



Referral Program

Jewel.Finance Referral Program Terms and Conditions

General Terms

The Jewel.Finance Referral Program (hereinafter referred to as the “Program”) offered by JEWELPAY OÜ (“JEWELPAY”, “we”, “us”) has been created to reward you (“client”, “referrer”, “participant”) for recommending us to other users (the “referees”) to use Jewel.Finance services.

EO. Finance Referral Program Terms and Conditions (hereinafter referred to as the “Terms & Conditions”) are a binding agreement between you and JEWELPAY and will govern your participation in the Program.

Please read these Terms & Conditions carefully before signing up for and/or participating in the Program.

Program Participation and Eligibility

The Program is available only for current clients, who have active Jewel.Finance Wallets.

The Program is only available online and Internet access is required for participation in the Program.

You may participate in the Program by inviting other users to register with Jewel.Finance by using your customized referral link as provided by us.

To be eligible for participation in the Program:

- you must have a verified account with Jewel.Finance in good standing;
- both you and referee must be at least 18 years of age;
- both you and referee must be legally permitted to participate in the Program in a country of residence at the time of participation.

JEWELPAY reserves the right to find ineligible any participant in the Program at its sole discretion.

Employees, subsidiaries or representatives, including immediate family and household members, of JEWELPAY are not eligible to participate in the Program and earn referral rewards.

You must not participate in the Program if same is void or illegal by your applicable laws or regulations.

If your account is “interrupted”, “suspended” or you terminate your account with Jewel.Finance, you are no longer eligible to participate in the Program. Upon termination of your account with Jewel.Finance, your account will be inactive and you will not be able to make referrals or earn referral rewards, including any referral rewards that may be pending.

You may participate in the Program only with one Jewel.Finance account.

JEWELPAY reserves the right to void any referral reward based on ineligibility of any Program participant, for illegal, unlawful or fraudulent activities or, if we, at our sole discretion, find that you have breached any of the Program Terms & Conditions.

You expressly represent and warrant that you shall not make any promise, mislead or misrepresent the Program or your possible rewards or benefits to any person. You further represent and warrant that your participation in the Program is in accordance with all applicable laws and regulations in the country of your residence.

How the Program Works

You, being a current client of JEWELPAY, will receive a customized referral link, which you will share with your friends, relatives, affiliates and other users.

You are entitled to receive referral rewards if your referees register with Jewel.Finance and perform transactions on their Jewel.Finance accounts, by clicking the referral link shared by you.

You will earn 30% of all the commissions paid to Jewel.Finance by each of your referees. If any of your referees becomes the referrer and refers other users to JEWELPAY, then you will be entitled to 5% of all the commissions paid to Jewel.Finance by each verified user of your referee. All referral rewards will be paid in a currency used to initiate a transaction on Jewel.Finance account.

You agree to let your referees know that you are the referrer and that you may receive a referral reward if your referee signs up for Jewel.Finance services.

You understand and accept that you will not receive any referral reward if your referrals are rejected or are not received for any reason, or if you fail to comply with any of these Terms & Conditions.

Referral Rewards

The referral reward will be sent to your Jewel.Finance Wallet as soon as your referee’s transaction has been successfully performed.

Referral rewards can be neither transferred nor assigned to any third party.

We reserve the right to withhold referral rewards or terminate any of your Jewel.Finance accounts at our sole discretion when we believe that fraudulent behavior or other unethical conduct has occurred in any way that compromises the fairness the Program in any way.

JEWELPAY will not honour referral rewards in relation to commercializing, publishing, mass distributing or selling customized referral links.

Confidentiality

In connection with your participation in the Program, you may receive confidential and proprietary information belonging to JEWELPAY. You will maintain all of such confidential and proprietary information in strict confidence and use it only in connection with your participation in the Program. This clause shall survive the termination of the Program or your Jewel.Finance account for any reason.

Trademarks

Other than with respect to materials provided to in connection with your participation in the Program, your status as a participant in the Program does not entitle you to use any trademarks, copyrighted materials, patents, names, logos or other intellectual property owned or licensed by JEWELPAY or its respective affiliates.

Liability

By participating in the Program, you agree to and are bound by these Terms & Conditions. If you do not wish to agree to and abide by these Terms & Conditions in their entirety, you are not authorized to participate in the Program.

You agree and accept that neither JEWELPAY nor any of its affiliates, employees, officers, directors, consultants or other representatives shall have any liability to you or to any of your representatives as a result of your participation in the Program.

