

TripTips Customer & Promoter Frequently Asked Questions

Effective Date: 09/04/2026

TripTips, LLC

This FAQ provides a plain-language overview of certain TripTips Customer and Promoter features. It does not replace the TripTips Promoter & Customer Referral Participant Agreement, Compensation Plan, Code of Conduct, Tax Verification & Payout Terms, Terms of Use, Privacy Policy, applicable promotion terms, or other legally binding TripTips policies.

If this FAQ conflicts with an applicable TripTips agreement or legally required policy, the controlling agreement or policy governs.

ACCOUNT & PARTICIPATION

1. What is TripTips? TripTips is a technology-enabled referral-marketing marketplace that allows eligible users to:

- Discover participating Businesses.
- Redeem eligible TripTips promotions and offers.
- Share an authorized TripTips referral QR code, referral link, invitation code, or other approved referral method.

- Directly refer eligible Customers, Promoters, and Sales Representatives.
- Potentially earn Referral Earnings when directly referred individuals complete eligible Qualifying

Referral Redemptions. Referral compensation is based on legitimate qualifying marketplace activity-not merely account creation or recruitment.

2. What is the difference between a TripTips Customer and Promoter? Customers and Promoters may have the same core consumer and referral functionality. A TripTips participant may both:

- Redeem eligible TripTips promotions personally.
- Directly refer other eligible TripTips participants.

TripTips may use different account labels, badges, profile designations, or marketing terminology without changing the underlying compensation rights applicable to the account.

3. Does it cost money to become a Customer or Promoter? TripTips does not require you to purchase:

- Inventory
- Paid training
- Starter kits
- Leads
- Advertising
- Subscriptions
- Memberships
- TripTips products or services

merely to participate in the ordinary Customer/Promoter referral program. There is also no requirement that you recruit another person in order to maintain ordinary referral functionality. Certain administrative and verification fees may apply after you earn eligible Referral Compensation and establish payout eligibility, as explained below.

4. Am I required to refer people?

No.

TripTips does not require Customers or Promoters to:

- Work fixed hours.
- Make a minimum number of referrals.
- Meet referral quotas.
- Recruit other participants.
- Purchase inventory.
- Purchase training.
- Make a financial investment in TripTips.

Participation in referral activity is voluntary.

5. Am I an employee of TripTips?

No.

Merely using TripTips as a Customer, Promoter, or compensated referrer does not create an employer- employee relationship. Your participation also does not, by itself, create a:

- Partnership
- Joint venture
- Franchise
- Fiduciary relationship
- Agency relationship
- Right to legally bind TripTips

Referral compensation generally arises from qualifying independent referral activity and is not employee wages unless applicable law requires otherwise.

REFERRALS & ATTRIBUTION

6. How do I refer someone to TripTips? TripTips may provide approved referral tools including:

- Your TripTips referral QR code
- Referral links
- Invitation codes
- Authenticated account relationships
- Other TripTips-approved attribution technology

TripTips may also use authenticated system, account, device, session, database, or platform records to determine valid referral attribution. TripTips' authenticated platform records generally control attribution absent demonstrable error.

7. What happens after I directly refer someone? If an eligible Customer, Promoter, or Sales Representative is originally and validly attributed directly to you, that referral relationship may continue to be associated with your account for qualifying future activity. If that directly referred person later completes an eligible Qualifying Referral Redemption, you may earn the applicable Referral Earnings, subject to TripTips':

- Qualification rules
- Attribution requirements
- Fraud-prevention rules
- Tax requirements
- Payout requirements
- Payment-processing rules
- Compliance requirements

8. Is my referral attached to me forever? TripTips may describe qualifying referral attribution as continuing or lifetime referral attribution. A legitimate direct referral generally remains associated with you while:

- The referred user's TripTips account remains active and eligible.
- The original attribution remains valid.
- Applicable law permits compensation.
- Your account remains eligible.
- The applicable TripTips referral-compensation program remains operational.

"Lifetime" does not mean:

- Ownership of another person.
- Guaranteed payments for your biological lifetime.
- Guaranteed continued operation of TripTips.
- Guaranteed future compensation.
- Guaranteed continuation of a particular compensation program.
- Payment after the underlying referral relationship no longer qualifies.

