

Terms and Conditions

Moneybase Refer a Friend

Valid from 13 September

1. Overview

- 1.1 The Moneybase Referral Promotion (the "Promotion") allows existing Moneybase customers to earn a cash reward (the "Reward") by inviting friends to register for a Moneybase Personal Account. By participating in this Promotion, you agree to be bound by these Terms and Conditions (the "Terms") and the specific campaign details provided within the Moneybase Application.

2. Definitions

- 2.1 The following defined terms are used throughout these Terms:

TERM	MEANING
"Referrer"	An existing Moneybase user eligible to participate in the Promotion.
"Friend"	The individual being invited, who must be a new customer to Moneybase and Calamatta Cuscheri.
"Referral Screen"	The section within the Moneybase App (accessed via the "Invite Friends" option in the Profile section, or by tapping the referral banner) where the campaign details, Reward amounts, and deadlines are listed.
"Promotion Period"	The active timeframe for the Promotion, as displayed on the Referral Screen.

3. Eligibility

3.1 Eligibility of the Referrer

To participate, you must be a current Moneybase user with an active account. Eligibility is generally open to all personal users unless otherwise specified. You are eligible if you can view the Referral Screen. You must also be residing in Malta in order to refer friends.

3.2 Eligibility of the Friend

To qualify as a valid referral, the Friend must:

- Be a new customer who has never held a Moneybase or Calamatta Cuschieri account.
- Open a Moneybase Account.
- Reside in Malta, or in one of the following eligible countries, for the Friend Reward to be payable: United Kingdom, Albania, Austria, Belgium, Canada, Croatia, Denmark, Estonia, Finland, Germany, Greece, Hungary, Ireland, Italy, Luxembourg, Netherlands, New Zealand, Norway, Philippines, Slovakia, Slovenia, Sweden, and Switzerland.

Note: Business accounts are not eligible for this Promotion.

3.3 Privacy and data sharing

The Referrer acknowledges that they are the sole initiator of the referral message. Moneybase does not collect or process the Friend's personal data until the Friend voluntarily engages with the referral link and initiates the registration process. The Referrer must respect the privacy of their contacts and only send invitations to individuals who have a reasonable expectation of receiving such a message.

3.4 Country of residence

Eligibility under this Promotion is determined by each participant's country of residence at the time the referral is made. The Referrer must be resident in Malta, and the Friend Reward is payable only where the Friend is resident in Malta or in one of the eligible countries listed in section 3.2.

4. Qualifying actions

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- For a Reward to be generated, the Friend must complete all of the following steps within 30 days of account registration, as specified on the Referral Screen.

4.2 Account registration

The Friend must successfully download the app and open an account using the unique referral link provided by the Referrer. Merely sharing the link, without the Friend completing the sign-up process, does not qualify.

4.3 Account top-up

The Friend must top up their new account with the minimum amount specified on the Referral Screen.

- The funds must originate from an external source (for example, a bank transfer or card from another institution).
- Transfers from other Moneybase users or accounts do not satisfy this condition.

4.4 Card order

The Friend must order a physical or virtual Moneybase card.

- There are no fees for ordering a physical or virtual card.
- The card order must be successfully completed and not cancelled prior to delivery.

4.5

Transaction requirements

The Friend must complete the required number of qualifying card purchases, as stated on the Referral Screen.

- Transactions must be genuine consumer purchases.
- Additional conditions (for example, minimum spend per transaction or cumulative spend) apply as detailed on the Referral Screen.

