



Free Stock Referral Program Terms and Conditions

December 1st, 2025

These Terms & Conditions (“Terms”) govern Finvest’s Free Stock Referral Program (“Offer” or “Program”). By participating, you agree to these Terms in addition to all other Finvest agreements applicable to your account(s), including the Finvest Client Agreement and general Terms of Service. Finvest may modify or terminate this Offer at any time at its sole discretion.

1. Overview

Eligible Finvest clients (“Eligible Referrers”) can invite new users to Finvest using a unique referral link. When an Eligible New Client signs up, completes KYC, and is approved for an individual taxable brokerage account, both parties will receive a free stock reward valued between **\$10 and \$500** (or such other stated ranges applicable to the Program period). Rewards are distributed as whole or fractional shares selected by Finvest. This Program does **not** constitute investment advice, a recommendation or solicitation to buy or sell securities, or any endorsement of a particular investment strategy.

2. Eligibility Criteria

To qualify as an **Eligible New Client**, an individual must:

1. Be a new Finvest brokerage customer, meaning:
 - They have never previously opened a Finvest individual taxable brokerage account (no existing, closed, or prior accounts of any kind).
2. Successfully:
 - Sign up using a valid referral link,
 - Complete identity verification (KYC),
 - Be approved for an individual taxable brokerage account, and
 - Maintain the account in good standing.
3. Be a U.S. citizen or U.S. resident.

Finvest may deny eligibility at its sole discretion, without notice.

To qualify as an **Eligible Referrer**, the individual must:

1. Have an active Finvest individual taxable brokerage account in good standing.
2. Be a U.S. resident or citizen.
3. Share their Finvest-provided referral link only with personal contacts.

Referrers represent that they have permission to contact their invitees. Finvest may reject or revoke eligibility at any time, including in cases of suspected fraud, abuse, or violation of these Terms.

3. Reward Structure

Reward Amount

After all eligibility conditions are satisfied:

- Both the Eligible Referrer and Eligible New Client will receive a free stock reward.
- Rewards range from \$10 to \$500 per referral.
- Finvest uses a probability-based reward model, where the majority of participants will receive lower-tier rewards and a smaller percentage will receive higher-value rewards.
- As an Eligible Referrer completes more successful referrals, Finvest may increase the likelihood of receiving higher-value rewards. This means that while the reward range remains the same for each referral, the probability of unlocking larger reward tiers generally improves as your total number of qualified referrals increases.
- Finvest may adjust reward ranges, tiers, or probability weights at any time.

How are rewards granted?

- Rewards are issued as whole or fractional shares purchased automatically on your behalf. Fractional shares are non-transferable and may only be held or sold within Finvest.
- Pricing is generally based on the last trade price at the time Finvest processes the reward, though a short delay may occur.
- Rewards typically appear in your brokerage account within one week after the reward is claimed; this timeframe may be extended at Finvest's discretion.

Claim Window

- You must claim your free stock within 60 days of becoming eligible.
- Rewards not claimed within 60 days expire permanently.

4. Restrictions

One reward per qualified referral. A referred client may only generate one reward, regardless of duplicate invitations.

Annual cap: Finvest may limit the combined value of rewards received in a calendar year (e.g., \$1,500), subject to changes to comply with promotional, regulatory, or risk policies.

Sale & withdrawal limitations: Reward stock may not be sold until 3 trading days after it is granted. Cash proceeds from a reward stock sale must remain in your account for 30 days before withdrawal.

No commercial use: Referral links may not be used for advertising, mass distribution, posting on coupon sites, or commercial promotion.

Content restrictions: Finvest may deny or reverse rewards if a referral link is used alongside:

- Misleading, offensive, or inappropriate content,
- Violations of community standards,
- Impersonation or misuse of Finvest branding.

Fraud prevention: Finvest may withhold, rescind, or liquidate rewards if suspicious activity or Terms violations are detected.

Non-transferability: Rewards cannot be sold, transferred, or combined with other offers.

5. Privacy and Communication Consent

By participating, you authorize Finvest to:

- Disclose to your referred contacts that you are a Finvest customer and may receive a reward for inviting them.
- Contact individuals whose information you provide for the purpose of sending referral invitations.

You represent that you have the necessary consent from each invitee to send them referral-related messages.

6. No Investment Advice

Neither the receipt of stock nor the mention of any specific security in communications related to this Program constitutes:

- A recommendation,
- A solicitation,
- Investment advice, or
- An endorsement of any investment strategy.

Any security displayed in marketing materials is meant only to illustrate what types of rewards participants may receive.

7. Taxes

You are solely responsible for any federal, state, or local taxes associated with receiving or selling a free stock reward.

Finvest will report the fair market value of rewards on IRS Form 1099 where required. The reported amount is typically the value of the stock at the time you claim it.

Consult a tax advisor regarding your specific situation.

8. Program Changes & Termination

Finvest may:

- Modify reward amounts, eligibility, or requirements,
- Suspend or terminate the Program,
- Decline requests to participate,

all at its sole discretion and without prior notice.

Participation is considered acceptance of any updated Terms.

9. Contact

For questions about this Program, please contact Finvest Support via the app or email us at support@getfinvest.com.