

# 1% Cashback Referral Offer

**Version 1.1 - 1 March 2022**

**THIS 1% CASHBACK REFERRAL OFFER WILL END ON 31 MARCH 2022.**

1. When you refer someone to Curve we'll give you 1% cashback on purchases you make on the Curve card (except on excluded transactions described below) for a period of 30 days ("**Referral Reward**"). To be eligible for the Referral Reward, the person you refer must (1) sign up to Curve using your unique referral link and (2) make at least 1 purchase on their Curve card by 31 March 2022.
2. Your 30 day period will begin only once the person you refer has made at least 1 purchase on their Curve card.
3. If you refer multiple people to Curve, you will receive an additional Referral Reward for each person referred. Each additional Referral Reward will run from the end of any earlier Referral Reward. For example, if you refer 3 people to Curve (and they each make at least 1 purchase on their Curve card) you will get 1% cashback for 90 days.
4. By taking advantage of this offer, you accept and agree that if Curve discontinues this offer at any time for any reason you will not continue to receive 1% cashback on purchases after the end of the offer. For example, if you have accrued 90 days of 1% cashback and Curve discontinues the offer, you will be given at least 30 days' notice (during which you will continue to receive 1% cashback) but you would not receive the final 60 days of 1% cashback.
5. Cashback will be paid as Curve Cash Points to your Curve Cash card (visible in the Curve app). The maximum amount of cashback you can earn from each Referral Reward is 2,000 Curve Cash Points, which is equivalent to £20. For example, if you successfully refer 2 people, the maximum you can earn is 4,000 Curve Cash Points (equivalent to £40) during a 60 day period.
6. As explained in our [UK Terms of Service](#) and [EEA Terms of Service](#), Curve Cash Points have no monetary value and are converted to e-money only at the point you spend them with your Curve card. Curve Cash Points cannot be withdrawn as or redeemed for cash, cannot be transferred from your Curve Cash card, and expire after 6 months. Your use of Curve Cash Points is subject to our [UK Terms of Service](#) (if you are a UK resident) or to our [EEA Terms of Service](#) (if you are a resident of the EEA).
7. When you spend Curve Cash Points on your Curve card, 1 Curve Cash Point is equivalent to 1 pence (GBP) – so, 100 Points = £1.
8. If you receive a refund for a transaction that you have earned cashback on under this offer, any Curve Cash Points you earned on it will be deducted from your Curve Cash card balance. Curve also reserves the right to revoke any points granted in excess of the maximum limit of 2,000 points per Referral Reward.
9. This 1% Cashback Referral Offer is in addition to, and runs concurrent with, any other rewards or cashback programme offered to you by Curve – except Curve's [1% Cashback Introductory Offer](#). If you earn a Referral Reward during the period of your 1% Cashback Introductory Offer, your Referral Reward will begin once your 1% Cashback Introductory Offer ends.

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### **Ineligible and excluded transactions**

10. You cannot earn cashback under this 1% Cashback Referral Offer on any of the following:
  - 10.1. transactions or purchases of, or relating to, financial services, including but not limited to wire transfers, money orders, money transfers, insurance services, insurance sales, insurance underwriting, insurance premiums, cash disbursement, stored value funding, funding of cards and accounts, securities/shares (including through brokers and dealers), bonds, savings bonds;
  - 10.2. transactions or purchases of, or relating to, lotteries, gambling or gambling like services, tax payments, and government services;
  - 10.3. transactions or purchases of, or relating to, education (including but not limited to, universities, colleges, schools and educational services);
  - 10.4. transactions or purchases of, or relating to, transportation and transportation dealers (including but not limited to car, truck, motorcycle, motor home, or mobile home dealers) and timeshares;
  - 10.5. transactions or purchases of, or relating to, real estate agents and managers;
  - 10.6. transactions or purchases of, or relating to, political organisations;
  - 10.7. purchases made using your Curve Cash card balance;
  - 10.8. Curve Fronted transactions; and
  - 10.9. ATM withdrawals.

### **Fair Use**

11. This introductory offer is subject to Curve's Fair Use Policy, which you can find [here](#). Any violation of that Policy may result in us suspending your participation in this Referral Offer and Curve Cash or suspending or closing your Curve account. You will not be credited Curve Cash Points that we reasonably believe were obtained in violation of our Fair Use Policy. We will also revoke any Curve Cash Points granted where we reasonably believe they were obtained by fraud or otherwise in violation of these terms.
12. If you attempt to circumvent the terms of this Referral Offer, including by creating multiple accounts, your participation in the Referral Offer will be suspended and your Curve account may be suspended or closed.
13. For the avoidance of any doubt, this Referral Offer is only available to Curve card holders. Samsung Pay+ holders are not eligible.

### **Amendment, suspension, and withdrawal**

14. We reserve the right to suspend or withdraw this Referral Offer at any time and to amend these terms on 30 days' notice.

### **Governing law**

15. If you are a Curve customer resident in the United Kingdom, these terms are governed by, and construed in accordance with, the laws of England and Wales and the courts of England and Wales have exclusive jurisdiction in relation to any matters arising out of these terms.
16. If you are a Curve customer resident in the EEA, these terms are governed by, and construed in accordance with, the laws of Lithuania and the courts of Lithuania have exclusive jurisdiction in relation to any matters arising out of these terms.