

FutureMoney Gifting — Terms & Conditions

1. Overview

FutureMoney Inc. (“FutureMoney”, “we”, “our”, or “us”) offers a digital gifting program that allows individuals (“Givers”) to purchase and send investment gifts to eligible recipients (“Recipients”) through the FutureMoney platform.

Gifts are processed as promotional account credits (“Gift Balance” or “Bonus Balance”) that are automatically applied to a Recipient’s FutureMoney account once the gift has been successfully paid for and verified.

By purchasing or receiving a gift through the FutureMoney Gifting Program, you agree to these Terms in addition to FutureMoney’s **Terms of Service** and **Privacy Policy**.

2. Purchase & Payment

- All payments are processed securely through **Stripe**.
 - **FutureMoney is the merchant of record**; all purchases represent platform credits, not cash transfers.
 - During checkout, FutureMoney may collect information about the Giver and Recipient (e.g., names, email addresses, phone numbers, occasion, or message) to facilitate delivery and compliance.
 - Marketing and communication preferences are fully **opt-in**, and participants may unsubscribe at any time.
 - All sales are **final** once payment is processed successfully. Refunds are only issued in the event of technical errors or chargebacks, as determined by FutureMoney.
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3. Redemption & Gift Balance Application

- **Automatic Application:** Gift Balances are applied automatically when a Recipient already holds a FutureMoney account associated with the provided email or phone number.
 - **New Recipients:** If a Recipient does not yet have a FutureMoney account, they must create one using the same **email or phone number** provided by the Giver to redeem their gift.
 - **Redemption Window:** Gifts must be claimed within **12 months** of purchase. After that, unclaimed balances may expire.
 - **Investable Credits:** Once applied, Gift Balances are credited to the Recipient's account in the application and are available for investment.
 - **120-Day Holding Period:** Gift Balances are subject to a **120-day withdrawal restriction**, but may be invested during that period.
 - **Post-Restriction Access:** After 120 days, the balance (including any investment gains or losses) becomes unrestricted and is treated as a standard account balance.
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4. Investment Risk & Disclosures

- All investments made with Gift Balances are subject to market risk, including potential loss of principal.
 - Past performance does not guarantee future results.
 - Recipients are solely responsible for how they allocate their Gift Balance between their goals on FutureMoney.
 - Any losses during the holding period will reduce the available Gift Balance.
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5. Chargeback & Fraud Protections

In the event of a chargeback, disputed transaction, or suspected fraud:

- The associated Gift Balance and investments may be **frozen immediately**.
- FutureMoney may **liquidate open positions** at current market value to recover funds.

- Recovered funds may be deducted from the Recipient's account balance if the gift had already been applied.
 - FutureMoney reserves the right to suspend accounts or restrict future participation in the gifting program for fraudulent behaviour.
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6. Communications

For Givers:

- Invitations to participate in referral programs or product features.

For Recipients:

- Email or push notification confirming that a gift has been received.
- Instructions to open or create an account (if applicable).

All communications include clear **unsubscribe** options.

7. Restrictions & Limitations

- Minimum gift amount: **\$25 per transaction.**
 - Maximum gift amount: **\$5000 per transaction.**
 - FutureMoney reserves the right to impose limits on gift amounts subject to operational, compliance, or regulatory considerations.
 - Standard FutureMoney account minimums and eligibility rules apply.
 - FutureMoney reserves the right to modify, suspend, or terminate the gifting program at any time.
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8. Account & Eligibility

- Recipients must have or create an eligible **FutureMoney investment account** to receive a gift.

- Eligibility requirements (such as age, residency, identity verification and bank linking) apply.
- Givers are responsible for ensuring that recipient details (email/phone) are accurate before purchase.
- Gifts cannot be transferred, refunded, or redeemed for cash outside the FutureMoney platform.