Disclaimer

All participants in the Program expressly understand and agree that:

- **your use of the Program is at your sole risk, the Program is provided on an “as is” and “as available” basis and JEWELPAY expressly disclaims all warranties, conditions and terms of any kind;**
- **JEWELPAY makes and gives no promise that the Program will meet your requirements or expectations, or be uninterrupted, timely, secure, or error-free.**

JEWELPAY disclaims any liability for damage to any computer system resulting from participating in, or accessing or downloading information in connection with the Program, and reserves the right, at its sole discretion, to cancel, modify, or suspend the Program should a virus, bug, computer problem, unauthorized intervention, or other causes beyond our control, corrupt the administration, security, or proper operation of the Program.

JEWELPAY shall not be liable to any participant for failure to pay any referral rewards by reason of any acts of God, any action(s), regulation(s), order(s), or request(s) by any governmental authority, equipment failure, threatened terrorist attacks, terrorist acts, air raid, blackout, earthquake, tornado, war, unusually severe weather, explosion, labour or material shortage, transportation interruption of any kind, work slow-down, civil disturbance, or any other similar or dissimilar cause beyond our control.

Release

By agreeing to and accepting these Terms & Conditions, you agree and confirm that you will not claim any damages in connection with the Program, and expressly waive and release JEWELPAY, and its respective affiliates, employees, officers, directors, consultants or other representatives from any claim for damages (including any direct, special, indirect, incidental, or consequential damages) in connection with, arising out of, or in any way related to, the Program or these Terms & Conditions.

Termination

JEWELPAY reserves the right, at its sole and absolute discretion, to cancel, change, suspend, or modify any aspect of the Program or Terms & Conditions at any time, without notice.

JEWELPAY reserves the right, at its sole and absolute discretion, to terminate or suspend any participation in the Program for breach of these Terms & Conditions.

JEWELPAY reserves the right, at its sole discretion, to prohibit you or your referees from participating in any aspect of the Program if JEWELPAY deems or suspects that you or the referees have engaged in or have attempted to engage in any of the following:

- damaging, tampering with or corrupting the operation of the Program or <https://jewel.finance>;
- acting with intent to annoy, harass, or abuse any other person;
- any inappropriate, uncooperative, disruptive, fraudulent, potentially fraudulent, or unusual behavior or activity; or
- activity deemed at the sole discretion of JEWELPAY to be generally inconsistent with the intended purpose of the Program.

Amendments

We reserve the right to amend or otherwise change any part of these Terms & Conditions, in whole or in part, at any time without any prior notice or your consent.

When we update these Terms & Conditions, the “Last Update” notice at the top of this document shall be amended to reflect the last date of such changes, and such changes shall be effective immediately.

If any change to these Terms & Conditions is not acceptable by you, you must immediately discontinue your participation in the Program. Your continued participation in the Program after any such changes to these Terms & Conditions will constitute acceptance of those changes. These Terms & Conditions apply only to your participation in the Program and do not alter the terms or conditions of any other agreement you may have with us.

Acceptance and Jurisdiction

By participating in the Program, you agree that you have read, understand and will abide, and be bound, by these Terms & Conditions.

You agree that all matters relating to the access to, or participation in, the Program shall be governed by the laws of Estonia and that you will comply with all such applicable laws. Any dispute between us and you or any other person arising from, in connection with or relating to the Program, these Terms & Conditions, or any related matters must be resolved before the courts of Estonia, and you hereby irrevocably submit and attorn to the exclusive jurisdiction of those courts in respect of any such dispute or disagreement.

Other Terms and Conditions

These Terms and Conditions constitute the entire agreement between you and JEWELPAY with respect to the subject matter hereof, and supersede all communications, representations or agreements, either oral or written, between us or our affiliates and you with respect to the Program.

You may not assign any rights or obligations under these Terms & Conditions without our express prior written consent, which may be withheld at our sole discretion. We may assign our rights and obligations under these Terms & Conditions without your consent.

Referral rewards may be taxable, depending on local tax laws applicable to the participant. Participants are solely responsible for reporting such items on their tax returns and paying any associated tax liability.

By participating in the Program, you will submit personal information about yourself and your referees. All information collected, stored and/or shared through the Program shall be subject to our Privacy Policy. By participating in the Program, you agree to the collection and use of your personal details by us and acknowledge that you have read and accepted our Privacy Policy.

By participating in the Program you agree to comply with all applicable laws and regulations and not to engage in any activity that may be considered fraudulent or invasive or that may be considered spamming.

Feedback

If you have any questions about the Program or these Terms & Conditions, please e-mail us at help@jewel.finance