Referral attribution is a contractual compensation relationship only.

9. Can another Promoter or Customer take my referral later?

Generally, no.

Once an eligible user has been originally and validly attributed directly to you through TripTips, another participant cannot simply overwrite or replace that legitimate referral relationship. For example: You refer Customer A. Customer A later travels to another city and meets another TripTips Promoter. That Promoter attempts to refer Customer A again. If Customer A already has a valid active TripTips account attributed to you, the later Promoter does not automatically take your referral. Attempts to steal, overwrite, manipulate, reset, or fraudulently change another participant's valid referral attribution are prohibited.

10. Can someone else's QR code overwrite my referral?

Generally, no.

Scanning another participant's QR code or opening another person's referral link does not automatically replace an existing valid referral relationship. TripTips' authenticated attribution records generally control absent:

- Demonstrable error
- Fraud
- Manipulation
- Invalid accounts
- Legally required changes
- Another circumstance expressly permitted under TripTips rules

11. What if my referral stops using TripTips for a while? Temporary inactivity by itself does not automatically transfer that user to someone else. If:

- The original account remains active and eligible.
- Valid attribution remains intact.
- The applicable referral program continues.

the referral generally remains associated with the original referring participant.

12. What happens if my referral deactivates or permanently deletes their account? If the referred user deactivates or permanently deletes the applicable TripTips account, future attribution and Referral Earnings associated with that account end. In simple terms: Active and Eligible Account Your valid referral generally remains associated with you. Deactivated or Permanently Deleted Account Future referral attribution and Referral Earnings tied to that account end.

Referral Earnings already legitimately earned remain subject to applicable payout, verification, fraud, reversal, tax, and other TripTips requirements.

13. Do I own the people I refer?

No.

You never own another:

- Customer
- Promoter
- Sales Representative
- Business
- Account
- Commercial relationship
- Person's personal information

Expressions such as "your referral" describe compensation attribution only.

14. Do I earn money just because someone signs up using my referral?

No.

TripTips does not pay Referral Earnings merely because someone:

- Downloads TripTips.
- Creates an account.
- Becomes a Customer.
- Becomes a Promoter.
- Becomes a Sales Representative.
- Signs an agreement.
- Attends training.

An eligible marketplace event-generally a legitimate Qualifying Referral Redemption-must occur before referral compensation is earned.

15. Do I earn money from people my referrals later refer?

Not automatically.

TripTips' standard Customer/Promoter compensation model is based on direct referrals. Example You directly refer Person B. Person B later directly refers Person C. Person C is ordinarily attributed to Person B. You do not automatically receive compensation from Person C's activity. There is no automatic multilevel downline under the standard Customer/Promoter referral program.

REFERRAL TIPS & EARNINGS

16. What is a TripTips Referral Tip? "Referral Tip," "TripTip," "Referral Earnings," and similar terms are TripTips-branded terminology for compensation arising from eligible:

- Referral activity
- Marketing activity
- Customer-acquisition activity
- Promotional activity
- Marketplace activity

A Referral Tip is not necessarily a traditional voluntary gratuity or service-industry tip for tax purposes.

17. How much can I earn from a qualifying referral? Under the current compensation structure, eligible Customers, Promoters, and separately qualified Sales Representatives acting in an eligible consumer-referral capacity may currently earn approximately: \$1.83-\$100+ Per Qualified Purchase completed by a person directly and validly referred by them. Actual Referral Earnings vary based on factors including:

- Participating-Business category
- Merchant-selected gross Referral Tip
- Campaign
- Applicable promotion
- Minimum-spend requirements
- Location
- Transaction economics
- Transaction eligibility
- Applicable fees
- Other marketplace variables

Referral Earnings are not guaranteed.

18. What is the current minimum gross Referral Tip? The current minimum gross Referral Tip that a participating Business may establish is: \$8.00 Businesses may establish higher Referral Tip amounts subject to TripTips rules and applicable promotion settings. The gross Referral Tip is not necessarily the same as the participant's final net Referral Earnings.

