



M1 Finance LLC | Earn Referral Program Terms and Conditions

You must agree to the following terms and conditions in order to be eligible for this Promotion. These M1 High-Yield Cash Account Referral Program Terms and Conditions are in addition to your existing [M1 Brokerage Customer Account Agreement](#) and/or your [M1 High-Yield Savings Account Terms and Conditions](#), where applicable.

M1 Earn Referral Program | How It Works* Promotion Terms & Conditions

Promotion Start Date: August 27, 2024

- » You (the referrer) must have an active M1 account
- » In order to receive the 0.50% APY^{1,2} boost, You as the referrer must have either a funded (i) M1 High-Yield Cash Account; or (ii) M1 High-Yield Savings Account (or both).
- » You must send your unique 'Earn' referral link to a friend who is not an M1 customer.
- » Your friend must use your referral link to sign up for a new M1 High-Yield Cash Account.
- » Your friend must be approved to open an M1 High-Yield Cash Account
- » Your friend must successfully fund their M1 account with at least \$1,000 in aggregate within 30 calendar days from New-User Signup Date (see below)
- » Then you will receive a 0.50% APY^{1,2} Boost for 3 months on all available funds within your High-Yield Cash Account and/or High-Yield Savings Account¹

How Does Your Friend Use Your Unique M1 Referral Link?

- » Send your unique 'Earn' Referral Link to your friend.
- » Have your friend click on your unique 'Earn' Referral Link and create an account.

Where Can You Find Your Referral Link?

- » Login to your M1 account
- » Find your unique 'Earn' referral link on the referral promotion banner, either on the home tab or the Earn tab
- » Share your unique 'Earn' referral link with a friend

You can return to your account page at any time to locate your unique 'Earn' referral link.

*Important Terms and Conditions

If the conditions of this Promotion are satisfied, you will be eligible to receive an APY^{1,2} Promotional Boost (defined below) on your M1 High-Yield Cash Account(s) ("Cash Account") and your M1 High-Yield Savings Account ("HYSA"). However, your friend is only permitted to receive any APY Promotional Boost on their new Cash Account(s), as M1 does not offer new HYSA accounts at this time. Furthermore, you and your friend will receive a one-time 0.50% APY increase over the then-applicable standard APY² (a "APY Promotional Boost") on the aggregate balance of your respective Cash Account(s), and your HYSA (if applicable), for up to three (3) months, only if your friend (i) explicitly uses your unique 'Earn' referral link to open a new M1 account, (ii) successfully opens a Cash Account, and (iii) funds their M1 account within thirty (30) calendar days of New-User Signup Date with at least \$1,000 in aggregate on the M1 Platform ("Minimum Amount"). "New-User Signup Date" means the date your friend has successfully submitted a valid email and password to create an M1 user login. You and your friend will receive the APY Promotional Boost within 24 hours following the first day on which your friend funds their M1 account (e.g., Cash Account) with the Minimum Amount, with such APY Promotional Boost valid for a period of three (3) months from such Minimum Amount funding date (the "Boost Reward Period"). The APY Promotional Boost applies only to your Cash Accounts and/or HYSA, in aggregate, within your M1 account (up to 4 individual, and 1 joint** Cash Account). The APY Promotional Boost applies only to your friend's Cash Accounts, in aggregate within their account (up to 4 individual, and 1 joint** Cash Account). In addition to the then-standard APY, the APY Promotional Boost will accrue daily on funds within the applicable Cash Account (or HYSA), and any interest earned will be paid into the applicable Cash Account/HYSA on or around the end of each eligible calendar month. Interest accrued as a result of the APY Promotional Boost may not be separately identified within the applicable account, and payment of such accrued interest may occur in a single transaction.



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The APY Promotional Boost during the Boost Reward Period cannot be paused or extended for any reason whatsoever. If, during your Boost Reward Period, you close your Cash Account/HYSA at any time, or transfer all funds out of your Cash Account/HYSA, you will forfeit the remainder of your APY Promotional Boost on such closure or transfer date. If, during your friend's Boost Reward Period, your friend no longer maintains the Minimum Balance or closes their Cash Account at any time, your friend will forfeit the remainder of their APY Promotional Boost on such date. During the applicable Boost Reward Period, the total amount you/your friend can earn through the Promotion will vary based on any changes to the total balance in the applicable Cash Account/HYSA and/or any changes to either the standard APY or APY Promotional Boost rates (or both) for Cash Accounts/HYSA. M1 may, in its sole discretion, change the APY standard and/or the APY Promotional Boost rates at any time, during the Promotion or otherwise, without notice to you.

