



# Terms and conditions for our referral scheme

Version 2.0

Before we start, as we're the promoter of the offer, legally we have to give you our address. So it's: Monzo Bank, Broadwalk House, 5 Appold Street, London, EC2A 2AG.

## If you refer someone to Monzo

You'll need to be a UK resident aged 16 or over with an open Monzo account of any kind.

### How it works

1. You share your unique referral link with friends (you can find this in your Monzo app)
2. They tap the link and enter their mobile number, which sets the clock ticking. They have 30 days to:
  - download the Monzo app
  - apply for a current account or business account
  - add some money and pay for something using Monzo (no minimum amount)
3. The referral's complete and you'll both get £5.

You can't exchange your £5 bonus for an alternative and we can replace the £5 bonus with something else at any time.

Getting the £5 bonus starts on 17 November 2021. It doesn't have an end date but we can change this at any time.

## **When we won't pay you £5**

We appreciate you sharing your unique referral link far and wide with folks you know. But if we suspect that you're gaming the offer (for example, paying for advertising to promote your link) then we have the right to stop paying you the £5 reward. We'll contact you to tell you that we've done this.

We can also freeze your link and stop paying you the £5 reward if we suspect any fraudulent, abusive or suspicious behaviour. And lastly, your link will stop working if you close your account.

If the person you referred doesn't sign up and make their first payment within 30 days, you won't get the £5 reward.

## **Limited edition cards**

You can unlock a limited edition card (while cards last) if you've got a current account with us and you invite two people to join Monzo. They'll need to complete the referral process by:

- accepting your invite
- downloading the Monzo app
- applying for a current account or business account
- adding some money and paying for something using Monzo (no minimum amount)

They'll need to complete the referral process within 30 days of accepting the invite, between 11:00 on 15 June 2022 and 23:59 31 August 2022 (while cards last).

We'll deliver it to your address and once you activate it your current card won't work anymore. This is not available to business account customers.

If we still have limited edition cards held back for replacements available, we'll give you 1 replacement free of charge (while stocks last) for these reasons:

- you lose your limited edition card

- it gets stolen
- someone else uses it fraudulently
- it's faulty when it arrives.

If you need another replacement after this (or the limited edition cards held back for replacements have all gone) we'll send you a new card in line with the terms and conditions that apply to your Monzo account.

This limited edition cards promotion ends 31 August 2022, or before if we run out of cards. We'll let you know when our stock is running low by email or through the app. Our £5 bonus will still run after the limited edition cards run out.

## If you're invited to join Monzo

You'll need to be a UK resident aged 16 or over who doesn't have a Monzo account. If you've ever started signing up for Monzo or had an account before, you're not eligible for this offer.

### How it works

1. You get someone's referral link and enter your mobile number
2. You have 30 days to download the Monzo app, apply for an account, add some money and pay for something using Monzo (no minimum amount)
3. The referral's complete, and you'll both get £5

We'll send a message to the mobile number you've given us, telling you how long you've got to complete the referral. We'll send reminders to let you know how long you have left to claim your £5. If you join Monzo after 30 days, you won't get the £5 reward.

You can't exchange your £5 bonus for an alternative, and we can replace it with something else at any time. Getting the £5 bonus starts on 17 November 2021. It doesn't have an end date at the moment, but we can change this at any time.

## **We'll keep the person who referred you updated on your progress**

This could include confirming that you've:

- added your mobile number using their link
- opened an account
- made your first payment

## **The small print (in normal size)**

If you take part in our referral scheme, we assume you've read and agree to these terms and conditions. If we suspect any fraud or breach of these terms, we can refuse to pay the £5 bonus or reverse a payment we've already made.

We can't promise we'll say yes to everyone who applies for Monzo after using a unique referral link. Like all financial service providers, we have a responsibility to keep Monzo and all our customers safe, so there are lots of factors we look at when you apply.

We'll collect, store and process the data for everyone who takes part in line with our Privacy Notice. And the last thing from us: English law applies to this referral scheme. Anyone who enters it submits to the exclusive jurisdiction of the English courts.