

Terms and Conditions of the Referral Programme

Version dated March 23, 2026

Coinhouse, a simplified joint-stock company (société par actions simplifiée) with share capital of €210,000, registered under number 815 254 545 RCS Paris, with its head office located at 14, avenue de l'Opéra, 75001 Paris (the "Company"), offers its Clients a referral service allowing them to sponsor relatives and receive Rewards under the conditions defined herein (hereinafter the "**Referral Programme**").

Capitalised terms have the meaning given to them herein or, failing that, in the Company's General Terms of Use ("GTU") available at <https://www.coinhouse.com/legal-documents>.

These conditions, together with the GTU and, where applicable, the general terms of sale, form the contract binding the Client and the Company.

1. **Eligibility Criteria**

The Referral Programme is reserved for the Company's Clients, whether individuals or professionals. To access the Referral Programme, the Client must:

- hold, at all times, a Validated Account that is not suspended, blocked or closed, in accordance with the terms and conditions set out in the Company's current GTU;
- have read and accepted, without reservation, these Referral Programme conditions.

2. **Terms of Participation**

A Client who meets the eligibility criteria can access a referral link or code on their Account, which they can share with any person in their circle who is interested in creating an account and using the Company's Services (the "**Beneficiary**").

3. **Referral Programme Conditions**

The Client is eligible to receive a Reward once the following conditions are met:

- The Beneficiary has initiated the creation of their account with the referral link or code shared by the Client;
- The Beneficiary has never been a client of Coinhouse;
- The Beneficiary is a person distinct from the Client and has no capital links with the Client;
- The Beneficiary holds a Validated Account that is not suspended, blocked or closed, in accordance with the terms and conditions set out in the Company's current GTU;
- The Beneficiary has carried out a purchase transaction of a Crypto-Asset (excluding a simple euro deposit) from their Account, for a minimum amount of €100 inclusive of fees, within a maximum period of seven (7) days following the validation of their Account.

The Client understands that the Company may decide not to validate a Beneficiary's Account, or to block, suspend or close it at any time in accordance with its GTU, without incurring any liability.

4. **Payment of Rewards**

The Client is notified by e-mail and/or notification on their Account when a Beneficiary meets the conditions and their referral is validated. The validation of a referral triggers the possibility for the Client to receive a bonus directly in their Account ("**Reward**").

To discover the amount of the Reward, the Client must follow the steps on their device.

The Reward is allocated randomly, according to the following distribution:

- 90% chance of winning €20 in BTC equivalent
- 5% chance of winning €50 in BTC equivalent
- 4% chance of winning €100 in BTC equivalent
- 1% chance of winning €500 in BTC equivalent

The Reward will be credited in BTC equivalent, the amount of which is determined at the time of payment, based on the prevailing market rate.

The availability of the Reward may take up to five (5) business days from the date of the payment request.

In the event that the Account of the Client or the Beneficiary is closed, suspended or blocked on the date the Reward is attributed or paid, the Reward will not be granted and no compensation may be claimed.

5. Applicable Restrictions

The Client may receive a maximum of 10 Rewards per calendar month.

The Referral Programme, and in particular the associated link or code, must be used solely for personal purposes by the Client and under no circumstances for commercial purposes. The Client acknowledges that they may not engage in commercial solicitation or promotion, nor use the Referral Programme for unlawful purposes. In particular, the following are prohibited, without this list being exhaustive:

- reselling the referral link to third parties;
- engaging in paid advertising to promote the Company's Services and the Referral Programme, including but not limited to the use or distribution of keywords or the Company's brand in advertising content;
- engaging in "spamming", consisting of sending unsolicited e-mails to third parties, including the sending of bulk messages;
- using automated systems, bots, scripts or any other similar process, in particular for the purpose of creating fake accounts, duplicate accounts, or more generally manipulating the Referral Programme;
- using the Company's brand, the Referral Programme, the Website, or the Company's Services in connection with any unlawful, deceptive, offensive content or content that infringes the rights of third parties.

The Company reserves the right to exclude a Client from the Referral Programme and/or to refuse to pay a Reward, in the event of non-compliance with the foregoing provisions, without prejudice to the closure of the Client's Account and any action in liability that may be brought.

Any abuse or misuse of these conditions by a Client will be considered a case of fraud and the Company will take such measures as it deems appropriate, such as closing the relevant Account.

6. Modification of the Referral Programme

The Company reserves the right to:

- modify the conditions of the Referral Programme at any time for any reason whatsoever. However, the Company may not modify the conditions of eligibility for Rewards once the Client has met the conditions entitling them to receive such Rewards;
- shorten, extend, postpone or cancel the Referral Programme and these conditions if circumstances so require, in particular in the event of force majeure as defined by Article 1218 of the French Civil Code;
- cancel or suspend all or part of the Referral Programme at any time if it becomes apparent that fraud or irregularities have occurred in any form during its operation, without prejudice to any proceedings that the Company reserves the right to bring against the persons involved.

No compensation may be claimed by Clients or Beneficiaries.

7. Liability

The Company shall not be held liable in the event that a Client is unable to participate in the Referral Programme or to receive a Reward due to a technical malfunction, fraudulent use of their Account, or any other cause beyond the Company's control.

8. Personal Data Protection

The personal data collected by the Company in connection with the Referral Programme is necessary for the execution of the Referral Programme and for the payment of Rewards to the Client's Account.

The legal basis for the processing is the performance of the contract entered into between the Client and the Company for their participation in the Referral Programme.

The purpose of the processing is the management of participation in the Referral Programme (verification of eligibility conditions, allocation of the Reward, communication with the Client).

For more information on how the Company uses Clients' personal data and how cookies are used on the Website, the Client is invited to refer to the Company's Data Protection Policy and Cookie Policy available at: <https://www.coinhouse.com/fr/documents-legaux>.

In accordance with the provisions of applicable regulations (and in particular Chapter III of the GDPR), the Client is informed that they have the following rights:

- right of access: to obtain a copy of their personal data processed by Coinhouse and other information about the processing;
- right of rectification: to request the modification of their data when it is incorrect or incomplete, in order to limit the use or dissemination of erroneous information;
- right to erasure: to request that Coinhouse deletes their personal data where one of the grounds set out in Article 17 of the GDPR applies;
- right to restriction of processing: to request that the processing of their data be blocked for a certain period of time when one of the elements of Article 18 of the GDPR applies;
- right to data portability: to retrieve their data in a machine-readable format for their own use or to provide it to another organisation;
- right to object: to object at any time to the processing of their data based on the legitimate interest legal basis, and also to object at any time to the processing of their data for prospecting purposes;
- right to withdraw consent: to withdraw their consent at any time for processing operations based on that legal basis;
- right of digital death: to set directives regarding the retention, deletion and communication of their personal data after their death.

9. Language

This English translation is provided for convenience only and shall have no contractual value. The French version of these Terms and Conditions of the Referral Programme is the only binding version.

In case of any discrepancy or conflict between the French and English versions, the French version shall prevail.

10. Disputes

These conditions are governed by French law.

Any dispute or claim, for whatever reason, must be submitted to the Company:

- by registered letter with acknowledgement of receipt to the following address: Coinhouse – Complaints Department – 14 avenue de l'Opéra, 75001 Paris;
- or by contacting the Company's customer service via the application or at the contact details set out in the GTU.

Any dispute relating to these conditions that has not been resolved amicably shall fall under the exclusive jurisdiction of the French courts.