** Joint Cash Accounts are eligible for this Promotion only if the previously mentioned criteria is successfully met. In addition, a joint Cash Account must have at least one (1) eligible client under this Promotion, but any joint Cash Account is permitted only to have a single APY Promotional Boost applied at any time. Any eligible client may earn the APY Promotional Boost one (1) time on both their joint and individual Cash Accounts, respectively. Conversely, an eligible client that is earning the APY Promotional Boost solely based on having a joint Cash Account with another eligible client, where such client has already satisfied these applicable Promotion requirements, will not be eligible to earn the APY Promotional Boost on any of their individual accounts (existing or otherwise).

As the referrer for this Promotion, You are only permitted to receive up to two (2) APY Promotional Boosts on either your HYSA or Cash Account (or both, if applicable), and only if the above-mentioned conditions have been met by two different friends with separate accounts. In the event you are eligible for two (2) APY Promotion Boosts, each boost will apply sequentially (e.g., 0.50% for 3 month period, and then another 0.50% for the subsequent 3 month period). After two successful referrals, your unique referral code may still be shared with other friends, but you are prohibited from receiving any additional APY Promotional Boosts.

M1 reserves the right to modify or terminate this Promotion at any time without notice. M1 has no obligation to open a Cash Account for any particular person, regardless of that person's participation in any promotional program, and may accept or reject an application in its sole discretion. All eligibility decisions shall be made by M1 in its sole discretion. Without limiting the foregoing, M1 shall have sole discretion to determine whether to disqualify any person from receiving an APY Promotional Boost or otherwise participating in the Promotion for any reason, including but not limited to, if M1 determines, in its sole discretion, that fraudulent activity or a violation of the terms of this Promotion, M1 Terms of Use, and/or any applicable account agreement may have occurred, or if inaccurate or incomplete information was provided in opening the account. M1 is not responsible for incorrect entry or other failure on the part of your referees to meet the requirements herein. In the event M1 disqualifies an APY Promotional Boost after interest has begun to accrue, M1 reserves the right to recapture the amount of interest attributable to the APY Promotional Boost to the maximum extent permitted by law (e.g., recapturing paid interest from any M1 account). All federal, state, and local taxes and any related fees and expenses are the sole responsibility of the client.

EXCLUSIONS: If you are a member of another FINRA member firm, you are ineligible from receiving any monetary bonus for referrals to M1. Employees of M1 and its affiliates are not eligible to receive an APY Promotional Boost. Clients that qualify for an APY Promotional Boost are not eligible for any other APY Promotional Boost promotions offered by M1 or its affiliates. M1's marketing affiliates are excluded from participating in this Promotion, and are prohibited from receiving any referral payout and sending any referral link (including but not limited to, from use on public platforms). Any new client who creates a new M1 account without using their friend's unique 'Earn' referral link will be disqualified from this Promotion. Any new client may only participate in a single referral promotion at anytime.

This promotion is non-transferrable. Promotion available only to consumers 18 years or older who are U.S. citizens or certain eligible legal U.S. Residents. In referring friends to open an M1 account you are acting on behalf of M1 and under the supervision and control of M1. You agree to limit the information you provide in connection with the referral to the link and disclosure provided by M1.

Personal information collected in connection with this offer will be used in accordance with [M1's Privacy Policy](#).

¹ *Obtaining stated APY (annual percentage yield) with the M1 High-Yield Savings Account does not require a minimum account balance. Stated APY is accrued on account balance. APY is solely determined by M1 Spend LLC and its partner banks, and will include account fees that will reduce earnings. Rates are subject to change without notice. M1 High-Yield Savings Account is a separate offering from, and not linked to, the M1 High-Yield Cash Account offered by M1 Finance, LLC. M1 is not a bank.*

² *Stated APY (annual percentage yield) with the M1 High-Yield Cash Account is accrued on account balance. APY is solely determined by M1 Finance LLC and its partner banks, and will include administrative and account fees that may reduce earnings. Rates are subject to change without notice. M1 High-Yield Cash Account is a separate offering from, and not linked to, the M1 High Yield Savings Accounts offered by M1 Spend LLC's banking partner. M1 is not a bank.*