Terms are governed by applicable law, and the Sezzle User Agreement provisions on governing law, dispute resolution (including any arbitration provision and class-action waiver), and severability are incorporated into and apply to, these Referral Terms. If any provision of these Referral Terms is held unenforceable, the remaining provisions remain in full force and effect.