19. Why can my net Referral Earnings be lower than the gross Referral Tip? Current transaction economics may include:

- \$0.50 ACH pull/payment-processing fee
- TripTips platform share
- \$0.50 ACH payout charge
- \$0.50 merchant transaction allocation
- Applicable verification fees
- Legally required withholding
- Refunds
- Reversals
- Failed payments
- Fraud adjustments
- Other separately disclosed applicable charges

20. How does the current lowest-end \$8 Referral Tip example work? The current example is: \$8.00 verified gross Referral Tip – \$0.50 ACH pull/payment-processing fee = \$7.50 TripTips currently receives a platform share equal to 30% of the remaining \$7.50: – \$2.25 TripTips platform share = \$5.25 Then: – \$0.50 ACH payout charge = \$4.75 Then: – \$0.50 merchant transaction allocation = \$4.25 Referral Earnings before first-time verification fees

If both current first-time verification charges apply:

- – \$1.34 annual tax-verification/reporting administration fee
- – \$1.08 initial bank-verification fee

= \$1.83 remaining Available Referral Earnings

Because \$1.83 exceeds TripTips' current \$1.50 minimum payout threshold, the amount may proceed into the applicable payout cycle once all other payout-verification and eligibility requirements are satisfied.

If the Business is validly attributed to a separately qualified Sales Representative, that Sales Representative receives the applicable \$0.50 merchant transaction allocation after the transaction is validated and settled. If no Sales Representative is validly attributed to the Business, TripTips receives that \$0.50 allocation.

21. What is a Qualifying Referral Redemption? A Qualifying Referral Redemption is a legitimate redemption or purchase event completed by a person directly and validly attributed to you that satisfies TripTips' applicable eligibility requirements. Depending on the transaction, TripTips may require:

- An authenticated TripTips account
- An eligible participating Business
- Valid QR verification
- Business or employee confirmation
- Employee PIN verification
- Satisfaction of applicable minimum-spend requirements
- Geographic or location verification
- An eligible date and time
- Absence of duplicate activity
- Absence of refund or cancellation
- Absence of fraud, collusion, manipulation, or fabricated activity

Simply scanning a QR code does not automatically guarantee compensation.

22. Can Businesses require Customers to spend a minimum amount before using a promotion?

Yes.

Participating Businesses may establish minimum-spend requirements or other eligibility conditions for particular TripTips promotions. For example: Spend \$50 or more to redeem the applicable \$5 OFF promotion. The Customer must satisfy the applicable promotion requirements before the transaction can qualify.

23. Are Referral Earnings guaranteed?

No.

TripTips does not guarantee:

- A particular Referral Earnings amount
- A minimum number of redemptions
- Monthly income
- Annual income
- Passive income
- Financial freedom
- Future compensation
- Any particular financial result

Your earnings depend on legitimate qualifying activity.

REFERRING SALES REPRESENTATIVES

24. Can I refer someone who becomes a TripTips Sales Representative?

Yes.

Customers and Promoters may directly refer an eligible person who later becomes a TripTips Sales Representative. However, referring a Sales Representative does not make you a Sales Representative and does not give you access to Sales-Representative-only compensation programs.

25. Do I earn the \$0.50 Business transaction commission if I refer a Sales Representative?

No.

The \$0.50 merchant transaction commission is reserved for separately qualified and activated TripTips Sales Representatives under the applicable separate Sales Representative program. Customers and Promoters do not receive that commission merely because they referred a Sales Representative.

26. Do Customers or Promoters receive the Sales Representative 10% revenue-share compensation?

No.

Under the Customer/Promoter program, you do not receive:

- A percentage of that Sales Representative's commissions.
- A percentage of Businesses they onboard.
- A percentage of transactions generated by those Businesses.
- An override on their merchant activity.
- Sales-Representative-only revenue-sharing compensation.
- The contemplated separate Sales Representative 10% revenue-share compensation.

27. Can I still earn ordinary Referral Earnings from a Sales Representative I referred? Yes, under the applicable rules. If a directly referred Sales Representative personally uses TripTips as a consumer and completes a Qualifying Referral Redemption at an eligible participating Business, you may earn the applicable ordinary Referral Earnings from that individual's qualifying consumer activity. You are being compensated for the qualifying consumer referral, not for the Businesses the Sales Representative onboards.

