



GreenSky® Merchant Referral Program

Home Improvement Merchants

- ✓ **Program Overview:** The GreenSky® Merchant Referral Program (the “Referral Program”) is offered by GreenSky, LLC (“GreenSky”) and provides the opportunity for eligible Merchants participating in the GreenSky® Program (“Merchants”) to refer Merchants not currently participating in the GreenSky® Program to GreenSky to receive awards, as described herein.
- ✓ **Program Details:** GreenSky® will award one (1) \$250 prepaid gift card (each, a “Reward”) to any Eligible Referrer who refers an Eligible Merchant who becomes a Merchant in compliance with these Referral Program Rules (the “Rules”) during the Referral Program Period. The Reward will be issued to the Eligible Referrer within sixty (60) days following the first funded loan by the referred Merchant. To receive a payment, an Eligible Referrer must be in good standing with GreenSky®. The Referral Program is valid only in the United States and cannot be combined with any other offers. GreenSky® reserves the right to add, modify and/or delete any Rewards and/or requirements to receive any Rewards at any time. GreenSky’s® decision with respect to all aspects of the Referral Program is final and binding. Limit two (2) Rewards per Eligible Referrer in each calendar year.
- ✓ **Definition of an Eligible Referrer:** To qualify as an “Eligible Referrer,” you must be an owner, director, or employee of a Merchant¹ currently enrolled, active and in good standing (i.e., not suspended or on probation) in the GreenSky® Program when the Eligible Merchant is enrolled in the GreenSky® Program. Existing and former GreenSky® Merchants are prohibited from referring either themselves, affiliated/related businesses, or persons related to any principal of the Eligible Referrer. It is the sole responsibility of the Eligible Referrer to determine whether their employer’s policy allows them to participate in the Referral Program.
- ✓ **Definition of an Eligible Merchant:** An “Eligible Merchant” is a business that (1) is not currently, and has never been, a GreenSky® Merchant; (2) is not already registered as a GreenSky lead or contact in GreenSky’s® records; (3) completes the enrollment process for a GreenSky Merchant and is approved for participation in the GreenSky® Program in the sole discretion of GreenSky®; and (4) is an active merchant in good standing for at least sixty (60) days after activation of account in compliance with the GreenSky® Program Agreement terms available at: [GreenSky.com/MerchantAgreement](https://www.greenskylending.com/MerchantAgreement), as determined in the sole discretion of GreenSky®.
- ✓ **No Prohibited Actions:** You agree not to take any action which is or may be interpreted to be detrimental to the brand, trademark, or interests of GreenSky®, including without limitation, attempting to make referrals or receive rewards in a manner inconsistent with these Rules or the intent of these Rules, attempting to earn rewards through illegitimate channels, participating in fraud, or tampering with Referral Program.
- ✓ **How to Earn Rewards:** To be eligible to earn Rewards, you must first complete the Registration Process.
- ✓ **Registration Process:** A referral may be submitted at [GreenSky.com/Referral](https://www.greenskylending.com/Referral) (Referral Webpage). The Eligible Referrer must complete all required fields on the form including requested information about Eligible Referrer and information about the Eligible Merchant. If the Eligible Referrer wishes to refer more than one Eligible Merchant, each referral must be submitted separately. After you have completed the referral website registration process, GreenSky® will reach out to the Eligible Merchant and invite them to become a GreenSky® Merchant.
- ✓ **Reward Issuance:** The Reward will be issued to the Eligible Referrer in the form of an electronic gift card upon satisfactory completion of the requirements outlined herein. If required by GreenSky®, the Merchant must complete and submit any additional documentation within a timeframe set by GreenSky®, in order to be eligible and receive any Reward. Gift cards are subject to separate terms and conditions imposed by the issuer.

✓ **General Conditions:**

By participating in the Referral Program, you agree to release, discharge, indemnify and hold harmless GreenSky®, its subsidiaries and affiliates, and each of their respective officers, directors, shareholders, employees, and agents (collectively, "Released Parties") from any liability or damages, which may arise out of participation in the Referral Program or out of the acceptance, use, misuse or possession of any Reward attained through this Referral Program. You further agree not to: (a) bind, create any obligation (express or implied) or negotiate prices or other terms and conditions on GreenSky's® behalf (nor represent to any person, including any prospective GreenSky® customer or New Eligible Merchant, that you have authority to do so); or (b) make any claims regarding the GreenSky® services. You also agree that any promotion methods that you use to promote GreenSky® products and services to prospective GreenSky® customers shall be in accordance with all applicable laws and regulations.