The following Merchant Category Codes (MCCs) are excluded and do not count towards the qualifying purchases:

MCC	CATEGORY
4829	Quasi cash — money transfer
6010	Financial institutions — manual cash disbursements
6011	Financial institutions — automated cash disbursements
6012	Quasi cash — financial institution — merchandise and services
6050	Quasi cash — member financial institution
6051	Mastercard — quasi cash merchant
6529	Quasi cash — remote stored value load
6530	Quasi cash — remote stored value load
6531	Payment service provider
6532	Payment transaction — member
6533	Payment transaction — merchant
6534	Money transfer — customer financial institution
6535	Value purchase — member financial institution
6536	MoneySend — intracountry
6537	MoneySend — intercountry
6538	MoneySend funding
6540	POI (point of interaction) funding transactions (excluding MoneySend)
7801	Internet gambling

MCC	CATEGORY
7995	Betting, including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks
9754	Quasi cash — gambling: horse racing, dog racing, state lotteries

In addition, ATM withdrawals and Moneybase to Moneybase transfers do not qualify.

5. Rewards

5.1 Reward amount

The specific Reward amounts for both the Referrer and the Friend are displayed on the Referral Screen. These amounts are fixed for the duration of the visible campaign but may vary across different users or time periods.

5.2 Payout

Rewards are credited to the user's Moneybase Personal account (Euro wallet). The Referrer Reward and the Friend Reward will be paid within 72 hours, including weekends.

5.3 Limits

Unless otherwise stated on the Referral Screen, a Referrer may receive up to 30 Rewards in any rolling 365-day period. There is no limit on the number of Friends a Referrer may refer, and the system will continue to accept referrals beyond this cap. Once 30 Rewards have been received, no further Reward will be paid to the Referrer, although the Friend will still receive their Reward for each qualifying referral.

In addition, a Referrer may receive a maximum of 10 Rewards in any calendar day. Any Referrer Rewards that would otherwise arise from qualifying referrals completed after the daily cap has been reached will be forfeited and will not be paid or carried over to a subsequent day. The Friend will still receive their Reward for each qualifying referral.

6. Restrictions and clawbacks

6.1 Personal use only

This Promotion is strictly intended for personal use among friends, family, and known acquaintances. You may only invite individuals whom you personally know and who have consented to being contacted by you.

6.2 Prohibition on influencer and public content

This Promotion is not an affiliate programme for influencers or content creators. You are strictly prohibited from:

- Creating public content (including but not limited to videos, blog posts, or social media campaigns) that implies a commercial partnership or personal connection with Calamatta Cuschieri or Moneybase;
- Publishing referral links on public platforms, coupon sites, forums, or social media profiles intended to reach a general audience rather than personal acquaintances;
- Representing yourself as an agent, partner, or ambassador of Moneybase to generate referrals.

6.3 Fraud and abuse

Moneybase reserves the right to withhold or reverse any Reward if we detect:

- **Spamming:** sending unsolicited bulk invitations.
- **Gaming:** coordinated campaigns or schemes designed to exploit the Promotion for profit.
- **Reversals:** the Friend closing their account, cancelling their card, or reversing qualifying transactions within 30 days; or the Friend's account being closed by Moneybase due to fraudulent activity.

6.4 Prohibited marketing conduct

Participants must not use deceptive, misleading, or unethical tactics to solicit referrals. When sharing the link, you must not make statements regarding financial returns, investment performance, or "guaranteed" earnings.

6.5 Change of mobile number

The referral connection is linked to the mobile number used to access Moneybase. If either the Referrer or the Friend changes the mobile number used to access Moneybase, all referral progress will be lost and cannot be recovered. A change made by one party may also affect the other, because the connection between the two accounts would be broken.

7. Modifications and termination

- 7.1** Moneybase reserves the right to suspend, amend, or terminate the Promotion at any time. Moneybase shall not be liable for any losses arising from such changes or early termination.
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8. Legal provisions

8.1 Tax

Participants are solely responsible for declaring and paying any applicable taxes related to Rewards received.

8.2 Data privacy

Personal data processed during this Promotion will be handled in accordance with the Moneybase Customer Privacy Notice.

8.3 Governing law

These Terms are governed by and construed in accordance with the laws of Malta. Any disputes arising in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Malta.

8.4 No agency or employment

Participation in this Promotion does not create any form of partnership, agency, or employment relationship between the participant and Calamatta Cuschieri or Moneybase. You are not authorised to bind the company or represent yourself as an official spokesperson.