SMS TERMS & CONDITIONS

Effective Date: November 19, 2026

These SMS Terms & Conditions (“SMS Terms”) govern participation in the Refer a Friend App text messaging program (“SMS Program”) offered by Refer a Friend, LLC, doing business as Refer a Friend App (“Refer a Friend App,” “we,” “us,” or “our”).

These SMS Terms supplement our general Terms of Use. If there is a conflict concerning the SMS Program, these SMS Terms will control.

1. Program Description

If you affirmatively opt in, Refer a Friend App may send recurring automated marketing text messages to the mobile telephone number you provide.

Messages may include:

• Refer a Friend App feature updates.

• Membership tips and educational information.

• Product and platform announcements.

• Suggestions for organizing and using your trusted network.

• Occasional promotional information.

2. Voluntary Consent

Participation in the SMS Program is voluntary.

Consent to receive marketing text messages is not required to create an account, access or use Refer a Friend App, or purchase any goods or services.

You enroll only by providing your mobile number and affirmatively selecting the separate SMS consent checkbox, which is unchecked by default.

By opting in, you authorize Refer a Friend App to send recurring automated marketing text messages to the mobile number you provided. Your consent applies only to the Refer a Friend App SMS Program and is not transferable.

You represent that you are the subscriber or customary user of the mobile number provided and that you are authorized to consent to messages sent to that number.

3. Message Frequency

You can expect approximately one recurring marketing message per week, generally not exceeding five marketing messages per month.

We may also send a one-time enrollment confirmation and messages necessary to respond to HELP, STOP, or similar requests. Message frequency may vary based on your interactions with the SMS Program.

4. Message and Data Rates

Message and data rates may apply. Your wireless carrier's rates and terms govern any charges associated with sending or receiving text messages.

Refer a Friend App does not charge a separate fee for participation in the SMS Program.

5. Opting Out

You may opt out at any time by replying STOP to any Refer a Friend App text message. You may also submit another clear and reasonable request indicating that you no longer want to receive text messages.

After you opt out, we may send one final message confirming your request. We will then stop sending messages covered by the SMS Program unless you subsequently provide new consent.

Opting out of SMS messages will not prevent you from using Refer a Friend App or affect communications you have separately authorized through email, push notifications, or other channels.

6. Help and Support

Reply HELP to any Refer a Friend App text message for assistance.

You may also contact us at support@referafriendapp.net.

7. Supported Carriers and Delivery

The SMS Program may not be available through every wireless carrier or on every device.

Delivery is subject to effective transmission by your wireless carrier and network provider. Messages may be delayed or not delivered because of circumstances outside our control.

Carriers are not liable for delayed or undelivered messages.

8. Changing or Reassigning Your Number

If you change, deactivate, transfer, or relinquish the mobile number enrolled in the SMS Program, you agree to opt out before doing so or promptly notify us at support@referafriendapp.net.

You are responsible for keeping the mobile number associated with your account accurate.

9. Privacy

Our collection and use of information connected with the SMS Program are described in the Refer a Friend App SMS Privacy Policy at https://referafriendapp.net/sms-privacy-policy.

Our general Privacy Policy also applies to your use of Refer a Friend App.

10. Changes to the SMS Program or These Terms

We may modify or discontinue the SMS Program or update these SMS Terms from time to time.

We will post updated SMS Terms with a revised effective date and provide any additional notice required by applicable law. If a material change requires new consent, we will request that consent before sending messages under the changed program.

11. Contact Us

Refer a Friend, LLC

Doing business as Refer a Friend App

Website: https://referafriendapp.net

Email: support@referafriendapp.net