

Refer a friend T&C's

For every friend that joins Acorns Early, we'll add \$50.00 to your parent account and your friend will get \$10.00. The Refer a Friend reward will be issued 60 days after your friend activates their parent account and only if at least one children's card on the friend's account is activated and the account remains open for at least one calendar month following receipt of the reward.

Offer Terms and Conditions:

- Referrals must be made by existing customers of GoHenry Inc. (d/b/a "Acorns Early") who have an Active Acorns Early account (the "Referrer"). Only one Referrer per household is permitted.
- The referred friend ("Referee") must be a genuine person over the age of 18 who is a legal resident of the United States only (not available in Puerto Rico or the U.S. Virgin Islands). The Referee can not have the same physical address as the Referrer
- The Referrer may refer only one friend from any given household, any additional Referees from the same household will not qualify for this offer.
- Referrers are limited to a maximum of 10 referral rewards per calendar year. Any referrals made beyond this 10 reward limit will not be rewarded.
- When multiple Referees qualify for a referral reward within the same day, and this results in the referrer exceeding their 10 reward limit, we will reward the first 10 Referees to satisfy all requirements to redeem this offer.

- As used herein, an **Active Acorns Early account** is an account in Good Standing where a minimum of \$10.00 has been loaded to the Acorns Early parent account and at least one Acorns Early child account and card has been activated.

- As used herein, an account in **Good Standing** means an account with a verified linked funding source for which all required account opening documentation has been completed, and an account status that is not locked, suspended, or otherwise restricted in any way, in Acorns Early's sole discretion, at any and all times relevant to this promotion.

- The Referee must not be an existing customer of Acorns Early. Existing customers do not qualify as Referees under this offer.

- In order for the Referrer and the Referee to redeem this offer, (i) the Referee

must activate their parent account and at least one children's card; and (ii) the Referee's account must remain active for 60 days. Upon meeting all eligibility criteria, \$50.00 will be added to the Referrer's Active Acorns Early parent account and \$10.00 to the Referee's Active Acorns Early parent account. These funds will be added to their Acorns Early parent accounts within 7 working days of the qualifying conditions being met.

- Following receipt of the reward, the Referee must keep their Acorns Early account open for at least one (1) month of the issuance of the reward. The reward will be reversed if the Referee's Acorns Early account is closed within the one (1) month period.

- In the event Acorns Early determines at any time and in its sole discretion there is (i) suspected unauthorized or fraudulent activity related to any account; (ii) a violation of these terms and conditions, (iii) a violation of applicable law or regulation; or (iv) an account is otherwise not in Good Standing, whether or not in connection with this

promotion, we reserve the right to (i) delay or decline to grant any referral award amount; and/or (ii) rescind, void, and/or reverse any award amount already provided.

- This promotion is not open to employees or associates of Acorns Grow, Inc. or any of its affiliated entities

- We reserve the right in our sole discretion and without prior notice to change these terms and conditions; to terminate the Refer a Friend program at any time with or without notice; and/or to modify the terms herein by posting the same to the <https://www.gohenry.com/us/terms-and-conditions/referrer-terms/>.

- Participation in this refer a friend offer constitutes acceptance of these terms and conditions.

- The Promoter is GoHenry Inc d/b/a Acorns Early 5300 California Avenue, Irvine, CA 92617 USA.

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