

Instructions

Invite friends. Get \$50. Expires February 12, 2022

1. Share your link

Invite your friend to open a Varo Bank Account with your unique link in the app.

2. Your friend spends \$50

Get paid when your friend spends \$50 within 30 days of opening their new Bank Account.

3. Earn \$50 each

You and your friend earn \$50.

Terms for Existing Varo Bank, N.A. Customer

To be eligible to receive a one-time \$50 bonus ("Bonus") from Varo Bank, N.A. ("Varo"), you (as the existing Varo Bank customer, also "Referrer" or "Sender") must have a Varo Bank Account with an available balance equal to or greater than \$0.00 and your Varo Bank Account must not be suspended or closed on or before January 13, 2022 and you must refer an individual who is not currently and has not previously been a Varo Bank customer (either with Varo Bank, N.A. or Varo Money, Inc.) (the "Referee" or "Receiver" or "New Customer") to become a Varo customer. This Referral Program will run from January 13, 2022 through Feb. 12, 2022 (the "Referral Program Period"); all Offers must be completed during the Referral Program Period to earn a Bonus. To complete this offer (the "Offer") and receive a Bonus: (1) you must refer the Receiver to Varo using your unique referral link; (2) the Receiver must open a new Varo Bank Account (subject to approval) between January 13, 2022 and February 12, 2022; and (3) the Receiver must make one or more qualifying purchases using their Varo Debit Card ("Qualifying Transactions") totaling \$50.00 or more within the first 30 days of the Receiver opening their new Varo Bank Account (the day the Receiver's new Bank Account is opened/approved counts as Day 1 for purposes of calculating this period). An ATM or over-the-counter cash withdrawal or third-party transfers (such as through Cash App, Venmo, PayPal, or similar services) will not qualify as Qualifying Transactions.

The Bonus will be deposited into your Bank Account within 4-7 business days of the completion of the Qualifying Transactions. Your Bank Account must be open and in good standing when the Bonus is paid. As sole sponsor and administrator of this Offer, Varo reserves the right to cancel or modify its terms or terminate any customer's eligibility at any time and without prior notice. Eligibility is based on individual customers inviting only personal friends, family, and known acquaintances. Attempts to generate referral activity by posting a customer's unique link on third party social media, blog, or other similar websites can result in termination of eligibility. The Bonus is void where prohibited. The Bonus will be reported on IRS Form 1099-MISC. You cannot earn more than 5 Bonuses in a calendar year, in the event you complete more than 5 Offers in a calendar year, additional Bonuses will be forfeit. By participating in this Offer, you acknowledge and consent that Varo may, in its discretion, disclose limited nonpublic personal

information about your relationship with Varo to the Receiver who you referred for purposes of offering and servicing this Offer.

Terms for New Varo Bank, N.A. Customer

To be eligible to receive a one-time \$50 bonus ("Bonus") from Varo Bank, you (the "Referee" or "Receiver" or "New Customer") must have never been a Varo Bank customer (either with Varo Bank, N.A. or Varo Money, Inc.) on or before January 13, 2022 and must use a unique referral link provided by an existing Varo customer (the "Referer" or "Sender") to become a Varo Bank customer. This Referral Program will run from January 13, 2022 through February 12, 2022 (the "Referral Program Period"); all Offers must be completed during the Referral Program Period to earn a Bonus. To complete this offer (the "Offer") and receive a Bonus: (1) you must use a unique referral link from a Sender as provided to you by the Sender; (2) you must open a new Varo Bank Account (subject to approval) between January 13, 2022 and February 12, 2022; and (3) you must make one or more qualifying purchases on your Varo Debit Card ("Qualifying Transactions") totaling \$50.00 or more within 30 days of opening your new Varo Bank Account (the day your new Bank Account is opened/approved counts as Day 1 for purposes of calculating this period). An ATM or over-the-counter cash withdrawal or third-party transfers (such as through Cash App, Venmo, PayPal, or similar services) will not qualify as Qualifying Transactions.

The Bonus will be deposited into your Bank Account within 4-7 business days of the completion of the Qualifying Transactions. Your Bank Account must be open and in good standing when the Bonus is paid. As sole sponsor and administrator of this Offer, Varo reserves the right to cancel or modify its terms or terminate any customer's eligibility at any time and without prior notice. Eligibility is based on individual customers inviting only personal friends, family, and known acquaintances. Attempts to generate referral activity by posting a customer's unique link on third party social media, blog, or other similar websites can result in termination of eligibility. The Bonus is void where prohibited. The Bonus will be reported on IRS Form 1099-INT. By participating in this Offer, you acknowledge and consent that Varo may, in its discretion, disclose limited nonpublic personal information about your relationship with Varo to the Sender who referred you for purposes of offering and servicing this Offer.