SIGNUP PROMOTIONAL TERMS

- 1. Curve offers signup promotions to new users from time-to-time.
- 2. The value of any signup reward will be stated in the promotional offer.
- 3. To be eligible for the signup reward, you must:
 - 3.1. signup to Curve; and
 - 3.2. within 14 days of signup make at least 1 purchase on your Curve card (either physical or digital) and spend at least £10 with it (or the equivalent in your local currency if you are based in the EEA).
- 4. The promotional offer will state the period for which it is open and any country of residence requirements (for example, a promotion may only be open to residents of the UK or France).
- 5. Any limits on redemption of a signup promotion will be stated on the promotional offer (for example, a promotion may be limited to the first 500 signups).
- 6. The signup reward will be given to you in Curve Cash Points. These will be credited to your Curve Cash card (visible in the Curve app) within 10 business days of the end of the promotional period. As explained in our **UK Terms of Service** (if you're a UK resident) and our **EEA Terms of Service** (if you're an EEA resident), Curve Cash Points have no monetary value and are converted to e-money only at the point they are spent with the Curve card. When Curve Cash Points are spent on the Curve card, 1 Curve Cash Point is equivalent to 1 pence (GBP) so, 100 Points = £1. Curve Cash Points cannot be withdrawn as or redeemed for cash, cannot be transferred from the Curve Cash card, and expire after 6 months. The use of Curve Cash Points is subject to the UK Terms of Service and EEA Terms of Service, depending on your country of residence.
- 7. Signup promotions are only available to new users, who have not had an account with Curve in the past 12 months. You will be disqualified from the signup promotion if Curve finds that you have created multiple accounts, or where there are reasonable grounds to believe there has been a breach of these promotional terms or the UK Terms of Service or EEA Terms of Service, depending on your country of residence. Employees of the Promoter or the Promoter's affiliates, and their immediate families, associated agents, or anyone professionally connected with the promotion are not eligible.
- 8. Eligibility for a Curve account and the terms of use of Curve are set out in the UK Terms of Service and the EEA Terms of Service. Curve does not bear any liability for incomplete account creations or activations, including transaction declines, or if there are delays for any reason, including being unable to verify your account.
- 9. We may, at our sole discretion, suspend, terminate or change these terms.
- 10. We will not be liable for any loss or claim, whether direct or indirect, which arises from the signup promotion.

11. These terms are governed by the laws of England and Wales if you are a resident of the United Kingdom or the laws of Lithuania if you are a resident of the EEA.

UK Promoter: Curve UK Limited (15-19 Bloomsbury Way, London, England, WC1A 2TH)

EEA Promoter: Curve Europe UAB (Jogailos g. 9, Vilnius, the Republic of Lithuania)