

WELCOME INVEST

WHO IS THE ORGANISER?

The organiser of the “**Welcome Invest**” programme (the “**Programme**”) is **Satispay Invest S.A.**, a Luxembourgish registered company, with registered office at 53, Boulevard Royal, L-2449 Luxembourg (referred to as “**Satispay Invest**”, or “**we/us**”).

Satispay Invest is an investment firm regulated by the Commission de Surveillance du Secteur Financier with register number P00000555.

Satispay Invest is an investment platform available on the Satispay App that allows you to invest your e-money.

This communication does not constitute investment advice. Investments carry risks, including potential loss of capital. Past performance is not indicative of future results, returns are not guaranteed.

The Programme allows you to receive a benefit linked to registration for the Satispay Consumer service provided by Satispay Europe S.A., an electronic money institution regulated by the Commission de Surveillance du Secteur Financier with register number W000010 (“**Satispay Europe**”). Satispay Europe offers a payment system that allows you to pay in stores, receive Cashback, send money to friends and save money.

You can contact us using the “Contact us” function in the Satispay App, by email at support@satispay.com, or by post at 53 Boulevard Royal, L-2449 Luxembourg.

WHO ARE THE PROGRAMME TARGETS AND HOW DO WE SELECT THEM?

The Programme is open to all **consumers** who can use our services (the “**Beneficiaries**” - click [here](#) for further information) who:

- Have never registered through the Satispay App with the Satispay Consumer service offered by Satispay (click [here](#) for further details); and
- Have a link, a dedicated landing page or a promotional code (“**Promo Code**”) created and shared by us, by your friends and contacts, or by affiliated brands that are part of the Programme.

As a Beneficiary, you may take part in the Programme only once.

WHAT IS THE BENEFIT AVAILABLE AND HOW DO YOU GET IT?

As a Beneficiary, you could get a **bonus** on your e-money account opened with Satispay Europe equal to the amount we've communicated to you about or that's been promoted by us or our partners (the “**Bonus**”). Note that the Bonus shall be regarded as a discount, applied to the amount that you are required to spend via the App using the service offered by Satispay Europe (see point 5 below).


To get the Bonus just follow the instructions below 📌.


1. Download the App through the link received or directly from an app store



2. Follow the guided procedure for registering with the Satispay Consumer service
3. **Finalise the registration with the Satispay Consumer service** by entering the information and uploading the documents requested **within 2 days** (or, if different, by the term otherwise communicated) **from keying in the Promo Code** in case you added the code manually or **from confirming your phone number in App during the registration process** in case you have clicked on an invitation link and entered your phone number
4. Set the **Budget** in the App
5. Spend at least the amount **that has been communicated to you** via the App, at **physical and/or online stores** affiliated with the Satispay Europe services, within **30 days** as of the **conclusion of your registration**.

After the terms of a campaign have passed, the Promo Code expires and you will no longer be entitled to get the Bonus.

 **Important note:** If you download the App without following the link received, you will have to manually enter your Promo Code during the registration process for the service. Failure to key in the Promo Code results in the inability to receive the Bonus.

 **You may get the Bonus only if you pay in online and physical shops.** To be specific, these will **not** be considered eligible payments:

- money transfers to contacts;
- money transfers to Savings and/or to shared Money Boxes;
- purchases of mutual fund shares or money transfers in connection with the remunerated money boxes offered by Satispay Invest;
- money transfers from the App to your bank account;
- gift cards purchases;
- donations;
- mobile-phone top-ups;
- road tax (if available in your country);
- slips payment, including Pago PA (if available in your country).

 **We reserve the right not to assign the Bonus to you if you have a negative balance on the account opened with Satispay Europe when crediting the Bonus to your availability.** 

HOW WILL YOU BE INFORMED ABOUT THE BONUS?

You will receive the Bonus once you have spent the required amount (see point 5 above) **via the App in online and/or physical stores** affiliated with the Satispay Europe services.

Satispay Europe may activate the Satispay Consumer service in case of a positive outcome of the identification processes and appropriate checks, and also if you have all the necessary requisites (please read the general terms of service, which you can find in the "Legal Hub" section of the [website](#)). The processes of identification and adequate checks start once registration with the Satispay Consumer service has been concluded.

You can check at any time whether you have been credited with the Bonus in the **Profile** section of the App. This “incoming transaction” will be visible at any time in the list of transactions, in the “Transactions” section of the App.

WHAT CAN THE BONUS BE USED FOR?

As a Beneficiary, you may use the credited Bonus to carry out **payments via the App** to third parties affiliated with the Satispay Europe services.

ABUSE OF SATISPAY'S PROGRAMMES

After registering with Satispay Europe services, we reserve the right to suspend your Promo Code should we detect:

- **not genuine use** of the App and/or of our services and/or the services offered by Satispay Europe;
- **abuse in the manner you got the Bonus** and/or **fraudulent actions to get the Bonus**, also with the cooperation of other Beneficiaries and/or users, **against the purpose and the terms** of this or other Satispay Group's programmes.

Your Promo Code will be suspended with immediate effect after notification via email.

Should we detect a systematic abuse of this Programme or other programmes organised by the Satispay Group, also with the cooperation of other Beneficiaries and/or users, we and Satispay Europe reserve the right to deactivate your account and to suspend and/or interrupt the with immediate effect the services offered by us and/or Satispay Europe.

DURATION, MODIFICATION, SUSPENSION AND CANCELLATION OF THE PROGRAMME

The Programme is valid up to **June 30, 2026** (inclusive).

We reserve the right to modify, suspend and/or cancel the Programme at any time. In this case we will give advance notification of our decision via the App, email or the website www.satispay.com.

👉 **The modification, suspension and/or cancellation of the Programme will have no effect on registrations initiated or on Bonuses accrued prior to the effective date of the modification/suspension/cancellation.** 👉

PROCESSING OF PERSONAL DATA

We process the personal data of Beneficiaries in accordance with applicable personal data protection laws. For further information please consult our [privacy policy](#).

GOVERNING LAW AND JURISDICTION

This Program and any dispute or claim arising out of or in connection with it shall be governed by and construed in accordance with the laws of the Grand Duchy of Luxembourg, provided that the law at the place of the Beneficiary's residence or domicile may also be applied if mandatory applicable or more consumer-protective provisions are concerned. For the resolution of any dispute or claim arising out of or in connection with this Program, the competent court shall be the court of the Beneficiary's residence or domicile.