BUSINESSES & SALES ACTIVITY

28. Can Customers or Promoters onboard Businesses for TripTips merchant commissions? Not under the Customer/Promoter Agreement. Customers and Promoters are not authorized to claim, capture, register, or attribute participating Businesses to themselves for Sales-Representative-only merchant-acquisition compensation. Merely introducing a Business to TripTips does not create a contractual right to Sales Representative compensation.

29. What if I want to earn money onboarding Businesses? You must separately qualify for and activate the TripTips Independent Sales Representative role. TripTips may require:

- A separate Sales Representative Agreement
- Training
- Qualification testing
- Verification
- Qualification
- Formal activation
- Valid merchant attribution

Sales Representative compensation is governed separately from ordinary Customer/Promoter referral compensation.

W-9, TAXES & PAYOUT VERIFICATION

30. Why does TripTips require tax information before paying my Referral Earnings? TripTips may be required to collect taxpayer information, verify taxpayer identity, maintain applicable tax records, and issue legally required information returns.

For U.S. participants, TripTips may require:

- Accurate legal name
- Address
- Taxpayer Identification Number
- Form W-9 or legally permitted electronic substitute
- Taxpayer certification
- TIN verification or matching
- Identity verification
- Other legally required information

TripTips may use an authorized third-party tax-compliance provider to collect, verify, store, match, prepare, and deliver applicable tax information and forms.

31. Can I earn Referral Earnings before completing my W-9 or connecting my bank?

Potentially, yes.

A Referral Tip may become earned after TripTips determines that a Qualifying Referral Redemption occurred. TripTips may permit you to earn qualifying compensation before completing:

- Payout KYC
- Tax verification
- Bank-account setup

However, earned compensation may remain Payout Restricted until applicable requirements have been completed.

32. Will TripTips pay me before I complete required verification?

No.

TripTips is not required to initiate payout until applicable payout-eligibility requirements have been successfully completed and the applicable minimum payout balance has been satisfied. Requirements may include:

- W-9 completion
- TIN verification
- Identity verification
- Compliance review
- Fraud review
- Verified payout bank account
- Bank-account ownership verification
- Applicable payout certifications
- Other banking, sanctions, tax, fraud-prevention, or legal requirements

An otherwise valid earned amount may remain restricted until those requirements are completed.

33. Do I have to complete W-9/tax verification every year? In each calendar year in which a U.S. Referral Participant earns Referral Compensation, TripTips may require

completion, confirmation, update, or re-certification of the applicable Form W-9 or legally permitted electronic substitute before cashout for that calendar year. The annual requirement is generally triggered when you earn your: First Referral Tip or Other Eligible Referral Compensation of the New Calendar Year Once successfully completed for that year, the process ordinarily does not need to be repeated during that same calendar year solely because you earn additional Referral Tips.

34. Does a new calendar year automatically create a tax- verification charge?

No.

A new calendar year by itself does not automatically create the deduction. The applicable annual fee becomes due when:

- You earn Referral Compensation during that calendar year; and
- TripTips requires the applicable annual W-9/tax-verification process.

If you earn no Referral Compensation during a calendar year, the current annual tax-verification/reporting administration fee is not due for that year.

35. Why does TripTips need my bank account? TripTips requires an eligible verified payout destination so it can electronically pay eligible Referral Earnings. TripTips may use:

- ACH credit
- Another TripTips-approved electronic payout method

TripTips or its payment providers may verify that the payout account belongs to, or can reasonably be associated with, the eligible participant before money is sent.

36. Is my TripTips Referral Earnings balance a bank account?

No.

Your TripTips ledger is an accounting record showing applicable compensation rights and payment statuses. It is not represented as:

- A bank account
- An FDIC-insured deposit account
- A general-purpose payment account

PAYOUT FEES

37. What is the current annual tax-verification and reporting administration fee? Under the current Agreement, TripTips may deduct: \$1.34 as the annual W-9/TIN/1099-NEC Tax Verification and Reporting Administration Fee. The fee is associated with activities including:

- Form W-9 administration
- Taxpayer-information collection
- TIN verification or matching
- Recordkeeping
- Form 1099-NEC reporting administration where applicable

It is not an IRS fee.

38. Is the \$1.34 fee charged more than once per year? Ordinarily, no. The current \$1.34 fee applies one time during each applicable calendar year in which you earn Referral Compensation and the applicable annual verification process is required.

