



E.PN Referrals Promotion

Referral program

In order to attract new Customers to us, we offer you two options, for using either of which you will receive a reward.

You can use our referral program in the following two ways:

1. Invite users to the e.pn website and your bonus will be 1% on deposits up to \$1,000;
2. On xcards.net you set your own commission for your referrals and we will deduct 70% of the amount taken from them.

How the referral link works on the xcards.net affiliate site:

If you set a commission of 10%, then when your referral deposits \$1,000, \$900 will be credited to their main account and \$100 will be taken as our commission on deposit, of which you will immediately receive \$70. We have opened a separate affiliate site xcards.net especially for this program. Everyone who goes to xcards.net without a referral link will receive a 10% commission.

You and the Referee must meet all of above-mentioned criteria. If either of you do not meet or only partially meet during the Promotion Period, you will not receive a Referral Fee.

Other legal information you should know

- We may suspend, discontinue or cancel this promotion or change these Terms and Conditions at any time. If we suspend or terminate this promotion, we shall remove these Terms and Conditions from our website. If we change these Terms and Conditions, we will post the updated Terms and Conditions on our website.
- To be eligible to receive the Reward, you must comply with these Terms and Conditions and all other terms and conditions applicable to your account. If we consider that you are engaging in fraud or materially misusing this Promotion, we may, in our sole discretion, take any action we deem appropriate in the circumstances.



- Any change to these Terms (including suspension or termination of the Promotion) shall not affect your rights if you have already participated in the Promotion (except as required by applicable law).
- Events beyond E.PN's control may occur that make it impossible for the Promotion to run. Accordingly, E.PN shall not be liable for any losses, direct or indirect, incurred as a result of events beyond its control.
- These Terms and Conditions constitute the agreement between you and E.PN under which you receive your Account. If you have any questions or complaints about this Promotion, you can find out who this company is and contact them via in-app chat.
- These Promotion Terms and Conditions shall be governed by and construed solely in accordance with the laws of Seychelles. Any disputes arising out of or in connection with these terms and conditions shall be subject to the exclusive jurisdiction of the competent court in Seychelles.

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