

General Terms and Conditions of Use for the Waltio Referral Program

Last updated: September 2026

Article 1 – Purpose of the Program

Waltio offers its users a referral program allowing them to recommend Waltio's services to third parties. This program rewards both the user recommending the service (hereinafter referred to as the “**Referrer**”) and the person using the referral (hereinafter referred to as the “**Referred User**”) by granting credits that can be used on the platform.

The referral program is free of charge, does not require the Referrer to make any purchase, and places no limit on the number of referrals that may be made.

Article 2 – Eligibility Requirements

2.1. Referrer Eligibility

To become a Referrer, the user must hold a valid Waltio account, be an adult natural person, and act strictly for personal, non-professional purposes. The user's referral profile must be activated through their personal account area in order to generate their unique referral link or code.

2.2. Referred User Eligibility

To qualify as a Referred User, the person must:

- Be an adult natural person acting for non-professional purposes.
- Never have previously been referred through Waltio. *(Note: A user who already has a Waltio account but has never previously been associated with a Referrer may still benefit from the program.)*
- Not be the same person as the Referrer (self-referral, including through the creation of multiple email addresses, is strictly prohibited).

Referrals between members of the same tax household are expressly permitted.

Article 3 – Operation of the Program and Rewards

The referral process and allocation of rewards are carried out as follows:

1. **Sharing the code:** The Referrer provides the Referred User with their referral link or unique 10-character alphanumeric code.

2. **Linking the code:** The Referred User enters the code when creating their account or subsequently through their personal account area, provided they have not yet been associated with a Referrer.
3. **Reward for the Referred User:** As soon as the code has been validly linked to the Referred User's account, the Referred User immediately receives a credit of fifteen euros (€15) in their Waltio wallet. This reward is granted before any purchase is made.
4. **Reward for the Referrer:** The Referrer receives a credit of fifteen euros (€15) in their Waltio wallet **only when the Referred User's first payment on the platform has been confirmed**. Any subsequent purchases made by the Referred User do not entitle the Referrer to any additional reward.

Article 4 – Use of the Wallet and Promotional Codes

Rewards earned through the referral program are accumulated in a virtual wallet (the Waltio wallet / Stripe balance) associated with the user's account.

- **Validity period of the wallet:** Credits held in the wallet do not expire.
- **Conversion into a promotional code:** In order to use referral rewards for a payment on Waltio, the user must convert all or part of their wallet balance into a promotional code. Once generated, the promotional code is valid for a strict period of 365 days. After this period, the promotional code expires and the corresponding amount is permanently forfeited, with no possibility of the amount being credited back to the wallet.
- Credits and promotional codes may not be exchanged for or refunded in cash, may not be transferred to another account, and may not be paid into a bank account.

Article 5 – Prevention of Fraud and Abuse

Waltio reserves the right to carry out checks regarding the use of the referral program.

Any suspected fraud, abuse, creation of multiple accounts by the same person (self-referral), or use of the program for commercial purposes may result in:

- The immediate cancellation of any credits and promotional codes obtained fraudulently.
- The suspension or removal of access to the referral program for the users concerned.
- The closure of the associated Waltio accounts, without prior notice or compensation.

Article 6 – Modification and Termination of the Program

Waltio reserves the right, at any time and without prior notice, to amend these terms and conditions, including in particular the amount of the rewards or the conditions governing their allocation, or to suspend or permanently terminate the referral program.

If the program is discontinued, any credits already earned and held in users' wallets will remain valid and may be converted in accordance with the rules set out in Article 4.