Released Parties are not responsible for late, lost, incomplete, delayed, inaccurate, garbled, undelivered, misdirected referrals or Rewards or other errors or problems of any kind relating to or in connection with the Referral Program, whether printing, typographical, technical, computer, network, human, mechanical, electronic or otherwise, including, without limitation, errors or problems which may occur in connection with the administration of the Referral Program, the verification of Eligible Merchants, the tracking of referrals and Eligible Merchants, the announcement of the Rewards or in any Referral Program-related materials.

GreenSky® reserves the right to modify, the Referral Program or the Rules at any time. Your participation in the Referral Program after such modification will be deemed acceptance of such changes. GreenSky® also reserves the right to suspend or cancel the Referral Program or the Rules at any time. Any changes GreenSky® makes will be effective immediately on notice, which it may give either by posting on the Referral web page, GreenSky.com or via e-mail. You should review these Rules periodically to ensure familiarity with the most current version. You will always be able to tell when the version was last updated by checking the "Last Revised" date at the top of these Rules. All questions or disputes regarding the Referral Program, including without limitation, those involving eligibility, participation, fraud, and abuse will be resolved by GreenSky®.

GreenSky® also reserves the right to disqualify and deregister any Referrer in the event that GreenSky® determines that Referrer has violated any of these Rules, which determination shall be final. In the event of such disqualification or deregistration, Referrer forfeits the rights to receive, and GreenSky® is not obligated to honor or pay any Rewards which vest on or after the date of such effective disqualification or deregistration.

In addition, GreenSky® reserves the right to accept or reject any business applying to enroll as a GreenSky® Merchant in the GreenSky® Program and to terminate any GreenSky® Merchant's participation in the GreenSky® Program, in GreenSky's® sole discretion.

Your participation in the Referral Program constitutes permission for GreenSky® and its designees to use your name, biographical information, image, likeness and/or statements about the Referral Program for advertising, trade, promotional and other purposes, in any manner, in any and all media now or hereafter devised, worldwide, in perpetuity, without additional compensation, notification or permission, unless prohibited by law.

Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Rules, or the rights and obligations of the participant and GreenSky® in connection with the Referral Program, shall be governed by, and construed in accordance with, the laws of the State of Georgia, without giving effect to any choice of law or conflict of law rules (whether of the State of Georgia, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Georgia.



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GreenSky® Marks: You acknowledge that GreenSky's® names, logos, trademarks, service marks and other intellectual property (collectively, "GreenSky® Marks") are the exclusive property of GreenSky, LLC and that you do not have any proprietary rights therein. You may only use and display GreenSky® Marks to the extent specifically designated or authorized in advance by GreenSky®.

WARRANTY DISCLAIMER: GREENSKY® MAKES NO EXPRESS OR IMPLIED WARRANTIES OR REPRESENTATIONS WITH RESPECT TO ANY SERVICES OR PRODUCTS CONTEMPLATED BY THIS AGREEMENT. GREENSKY® DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING, WITHOUT LIMITATION, FITNESS FOR A PARTICULAR PURPOSE, NONINFRINGEMENT, TITLE AND MERCHANTABILITY.

By participating in the Referral Program, you agree, affirm, and represent that you have read, understand, and will comply with the Rules.

LIMITATION OF LIABILITY: GREENSKY'S® LIABILITY FOR DIRECT DAMAGES IS LIMITED TO \$1,000. NEITHER GREENSKY®, NOR ITS AFFILIATES, SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, OR ANY LOSS OF REVENUE, EVEN IF GREENSKY HAS BEEN INFORMED IN ADVANCE OF SUCH DAMAGES OR SUCH DAMAGES COULD HAVE REASONABLY BEEN FORESEEN BY GREENSKY®. THE PARTIES ACKNOWLEDGE AND ACCEPT THE REASONABLENESS OF THE DISCLAIMERS AND LIMITATIONS OF LIABILITY SET FORTH IN THIS PROVISION.

PERSONAL INFORMATION: Your personal information collected in connection with this Program will be used in accordance with GreenSky's® Privacy Policy, available for GreenSky® at [GreenSky.com/Privacy-Policy](https://www.greensky.com/Privacy-Policy).

If you have any questions about the Referral Program, please email GreenSky® at Referrals@GreenSky.com.

Loans for the GreenSky® consumer loan program are provided by Synovus Bank, Member FDIC, NMLS #408043, without regard to age, race, color, religion, national origin, gender, disability, or familial status. GreenSky Servicing, LLC services the loans on behalf of your lender, NMLS #1416362. www.nmlsconsumeraccess.org. GreenSky® is a registered trademark of GreenSky, LLC and is licensed to banks and other financial institutions for their use in connection with that consumer loan program. GreenSky Servicing, LLC is a financial technology company that manages the GreenSky® consumer loan program by providing origination and servicing support to banks and other financial institutions that make or hold program loans. GreenSky, LLC and GreenSky Servicing, LLC are not lenders. All credit decisions and loan terms are determined by program lenders.