39. Is there a bank-account verification fee?

Yes.

When you first connect and verify an eligible payout bank account through Plaid or another TripTips- approved provider, TripTips may deduct: \$1.08 from earned Referral Compensation. The initial \$1.08 bank-account verification fee is not annual.

40. Will I pay another bank-verification fee every January?

No.

If the same verified payout bank account remains connected and eligible, TripTips ordinarily does not charge another bank-verification fee merely because a new calendar year begins.

41. What happens if I change or replace my payout bank account? If you later:

- Delete
- Replace
- Change

your previously verified payout bank account and TripTips requires verification of a new account, another: \$1.08 Bank-Account Verification Fee may apply under the current fee structure.

42. What are the current combined first-time verification deductions? When both current verification charges apply during the participant's initial payout setup:

- Annual tax-verification/reporting administration fee: \$1.34
- Initial bank-account verification fee: \$1.08

Combined First-Time Verification Deductions: \$2.42

43. What happens on the lowest-end \$8 Referral Tip if both first- time verification charges apply? Under the current payment-flow example: \$8.00 Gross Referral Tip After the normal transaction waterfall: \$4.25 Referral Earnings remain before first-time verification charges. Then:

- \$4.25
- – \$1.34 annual tax-verification/reporting administration fee
- – \$1.08 initial bank-verification fee

= \$1.83 remaining Available balance Because \$1.83 exceeds TripTips' current \$1.50 minimum payout threshold, the amount may proceed into the applicable payout cycle once all other payout-verification and eligibility requirements are satisfied.

MINIMUM PAYOUT & PAYOUT TIMING

44. Is there a minimum balance required before TripTips initiates a payout?

Yes.

TripTips currently requires an Available accrued balance of at least: \$1.50 before initiating a payout.

45. Do I lose money if my balance is below \$1.50?

No.

The \$1.50 amount is a minimum payout threshold, not a forfeiture rule. If your Available accrued balance is below \$1.50:

- TripTips does not initiate payout yet.
- The amount remains credited to your TripTips ledger.
- Future eligible Referral Earnings are added to the balance.

Once the Available balance reaches at least \$1.50 and all applicable payout requirements have been satisfied, the balance becomes eligible for the applicable payout cycle.

46. How long does it take to receive eligible Referral Earnings? Once:

- Referral Earnings become Available.
- Applicable payout-verification requirements are satisfied.
- Your Available accrued balance is at least \$1.50.

TripTips generally processes and initiates eligible payouts within: 7-10 Business Days

47. What counts as a Business Day? Business Days generally exclude:

- Saturdays
- Sundays
- U.S. federal holidays
- Applicable bank holidays
- Days when relevant banks, ACH networks, processors, or payment providers are closed or

unavailable Your receiving bank may require additional processing time after the payout has been initiated.

48. Is the 7-10 Business Day payout period guaranteed?

No.

The standard processing window may be extended because of:

- Identity verification
- Tax verification
- Bank verification
- Fraud review
- Compliance review
- Sanctions screening
- Transaction or settlement review
- ACH returns
- Failed payments
- Receiving-bank delays
- Processor or network outages
- Incorrect account information
- Legal or regulatory requirements
- Force majeure
- Other circumstances reasonably outside TripTips' direct control

49. How are Referral Earnings paid? Eligible Referral Earnings may be sent by:

- ACH credit
- Another TripTips-approved electronic payout method

TripTips may use third-party banks, financial-technology providers, processors, or payment providers to facilitate payouts.

50. What happens if my payout fails? If an ACH or other payout fails because of:

- Incorrect banking information
- A closed bank account
- Bank restrictions
- Identity mismatch
- Processor rejection
- Another payout failure

TripTips may return the amount to your applicable restricted or Available TripTips ledger balance. You may be required to establish and verify a new eligible payout account before TripTips attempts another payment. If a replacement account must be newly verified, another applicable \$1.08 bank-verification fee may apply.

TAXES & 1099 REPORTING

51. Do I have to pay taxes on Referral Earnings? You are responsible for determining and satisfying your own tax obligations arising from compensation paid to you. Referral Earnings may constitute taxable compensation even if you do not receive Form 1099.

TripTips does not provide individualized tax advice through this FAQ.

