

Pay It Forward - Signing Bonus Terms

Program Description

The Pay It Forward signing bonus is an offering provided by Aven Financial, Inc. ("Aven") in which new cardholders may invite their friends and family ("Recipient(s)") to Aven with a personal invite code. Recipients who use the personal invite code to open an account at Aven will receive a signing bonus as a "Thank you" for joining Aven. Anyone who meets the below conditions for payment while the program remains active will receive the signing bonus.

The Pay It Forward signing bonus program, and any of its terms, may be altered or cancelled at any time at Aven's sole discretion.

Sharing the Invite Code

New cardholders will receive a personal invite code (through SMS, email, or the Aven app) to share with friends and family members. New cardholders may share this code with as many friends and family members as they wish.

Conditions and Form of Payment

Payment of the signing bonus to the Recipient is contingent upon the final acceptance of the deed of trust by the applicable recorder's office **and** the activation of the Recipient's Aven Card. The signing bonus will be issued to the Recipient in the form of a statement credit within five (5) business days of the activation of the Recipient's Aven Card.

Sharing

The Recipient may elect to share a portion of their signing bonus with the friend who introduced them to Aven. The signing bonus belongs entirely to the Recipient. The decisions to share the bonus or not, and if so in what amount, are at the Recipient's sole discretion. If the Recipient decides to share, the chosen share amount will be taken out of their signing bonus and issued to the friend who introduced them to Aven in the form of a statement credit within five (5) business days. Any suspicion or evidence of fraud or abuse by the Recipient in any aspect of this program will: (1) immediately terminate all of Aven's obligations under this Agreement; and (2) upon notice to the Recipient, require the Recipient to immediately repay Aven any signing bonus/es, plus interest from the date of the Recipient's receipt of said bonus/es.

Sharing Limitations

New cardholders may share the invite code with as many friends and family members as they wish. However, should any Recipients elect to share their bonuses with the cardholder, the cardholder is limited to receiving the apportioned amounts from ten Recipients per month. This offering is void where prohibited.