

XUNO REFERRAL PROGRAM

Terms and Conditions

of Involute Inc. ("Xuno")

Effective Date: May 21, 2026

These Terms and Conditions govern the Xuno Referral Program. By sharing or using a referral code, you agree to these terms.

Definitions

1. Referrer means an existing Xuno user who shares their referral code
2. Referee means a new user who signs up and completes their first transaction using a referral code
3. Referral Code means the unique code assigned to a Referrer
4. Successful Referral means a Referee who completes their first transaction using the referral code
5. Reward means the incentive issued to the Referrer and Referee under this program.

Eligibility

1. You must have an active and verified Xuno account
2. The Referee must be a new user who has not previously held a Xuno Account
3. Xuno may restrict participation based on regulatory or risk requirements.

Referral Code

1. The Referrer receives a unique referral code in the Xuno app
2. The Referrer may share this code directly with individuals through private communication
3. The Referee must enter the referral code during their first transaction in the Apply Coupon Code section.

Referee Reward

1. The Referee receives a unique referral code in the Xuno app
2. The 5 USD is added on top of the new user offer or on any delivery method they choose, even if the new user offer does not apply
3. The reward will not be issued if the transaction is cancelled, refunded, returned, or fails compliance checks.

Referrer Reward

1. The Referrer receives 25 USD for each Successful Referral
2. The reward is issued only after the Referee completes their first transaction successfully
3. The Referrer must enable their Xuno Virtual Account to receive the reward
4. If the Referee's transaction is reversed, disputed, or fails review, the reward will not be issued or may be reversed.

Successful Referral Requirements

1. A referral qualifies only when the Referee creates and completes a successful first transaction using the referral code and the transaction passes all compliance checks
2. A transaction is considered successful only when the funds are delivered, not pending, reversed, refunded, or placed under compliance review.

Reward Use

1. Rewards may be used for transfers or other supported actions within Xuno
2. Rewards cannot be withdrawn to an external bank account
3. Rewards have no cash value outside the Xuno Platform.

Prohibited Activities

1. Creating duplicate accounts for self-referral is not allowed
2. Using false identities, automated tools, or misleading methods to obtain referrals is prohibited
3. Xuno may deny or reverse rewards for any detected misuse.

Program Changes

1. Xuno may modify, suspend, or discontinue the program at any time
2. Changes apply to referral initiated after the effective date
3. Rewards earned before changes will be honored if all conditions are met.

Compliance and Review

1. All referrals are subject to Xuno's compliance policies including KYC and AML requirements
2. Xuno may delay, hold, or deny rewards pending review.

Liability

1. Xuno is not liable for delays or restrictions caused by regulatory, banking, or compliance processes
2. Xuno may revoke rewards issued in error or earned through prohibited activity.

Contact

1. For inquiries about the Referral Program, contact Xuno Support through the app or website.

By proceeding to use this feature, you confirm that you have read, understood, and agree to be bound by these Terms and Conditions