

GENERAL CONDITIONS OF THE REFERRAL PROGRAM VALID UNTIL 31/07/2020

Article 1: Definitions

Referrer: Any person or company client at iBanFirst

Referee : Any person or company who is not a user of the iBanFirst platform and who has never been a user of the iBanFirst platform, whose contact details have been provided to iBanFirst by the Referrer.

Registration for iBanFirst Services: Registration for iBanFirst services refers to access to the financial

services offered by iBanFirst once the application for registration of the Referee is complete and compliant, i.e. all requested supporting documents must have been provided by the Referee.

Article 2: Operation of the Referral Program

The Referrer accesses the iBanFirst referral page either via the platform login page or via other communication channels. In this way, they can recommend the iBanFirst solution to their contacts, whether they are suppliers, clients or partners.

The Referrer must first have obtained the consent of his Referee before sending them an email.

The email is sent in the name of iBanFirst.

The Referral offer is limited to complete and compliant iBanFirst service registration requests, i.e. all requested supporting documents must have been provided by the Referee.

From the validation of the registration to the iBanFirst services, the Referee has a period of 90 calendar days to activate the services and carry out at least two (2) transactions. The activation of the services is considered valid once the Referee has carried out two (2) transactions: purchase/sale of currencies or foreign currency payment.

The Referral offer is subject to the Referrer and the Referee complying with the conditions described in these Rules. Otherwise, the Referral will not be taken into consideration.

Article 3: Description of the Referral Offer

3.1. Referrer: From two referrals including a valid one as described in article 2, the Referrer will join the iBanFirst Club and gain access to many privileges: exclusive events, passes to popular events, new products and features previews... The Referrer will receive the rewards of the choice below:

3.2. Referee: Transaction fess (BEN, SHARED or OUR), will be lifted on the Referee's first two transactions.

Article 4: Conditions of the Referral Offer

4.1. The Referrer must be a user of the iBanFirst platform at the time of payment of the reward to be eligible for the Referral Offer.

4.2. The Referrer and Referee must be of legal age and legally capable.

4.3. In the event of fraud or non-compliance with the terms of the Referral Offer by the Referrer, or in the event of termination of the relationship with iBanFirst for improper conduct, iBanFirst reserves the right to deduct from the Referrer's account the amount corresponding to the reward they have received under the Referral Offer.

4.4. iBanFirst employees cannot benefit from the Referral Offer either as a Referrer or as a Referee.

4.5. iBanFirst reserves the right to modify or terminate the Referral Offer at any time by publishing information in the "Referral" section via the customer area of the website www.iBanFirst.com.

Consequently, registrations for iBanFirst services by Referred Users after the end date posted on the site will not entitle them to the benefits of this Referral Offer.

Article 5: Protection of personal data

The information collected as part of this Referral Offer is stored in a digital file by iBanFirst for its exclusive use. This information is collected in order to allow iBanFirst to contact the Referrer on behalf of the Referrer but also to reward and thank the Referrer for his gesture of recommendation.

In accordance with Regulation (EU) 2016/679 of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data ("RGDP"), you have the right to object at any time to the processing of your personal data by contacting: iBanFirst - Marketing Department – 61 rue de Courcelles, 75008 Paris, France.