

TERMS AND CONDITIONS

These Terms and Conditions govern your access to and participation in the Coronation Refer and Earn Programme available at <https://rewards.coronation.ng/> (the "Portal"). By accessing or using the Portal, you agree to be bound by these Terms and Conditions.

1. Eligibility

To participate in the Referral Programme, you must:

- a. be a registered user of Coronation Wealth app and Coronation Wealth Hub;
- b. have an active Customer ID and maintain an active Coronation Asset Management Limited (CAM) account; and
- c. comply with all applicable requirements communicated by Coronation in relation to the Referral Programme.

Coronation reserves the right to verify your eligibility and may decline, suspend or terminate your participation where you do not meet the applicable requirements.

2. Referral Points

Eligible participants may earn points for successful referrals in accordance with the applicable referral criteria and points structure communicated through the Portal.

Points are awarded subject to successful verification of the relevant referral and compliance with the Referral Programme requirements. Coronation reserves the right to review, validate, reverse or cancel points that are awarded in error, obtained through fraudulent activity, or otherwise do not satisfy the applicable referral criteria.

3. Minimum Points Threshold

A participant must accumulate a minimum of 50,000 points within a quarter to become eligible to request a payout.

For the purpose of these Terms, a "quarter" means each three-month period of the calendar year, unless otherwise specified by Coronation.

4. Payout Requests

- a. A participant may request a payout only once in each quarter in which the minimum points threshold has been attained.
- b. Once eligible, the participant may request a payout of all points accumulated and available for redemption at the time of the payout request.
- c. The number of points accumulated above the minimum threshold does not entitle the participant to make more than one payout request in the same quarter.
- d. Any applicable payout value, conversion rate, processing requirements and payment method will be as displayed on the Portal or otherwise communicated by Coronation.
- e. Approved payouts shall be credited to the participant's Money Market account with Coronation Asset Management Limited.
- f. Payout requests are subject to verification and approval by Coronation and may be withheld or rejected where the participant or referral does not satisfy the applicable requirements.

5. Prohibited Activities

Participants must not engage in fraudulent, misleading, abusive or manipulative activities in connection with the Referral Programme, including creating or using multiple accounts, submitting fictitious or self-referrals, or otherwise attempting to improperly obtain referral points or rewards.

Where Coronation determines that points or rewards have been obtained improperly, it may cancel the relevant points, reject the payout request and/or suspend or terminate the participant's access to the Referral Programme.

6. Changes to the Programme

Coronation reserves the right to modify, suspend or discontinue the Referral Programme, including its eligibility criteria, points structure, minimum threshold, payout terms or other applicable conditions, at any time. Any material changes will be communicated through the Portal or other appropriate channels.

7. Privacy and Data Protection

By participating in the Referral Programme, you consent to the collection, use and processing of your personal data and any information provided in connection with referrals in accordance with Coronation's applicable privacy policy and data protection requirements.

8. General

Participation in the Referral Programme does not guarantee any particular reward or payout unless all applicable requirements have been satisfied.

Coronation's determination regarding the validity of referrals, allocation of points and eligibility for payout shall be final, subject to applicable law.

By accessing or using the Portal, you confirm that you have read, understood and agreed to these Terms and Conditions.