



Title: Terms and Conditions for the Invite a Friend Rewards Program | Version: 2 | Updated: 11/11/2024 | Region: United Kingdom (GB)

Guavapay Limited (“Guavapay”, “we”) is a company registered in England with company number 10601900 with its registered address at Salisbury House, 29 Finsbury Circus, London, EC2M 5QQ, United Kingdom. Guavapay Limited is registered with the Financial Conduct Authority in the United Kingdom as a Small Electronic Money Institution with reference number 900888. Guavapay Limited’s ICO registration number is ZA274504.

Thank you for participating in the Invite a Friend Rewards Program (the “Program”). By participating in this Program, you agree to the following terms and conditions:

1 Eligibility

1.1 Participants must be residents of the United Kingdom and at least 18 years old.

1.2 The Program is open only to new users of the MyGuava app who have not previously used any Guavapay services (each an “**Invitee**”) who are invited to Guavapay by existing users via a unique invitation link (each an “**Inviter**”).

1.3 The Program is a one-time offer per Invitee. Each Invitee is only eligible to receive the benefit once.

1.4 An Inviter may receive a reward for each Invitee who successfully meets the entry requirements at clause 2 below.

1.5 The following individuals are not eligible to enter the Program:

- employees of Guavapay;
- individuals involved in organising, running, or promoting the Program; and/or
- anyone entering on behalf of another person.

2 Conditions

2.1 To benefit from the rewards of the Program, (i) the Inviter must invite the Invitee through the MyGuava app by generating and sharing the unique invitation link; then (ii) Invitee must:

- download and register on the MyGuava app using the unique invitation link shared by the Inviter;
- order a MyGuava physical card (the “**Card**”);
- complete at least three (3) Eligible Transactions using the Card, for a minimum total amount of £100.

2.2 For the purposes of this clause 2, “Eligible Transactions” shall mean transactions made with:

- all transactions requiring in-person presentation and processing of the Card. Specifically, the cardholder must ensure that the physical card, whether or not integrated into any e-wallet, is tapped, swiped, or inserted into an approved card reader at the time of payment,
- all three Eligible Transactions can be made with one or more service providers.

- the aim of purchasing any products and/or services (including utilities), with the exception of:
 - cash withdrawals;
 - payments to other payment services or currency exchange providers;
 - gift card purchases;
 - gambling or gambling-related products or services; and/or
 - reversed, refunded, declined or cancelled transactions.

3 Rewards

3.1 The Inviter will receive £10 to their MyGuava account within thirty (30) days of the Invitee meeting the cumulative entry requirements at clause 2.1 above.

3.2 The Invitee will receive £20 to their MyGuava account within thirty (30) days of meeting the cumulative entry requirements at clause 2.1 above.

3.3 The rewards are non-exchangeable and cannot be substituted for cash or any other prize.

4 Campaign Period

4.1 The Program will end at 23:59 on 15 December 2024.

4.2 Any transfers made after the end of the campaign period will not be eligible for the rewards.

5 Limitations

5.1 The rewards are only available to Inviters and Invitees who meet all eligibility and entry requirements.

5.2 The Program cannot be combined with any other promotions, offers, or discounts.

5.3 Any user who provides false or misleading information during registration or the transfer process will be disqualified from the Program.

6 Disqualification and Final Decision

6.1 We reserve the right to disqualify any participant who does not comply with these terms or who provides false information.

6.2 Our decision is final, and no correspondence will be entered into regarding the outcome of the Program. We reserve the right to declare the Program void if we consider it unreasonable to proceed, due to an administrative error or otherwise.

7 Liability

7.1 Guavapay is not liable for any technical issues or malfunctions that may affect the entry process or result in a lost or incomplete entry, including any issues associated with the unique link generated by the Inviter. We are not responsible for any entries that are lost, delayed, illegible, corrupted, damaged, incomplete, or otherwise invalid.

7.2 Guavapay's liability under or in connection with the Program or these terms and conditions shall be limited to the value of the applicable reward.

8 Amendments

8.1 Guavapay reserves the right to terminate or temporarily suspend this Program in the event of technical or other difficulties that might compromise its integrity, though we will endeavor to minimise the impact on participants.

8.2 Any changes to the Program or these Terms and Conditions will be communicated through appropriate channels.

9 Data Protection

9.1 Any personal data collected as part of this Program will be processed in accordance with our [Privacy Policy](#).

9.2 If you register for the Program, we will use your information in accordance with these Terms and Conditions. Our Privacy Policy explains how we will use, disclose, transfer, and store your information, and sets out your rights to your information: <https://myguava.com/personal/privacy-policy>.

10 Governing Law

10.1 These T&Cs are governed by and construed in accordance with the laws of England and Wales.

11 Contacts

11.1 If you require any information or assistance in connection with the Program, please contact Guavapay Limited Customer Support:

- By letter: Customer Support, Guavapay Limited, Salisbury House, 29 Finsbury Circus, London EC2M 5QQ, United Kingdom.
- By email: support@guavapay.com.
- By phone: +44 204 577 1440.
- By chat through the app or Website
- Through specific contact forms on our Website: <https://myguava.com/personal/help>.