

Referral Program Terms & Disclosure

Milo's Referral Program allows eligible users to earn a \$500 Visa® gift card when they refer new clients who complete a funded loan with Milo. Referred users ("Referees") are also eligible to receive a \$500 Visa® gift card once their loan funds. By participating, you agree to the following terms:

Eligibility

- The program is open to individuals aged 18+ with a valid Milo account and a U.S.-based bank account.
- Referrers must have an active Milo account to generate and share referral codes.
- Referees must enter the referral code within their Milo dashboard before their loan application completes Stage 3.
- Employees, contractors, agents, or affiliates of Milo are not eligible to participate.
- Referral bonuses are not available in jurisdictions where prohibited by US law.

Qualified Loans

- Only funded crypto loans, crypto mortgages, and investment mortgages qualify for the referral bonus.
- Minimum loan amounts apply: \$75,000 for crypto loans and \$200,000 for crypto or investment mortgages. The referral program does not apply to loans and/or mortgages for the purchase or refinance of primary or secondary residences.
- Crypto loans, crypto mortgages, and investment mortgages are eligible.
- Referees can only receive one referral gift card, regardless of the number of loans.
- Referrers can earn multiple rewards for multiple successful referrals. Limited to one per referee.

Gift Card Fulfillment

- Gift cards will be delivered digitally to the email associated with your Milo account.

- Gift cards are issued within 7–10 business days after the qualifying loan has funded.
- Milo is not responsible for lost, stolen, or undeliverable gift cards due to incorrect user information.
- The amount of the referral award will be determined based on the published referral award amount in effect at the time the referred applicant completes Stage 3 of the loan application process.
- The referral award amount may vary over time and is subject to change at the sole discretion of Milo.

Fraud Prevention & Program Integrity

- Self-referrals are prohibited. Milo reserves the right to verify participant identity and disqualify referrals that show signs of abuse, misuse, or fraud.
- Referral rewards may be withheld or revoked in cases of suspected fraudulent activity, non-compliance with terms, or violation of applicable laws.
- Milo may suspend, modify, or terminate the referral program at any time without prior notice.

Tax Compliance

- Referral rewards may be considered taxable income.
- Milo will issue IRS Form 1099 to participants who meet or exceed the applicable federal or state reporting thresholds in a calendar year.
- Participants are solely responsible for any taxes owed resulting from referral rewards.

General

- Participation in the program constitutes full acceptance of these terms.
- These terms are subject to change without notice.