Version No. 20250212
Date: 12.02.2025.

REFER-A-FRIEND PROGRAM

Terms and Conditions

1. The „REFER-A-FRIEND PROGRAM" is a marketing program (hereinafter referred - Program) of Swaper Platform OÜ, registry code: 14726410, (hereinafter referred – Swaper) granting rewards for attracting new Users to the website https://swaper.com together with our mobile applications (hereinafter referred – Platform) in accordance with terms and conditions stated below (hereinafter referred – Terms and Conditions).

2. All terms used in these Terms and Conditions have the same meaning as in the Terms of Use on Platform unless otherwise defined herein.

3. These Terms and Conditions of Program is valid from 15.02.2025. and until it is terminated by Swaper.

4. The Program applies to all natural persons and legal entities (the companies) who are registered, verified, and have an active User Account on the Platform.

5. Participation in the Program is confirmed by using the unique Swaper generated link available in the User Account that can be seen on Swaper's webpage https://swaper.com/en/bonuses/refer-friends.

6. The link can be shared by the Users with the third persons who are eligible to create an account at Swaper according to the Terms of Use of Platform only to invite these persons on the Platform. The link cannot be shared for commercial purposes.

7. The Users are allowed to use the link only in accordance with these Program's Terms and Conditions. Any other use of the link is strictly prohibited.

8. The Users are prohibited to use, publish, or otherwise distribute the link, not only but including:

8.1. to use the link in a way that may qualify as an unfair commercial practice by Swaper's sole discretion;

8.2. to make any changes or modifications to the link as well as to publish it on websites containing illegal content;

8.3. to make any kind of commercial activity and/or promotion with the link;

8.4. to distribute or publish the link on websites that provide gambling, betting services, erotic, indecent or deceptive content;

8.5. to distribute or publish the link on websites that offer the upload or download of illegal content;

8.6. to distribute or publish the link on websites that include but are not limited to coupon sites, review sites, and similar sites;

8.7. to write emails, texts, or messages to persons who are not personally known;

8.8. to use an automated system, script, program, dealer, or bot through any channel to distribute or post the link;

8.9. to share the link to persons who are not eligible to create an account at Swaper.

9. When the User referring a potential User, the User shall warn a potential User that before registering on the Platform and starting to buy the Claim Rights, a potential User needs to make sure that such services and products are allowed and not restricted in their residence country. The User needs to warn that buying claim rights are subject to risks and may result with losses.

10. The User may refer an unlimited number of friends and receive a bonus up to 2% of the deposited amount minus withdrawals by each invited friend during the first 30 days after the registration date fulfilling the Terms and Conditions (hereinafter referred – Reward). Reward calculation is as follows:

Deposited amount minus withdrawals made by the person invited during the first 30 days from the registration date on Platform	**Rewarded bonus**
From EUR 500 to EUR 1999.99	2%
From EUR 2000 to EUR 4999.99	1.4%
From EUR 5000 to EUR 9999.99	1.3%
From EUR 10 000	1%

11. In case of breach of these Terms and Conditions and/or Terms of Use of Platform, the Users will be disqualified immediately by Swaper without any prior written notice.

12. Program's Reward is granted for Users only if the following conditions are fulfilled:

12.1. The User and the person invited to the Platform is not the same person;

12.2. The User has not breached these Terms and Conditions as well as the Terms of Use of the Platform;

12.3. The User must be registered on the Platform and their identity verified as well as updated any missing, invalid, or outdated documents.

12.4. The invited person is a natural person or in case of company its representatives must be at least 18 years old.

12.5. The invited person cannot be a legal entity whose shareholder or representative is the referring User and vice versa.

12.6. The invited person is registered as a User on the Platform after the invitation and has never been registered as a User on the Platform before the invitation.

13. The Program Reward will be calculated only for the funds that the invited person will have transferred to Swaper minus withdrawals made by the invited person in the first 30 (thirty) days from the moment they are registered on the Platform.

14. The User will get the Program Reward in one instalment on the 35th (thirty fifth) day after the invited person is registered on the Platform. The Program's Reward will be calculated automatically by the system in EUR and added to the User's Account in EUR or converted to GBP if the User has a GBP account.

15. The Reward received by the User arising from the Program may be subject to taxation under the laws applicable to the User. The User shall be responsible for declaring and paying applicable Taxes (if any) from the Reward received under the Program and these Terms and Conditions, except if such obligation applies to Swaper arising from local laws.

16. The Program's Reward may be subject to verification by Swaper at its sole discretion. Swaper may withhold payment of Program Reward for investigation if there is a suspicion that the User acts in violation of these Terms and Conditions.

17. The Users may contact Swaper for any issue and for any additional information at any time by sending an email to Swaper at info@swaper.com.

18. The Program cannot be used in conjunction with any other Swaper's promotions.

19. The Users shall be fully responsible for their participation in the Program and shall compensate to Swaper and/or third party the damages caused by their illegal activities in full.

20. Swaper shall not be deemed responsible if the invited person is not accepted as the User of the Platform, or the User Account is closed and the agreement has been terminated for the reasons specified in the Terms of Use by Swaper, as well as for any misuse of the link, as well as technical issues when the link does not work properly when the invited person is registering the User Account on Platform.

21. The legal relations arising from the referral code or link shall be governed by the Terms and Conditions that have been published on the Platform at the moment when the invited person created the User Account using the User's provided link.

22. Swaper shall be entitled to make unilateral changes in these Terms and Conditions or to terminate the Program at any time, at its sole discretion, informing the Users to the email address registered on Platform at least 2 (two) days before.