



Referral Program Terms and Conditions (Solicitation Agreement)

Ursa Referral Program including “Stay Safe” Promotion (effective 12/8/2020)

Through Ursa’s Referral Program (“**Referral Program**”), you can invite friends and family to sign up for an Ursa account by sending them a text through the Ursa app. For every qualified referral, Ursa is offering to invest (1) \$10 in the account of the referring user, (2) \$10 in the account of the referred user and (3) \$5 in the account of the user who referred the referring user, if applicable.

In addition, every qualified referral will earn a tier point in Ursa’s “Stay Safe” Family and Friends Promotion (“**Stay Safe Promo**”) which can be accumulated for Ursa giveaways.

Please only send invites to people you know personally and who will be glad to receive them.

Please see below for the full Terms and Conditions of Ursa’s Referral Program. At the discretion of Ursa, this program can be adjusted or terminated at any point in time.

Terms & Conditions:

- To qualify as a “**Qualified Account**”, a user must sign up and have their account fully approved, verified, and funded with a minimum deposit of \$1,000. Accounts incurring an ACH Reversal fee will automatically be disqualified and will not receive any bonus.
- A “**Referrer**” is a user who shares a referral code with another user which leads to their opening of a Qualified Account. A Referrer must have a Qualified Account themselves in order to receive the bonus.
- A “**Referee**” is a user who receives a referral code from a Referrer and opens a Qualified Account.
- A “**Referrer Parent**” is the Referrer of the user who shares a referral code with another user which leads to their opening of a Qualified Account. For example, A refers B and B refers C then A is the Referrer Parent of C. A Referrer Parent must have a Qualified Account themselves in order to receive the bonus.
- As part of onboarding, the Referee must enter the Referrer’s referral code. Ursa is not responsible for an incorrect or missing referral code from a potential Referee.
- After a 30 day period starting from the date the minimum deposit was received to qualify as a Qualified Account, Ursa will invest (1) \$10 in the account of the Referee, (2) \$10 in the account of the Referrer, and (3) \$5 in the account of the Referrer Parent. Each account must still qualify as a Qualified Account to receive their respective distribution. Best efforts will be used to credit accounts within 3 business days.
- Through the Stay Safe Promo, every Qualified Account will also earn the Referrer a tier point which can be accumulated for Ursa swag. Read more about the [Safe Safe Promo](#).

- The maximum amount a user is able to earn is limited to \$500.
- Where required by applicable rules and regulations the value of any offers may be reported as Other Income on a Form 1099-Misc. Ursa is not responsible for any taxes related to this cash reward program.
- The Referral Program is available to U.S. residents only. It is not valid with any other offers and is non-transferrable.
- Ursa reserves the right to terminate the Referral Program at any time for any reason, to change the bonus amount offered, and to recover any fees if Ursa determines that the Referral Program was executed under wrongful or fraudulent circumstances, that inaccurate or incomplete information was provided in opening the account, that any rules or regulations would be violated, or that any terms of this or the Advisory Agreement have been violated.
- By referring others to open an Ursa account, you agree that:
 1. You will follow all instructions you receive from Ursa.
 2. You will only send invites to friends, family and people you know, and you will invite people only through the Ursa app.
 3. If you provide information about Ursa to your Referee, you will limit that to the information on the Ursa app and content.
 4. You will not give your Referee investment advice or recommendations regarding their investment needs.
 5. You will only participate in the Referral Program in accordance with the terms of this Referral Program Agreement and the following provisions of the Investment Advisers Act of 1940, as amended, and its rules ("Advisers Act"). You represent that: (1) you are not subject to any statutory disqualification set forth in Sections 203(e) and 203(f) of the Advisers Act; (2) you are not currently the subject of any investigation or proceeding which could result in statutory disqualification; and (3) you do not have a "place of business" at which you regularly provide investment advisory services, solicit, meet with, or otherwise communicate with clients, or any other location that is held out to the general public as a location at which you provide investment advisory services, solicit, meet with, or otherwise communicate with clients in any U.S. state. If you cannot accurately make the preceding representations, you may not participate in the Referral Program. If you are currently participating in the Referral Program and the preceding representations become inaccurate, you agree to immediately inform Ursa at help@ursavest.com.
 6. Any referral links which are posted on public forums or websites such as Quora, Reddit, Facebook, Twitter, etc., may be rendered invalid for future use if Ursa deems them to be against the spirit of the Referral Program and/or an attempt to game the Referral Program.

If you have any questions about our Referral Program, please contact [Ursa Help](#).