

Bamboo Systems Technology Limited
Referral Terms and Conditions

Bamboo Systems Technology Limited (“**Bamboo**” or “**we**” or “**We**” or “**the Company**”) offers existing customers the chance to earn a cash referral reward by inviting someone (“**Invitee**”) to open an account with Bamboo (“**Bamboo Account**”). These Referral Program Terms & Conditions (“**Terms**”) govern your participation in Bamboo’s Referral Program (“**Program**”). By participating, you agree to comply with these Terms in addition to our standard Terms of Service and any other documents available on Bamboo’s mobile application and/or [website](#).

Eligibility

The Program is open to all Bamboo users with a valid, active account determined by Bamboo at its sole discretion to be in good standing. For the avoidance of doubt **Referees** (invited users) must be new users who have never registered with Bamboo.

In order to participate:

- You (“**Referrer**”) must share your unique referral link or code with a Referee. The Referee must :
 - a. Have signed up for a Bamboo Account using the Referrer’s link or code;
 - b. Have successfully completed the KYC (Know Your Customer) verification process, and;
 - c. Have made a deposit on the platform and taking a qualifying investment action on Bamboo’s Platform;
 - d. The Referrer becomes eligible for a referral reward (**‘Reward’**) once all the above conditions have been met.

Referral Rewards

Subject to the limitations in these Terms, the Reward is equal to 2.5% of the value of the Referee’s first U.S. stock trade. Rewards under this Program are capped at \$1000 USD (one thousand United States Dollars), per calendar month. Any referrals made after the \$1,000 cap has been reached will not be to be carried over to the next calendar month.

All Rewards will be credited to the Referrer’s local currency wallet in the applicable local currency, using the exchange rate as determined by Bamboo at the time of withdrawal.

The Reward will be credited to the Referrer's reward balance promptly upon the successful completion of the Referee's first U.S. stock trade. In the case of a partially completed trade, a proportionate Reward will be credited upon such completion, and any remaining portion of the Reward will be credited if and when the rest of the trade is subsequently completed. No Reward will accrue for any portion of an order that is cancelled or expires uncompleted. Referrers may withdraw funds from their reward balance to their wallet once the accumulated balance reaches a minimum of \$10, provided that Bamboo reserves the right to amend this amount at its sole discretion at any time with or without notice.

Processing times may vary, and there may be delays in crediting or making funds available due to technical, operational, or other factors beyond our control. We do not accept any liability for such delays, nor for any loss or inconvenience arising therefrom. We reserve the right, in our sole discretion, to review, adjust, withhold, or reverse any Reward in cases of suspected error, fraud, misuse, technical malfunction, or any other irregularity.

Bamboo reserves the right to amend the value, type, and structure of Rewards at any time at its sole discretion.

Rewards are non-transferable, non-refundable.

Limitations

- Self-referrals are strictly prohibited;
- Creating multiple accounts to generate referrals is strictly forbidden;
- Referrals made through bulk messaging, unsolicited spam, paid advertising, or fraudulent methods will be disqualified;
Bamboo reserves the right to withhold or cancel Rewards if any fraudulent, abusive, or suspicious activity is detected.
- Bamboo shall its sole discretion confirm the maximum number of people a Referrer can refer as part of the Program. If you refer more people than this, you will not be paid any Rewards for these additional Referees even if they complete the relevant steps successfully.
- You will not be paid a Reward (or may have a Reward that has been previously paid reversed) if your Referee reverses any one of the required steps after taking it.
- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of the Program we may also remove you from the Program. For example, it would be a material abuse of the Program to orchestrate a campaign to profiteer from the Program in a way that does not result in genuine and unique new sign-ups to Bamboo, and so in addition to reversing any Reward/s we may also remove you from the campaign.
- Once a Referee deletes their account on the Bamboo mobile application, the Referee will be removed from the Referrer's list of Referees.
- Once a Referrer deletes their account on the Bamboo mobile application, the Referrer will forfeit all their accumulated earnings.

- Our “poke” feature lets you send a friendly reminder to your referees to complete their first trade. We encourage you to use this feature thoughtfully and respectfully. Excessive or unwanted pokes could create a negative experience for your referees, and we reserve the right to review or limit use of this feature if it’s being misused.

Changes and Termination

Bamboo reserves the right to amend, suspend, or terminate the Program or these Terms at any time, with or without prior notice. The Program may be changed, suspended, or ended earlier than the communicated Program Period if, in our reasonable opinion, it is being abused, may negatively affect Bamboo’s goodwill or reputation, or due to unforeseen circumstances that make it impossible to continue. Such changes may apply on an individual or Program-wide basis.

If the Program must be changed, suspended, or terminated before the end of the Program Period, we will try to notify you through the Bamboo app, email, or other official channels. Bamboo will not be liable for any loss, whether direct or indirect, resulting from our inability to continue the Program as planned.

Liability and Governing Law

Bamboo is not responsible for any technical issues, lost or delayed referrals, or other events beyond its control.

To the fullest extent permitted by law, Bamboo’s liability arising from or relating to the Program is limited to the value of the applicable Reward.

These Terms are governed by the laws of the Federal Republic of Nigeria and any disputes will be resolved in the courts of the Federal Republic of Nigeria.

Data Privacy and Protection

When participating in this Program, please note the following:

- You may choose to share your unique referral link or code with prospective users via platforms outside Bamboo’s mobile application (e.g., email, messaging apps, social media, or other digital or physical means). You are solely responsible for the manner in which you share this information and for ensuring that it is shared securely and appropriately.
- You must ensure that you only share referral invitations with individuals who have consented to receive them from you. Do not send unsolicited bulk messages or spam, as this may breach applicable privacy and data protection laws.

- Bamboo will only process the personal data of Referees' after they voluntarily engage with the referral invitation and create an account in accordance with Bamboo's Terms of Service, KYC requirements, and Privacy Notice. Bamboo does not have visibility of any personal data (such as names, phone numbers, or email addresses) you may use to share your referral link outside the Bamboo platform.
- Any platform or service you use to share referral invitations is outside Bamboo's control. Bamboo is not responsible for the security, confidentiality, or privacy practices of those external services or platforms. You are encouraged to share your referral link or code only through secure and trusted channels.
- Any personal data processed or controlled during the Program will be dealt with in line with Bamboo's Privacy Notice that applies to your Bamboo account.

Tax

By participating in this Program you confirm that you understand that any Reward may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax which may arise from receiving any Reward. Bamboo will bear no liability for any tax obligations which may arise from receiving any Reward as part of this Program.