52. Can TripTips require a W-9 before I reach the 1099 reporting threshold?

Yes.

Tax verification and information reporting are separate requirements. TripTips may require a valid Form W-9 or legally permitted electronic substitute before payout even when you have not yet reached the applicable federal information-reporting threshold.

53. Will TripTips issue me Form 1099? TripTips may issue Form 1099 or another applicable tax-reporting document when required by law. For payments made during calendar year 2026, the Agreement states that the federal Form 1099-NEC reporting threshold for qualifying nonemployee compensation is generally: \$2,000 subject to applicable exceptions and reporting requirements. Federal or state reporting rules may change, and TripTips may apply the legally required threshold in effect for the applicable tax year. A reporting threshold does not mean compensation below that amount is tax-free.

54. What is backup withholding? Federal law may require TripTips to withhold a portion of otherwise payable compensation in certain circumstances involving taxpayer-information requirements. Where legally required, TripTips may deduct and remit applicable backup withholding directly to the appropriate governmental authority. The current Agreement references a federal backup-withholding rate of: 24% where applicable statutory requirements are satisfied.

MARKETING & SOCIAL MEDIA

55. Can I promote TripTips on social media? Yes, provided you comply with TripTips policies and applicable law. You may generally share TripTips through lawful:

- Social media
- Messaging
- Email
- In-person communication
- Other TripTips-approved marketing channels

Your statements must be truthful and must not misrepresent:

- TripTips
- Participating Businesses
- Promotions
- Referral compensation
- Earning potential

56. Do I need to disclose that I can earn Referral Earnings? Where your financial relationship with TripTips would not otherwise be obvious, applicable advertising or endorsement law may require you to clearly disclose that you may receive referral compensation from qualifying activity.

57. Can I say people are guaranteed to make money with TripTips?

No.

You may not state or imply that TripTips guarantees:

- Income
- Passive income
- Financial freedom
- A specific monthly income
- A specific annual income
- Any guaranteed financial result

You may accurately explain TripTips' compensation structure and your truthful personal historical experience provided you do not falsely represent unusual results as typical or guaranteed.

58. Can I send mass texts or emails promoting TripTips? Only where your outreach complies with applicable law. TripTips prohibits unlawful:

- Robocalling
- Automated texting
- Deceptive caller identification
- Harvesting of personal information
- Illegal lead lists
- Misleading commercial email
- Spam
- Harassment
- Other prohibited outreach practices

59. Can I charge somebody to join my TripTips referral network?

No.

You may not:

- Charge someone a private fee to become your TripTips referral.
- Require somebody to buy something from you to participate.
- Create an unauthorized multilevel compensation program.
- Operate TripTips as a recruitment-only opportunity.

60. Is TripTips a pyramid scheme or automatic MLM downline? The standard Customer/Promoter compensation structure is based on legitimate qualifying

consumer activity, not payment merely for recruiting people. Under the standard program:

- No mandatory recruiting
- No required inventory
- No required starter kit
- No automatic multilevel downline
- No payment merely for signup
- No ordinary pay-to-play requirement
- Referral Earnings require qualifying marketplace activity

Participants may not create unauthorized recruitment-based compensation structures outside TripTips.

FRAUD & MARKETPLACE PROTECTION

61. What activity is considered fraud or manipulation? Prohibited conduct includes, without limitation:

- Fake purchases
- Fake redemptions
- Fake QR scans
- Fabricated referrals
- Duplicate or farmed accounts
- Merchant or employee collusion
- Refund manipulation
- Artificial transaction splitting
- Identity manipulation
- GPS or location spoofing
- Bot activity
- Payment fraud
- Account takeover
- Attribution theft
- Device manipulation
- Other artificial activity intended to improperly generate compensation

Fraudulent activity does not create legitimate Referral Earnings.

62. Can TripTips hold Referral Earnings while investigating suspicious activity?

Yes.

TripTips may reasonably investigate suspected:

- Fraud
- Abuse
- Collusion
- Identity issues
- Attribution manipulation
- Sanctions issues
- Other material compliance risks

During an investigation, TripTips may temporarily:

- Restrict account functionality
- Hold disputed compensation
- Request information
- Review relevant transactions
- Review attribution records
- Review relevant system activity

A temporary hold does not necessarily mean TripTips has made a final determination that the compensation is invalid.

