

PROMOTIONAL CODE DISCLOSURE

The following terms and conditions apply to promotions where users must redeem a promotional code as part of the offer.

- The promotional code is valid for a limited time only. Passfolio reserves the right to modify or cancel it at any time.
- Each promotional code can be used only once, unless otherwise specified.
- The promotion is subject to all restrictions set forth in the offer.
- In order to redeem your promotional code, you must have a valid Passfolio account and have deposited at least US\$1 in your account.
- After redeeming your promotional code, it may take up to 7 days for your account to be credited with the reward.
- The promotional code is not transferable, may not be resold or redeemed for cash.
- If you violate any of the terms and conditions, the promotion will be invalid, and the promotional code will not apply.
- You will not be able to change the reward generated with the promotional code, but if you decide to sell your gifted stock, you're allowed to do so three trading days after you receive it. You can use the proceeds from the sale towards other stocks that you want to invest in.
- If you sell the free stock originated from the promotional code you used, you have to keep the cash value of the stock in your account for at least 30 days before withdrawing it. After the thirty-day window, there are no restrictions on the proceeds. The cash value of the stock is determined by the price of the stock at the time you received it.
- If you receive a stock reward originated from a promotional code, you are responsible for all applicable taxes and charges resulting from it.
- Passfolio may suspend or terminate the promotion or a person's ability to participate in the promotion at any time for any reason.
- Passfolio reserves the right to suspend users or deny any rewards if we notice any activity that we believe is abusive or fraudulent. We also reserve the right to modify the terms and conditions of promotional codes at any time without prior notice.