

## Member Referral Program Terms and Conditions

The following terms and conditions apply to participation in Origin's Member Referral Program (the "Program"). Under this Program, eligible members can receive credits and rewards for referring new members to Origin, subject to the terms outlined below.

### Eligibility and Participation

- **Eligible Referrer Participants ("Referrers"):** This Program is open to both free trial and paid members of Origin. To qualify, participants must:
  - Have an active Origin account.
  - Not receive Origin through the user's employer.
  - The Referrer's Referee (via the Referrer's unique referral link) must become a paid member (post 30-day free trial).
- **Eligible Referee Participants ("Referees"):** Individuals referred to Origin must:
  - Not be existing Origin members.
  - Sign up using the Referrer's unique link.
  - Cannot combine this Program with other coupon codes.
- **Program Period:** The Program begins on September 5, 2024, and continues until the earlier of October 15, 2024, or such date that the Program is terminated or modified by Origin.

### Program Details

- **Referral Credits:** Referrers will receive \$25 in membership credit for each Referee who becomes a paid member.
- **Credit Application:** Credits can only be applied to Referrer membership costs and will be applied at the next subscription renewal. Credits will be automatically applied to membership cost, and no action is necessary by the Referrer to activate the membership credits.
- **Reward Tiers:**
  1. **Referrer Rewards**
    - For each person you invite who meets the terms and conditions outlined herein, you receive \$25 in membership credit and thirty (30) days of boosted APY at an additional 0.5% increase over the standard base APY then in effect, with the maximum boosted rate, provided that the Referrer opens and funds a Cash Management Account within thirty (30) days of earning the boosted APY. By way of an example, if you invite two (2) friends, and they each become paying members of Origin, then you will receive \$50 in membership credit (\$25 for each of your two (2) friends) and sixty (60) days of boosted APY in your Cash Management Account (one (1) month for each of your two (2) friends).
  2. **Referee Rewards**
    - 25% off the cost of an annual subscription (25% off of \$99.00)

- Thirty (30) days of boosted APY at an additional 0.5% increase over the standard base APY then in effect, with the maximum boosted rate not to exceed 5.8%; provided that the Referee opens and funds a Cash Management Account within thirty (30) days of earning the boosted APY.
- **Boosted APY:** The boosted APY is variable and subject to change at any time without notice. The duration of the boosted APY increases with each successful referral, subject to the boosted APY maximum duration, below. The boosted APY applies to balances up to \$50,000 per Account. Balances above this amount will accrue interest at the standard variable APY then in effect. Participants (Referrers and Referees) may receive boosted APY through the Program and through [Origin's Cash Management Account Promotional Rate Offer](#) at the same time, subject to terms and conditions of each promotion. To receive the boosted APY, the participant must open and fund a Cash Management Account with Origin no later than thirty (30) calendar days after receiving the boosted APY under this Program, or the boosted APY will expire.

### Additional Terms

- **Credit Limits:** There is no limit to the amount of membership credits that can be earned.
- **Credit Expiration:** If a member cancels their membership, they will lose any accumulated membership credits that have not been redeemed prior to the date of the member's cancellation.
- **Reward Activation:** Any reward due pursuant to an eligible participant under this Program is only triggered after the Referee's conversion to a paid event (e.g., conversion to paid membership) from a free trial.
- **Maximum Duration:** There is no cap on the number of friends a member can invite; however, Referrers and Referees may only receive a maximum of 180 days of boosted APY, which is inclusive of any boosted APY a participant may receive through [Origin's Cash Management Account Promotional Rate Offer](#) and any other applicable promotional offers offered by Origin.
- **B2B Members:** This Program is not available to users who receive Origin through their employer.
- **Payment Method:** The Program is only available for referred subscriptions paid via in-app purchases (IAP) through Stripe.
- **Variable APY:** The standard and promotional APYs are variable rates that may change at Origin's discretion at any time without prior notice. This applies to all Account balances, whether within the promotional limit or above it.

### Modification and Termination

- Origin reserves the right to modify or terminate this Program at any time without prior notice. Any changes will be effective immediately and may affect ongoing participation.
- Origin may, at its sole discretion, disqualify any participant from the Program if it determines that fraudulent activity or abuse of the Program terms has occurred. In such cases, Origin may reverse any credited rewards related to the Program.

## Miscellaneous

- **Tax Liability:** All federal, state, and local taxes associated with the receipt of any referral credits or rewards are the sole responsibility of the participant.
- **No Guarantee of Membership:** Participation in the Program does not guarantee that a membership will be approved for any particular person. Origin may accept or reject any application for membership at its sole discretion.
- **Exclusions:** This Program cannot be combined with other offers, except as specifically permitted by Origin.

By participating in this Program, you agree to these terms and conditions.