63. Can Referral Earnings be reversed? Potentially. To the extent permitted by law, compensation may be denied, reversed, adjusted, offset, or recovered when the underlying activity is:

- Fraudulent
- Duplicated
- Fabricated
- Canceled before qualification
- Refunded
- Reversed
- Improperly attributed
- Generated through a material violation of TripTips rules
- Otherwise ineligible

DATA, PRIVACY & SECURITY

64. Can I access or sell TripTips Customer data?

No.

You may access only information reasonably necessary for authorized TripTips activity. You may not:

- Sell TripTips data
- Scrape private TripTips data
- Export unauthorized Customer lists
- Improperly disclose personal information
- Retain another person's financial credentials
- Use private TripTips information for unrelated commercial purposes
- Improperly access another account

65. Can I ask somebody for their bank password to help them set up TripTips?

No.

You may not request another person's:

- Online-banking password
- Payment-processing password
- Account credentials
- Other protected financial-account credentials

Participants are also not authorized to personally collect, hold, transmit, route, settle, escrow, or redirect money belonging to TripTips, participating Businesses, Customers, Promoters, Sales Representatives, or TripTips payment providers.

ACCOUNT SUSPENSION & TERMINATION

66. Can TripTips suspend or terminate my referral privileges?

Yes.

TripTips may suspend or terminate compensated referral privileges in accordance with the applicable Agreement and law, including for serious conduct involving:

- Fraud
- Theft
- Identity manipulation
- Attribution manipulation
- Unauthorized collection of funds
- Unauthorized securities solicitation
- Material privacy violations
- Unlawful conduct
- Harassment
- Repeated material violations
- Substantial threats to marketplace integrity

67. What happens to compensation I already earned if my account is terminated? Valid compensation finally earned before termination remains subject to applicable:

- Payout requirements
- Tax requirements
- Identity and bank verification
- Fraud review
- Reversals
- Unclaimed-property requirements
- Other applicable legal requirements

Compensation associated with proven fraud, collusion, attribution theft, identity manipulation, or material misconduct may be denied where legally permitted.

68. What happens to future Referral Earnings associated with my existing referrals after termination? Future compensation may depend on:

- The circumstances of termination
- Applicable law
- Whether the referral was legitimately obtained
- Whether the referred account remains eligible
- Whether the attribution remains valid
- Whether the applicable compensation program remains operational
- Applicable fraud and compliance rules

TripTips may deny future compensation associated with referral relationships obtained through proven fraud, collusion, attribution theft, identity manipulation, or material misconduct.

OTHER LEGAL QUESTIONS

69. Can I represent myself as an agent or employee of TripTips? No, unless TripTips separately provides written authorization permitting you to do so. Customers and Promoters may not:

- Sign agreements for TripTips
- Modify TripTips contracts
- Waive TripTips rights
- Create financial obligations for TripTips
- Promise guaranteed Business results
- Provide legal opinions on behalf of TripTips
- Provide regulatory guarantees
- Otherwise legally bind TripTips

70. Can I raise investment money for TripTips? Not under the Customer/Promoter program. The Customer/Promoter Agreement does not authorize participants to:

- Offer or sell TripTips securities
- Solicit investments
- Broker ownership interests
- Promise investment returns
- Raise capital for TripTips
- Accept investor funds on behalf of TripTips

71. Do I need a business license to promote TripTips? TripTips does not represent that every form of independent promotional activity is exempt from licensing or registration requirements in every jurisdiction. If the manner in which you independently conduct referral or promotional activity triggers a:

- State
- County
- City
- Occupational
- Solicitation
- Other licensing or registration requirement

you are responsible for complying with applicable law.

72. Can TripTips change Referral Tip amounts or compensation rules? TripTips may prospectively modify compensation programs for legitimate business reasons including:

- Marketplace economics
- Business categories
- Payment-processing costs
- Regulatory requirements
- Product changes
- Fraud risk
- Geography
- Tax requirements
- Competitive conditions

Material prospective changes may be communicated through the TripTips platform or another reasonable electronic method. TripTips will not knowingly use a prospective compensation change to retroactively confiscate undisputed compensation already finally earned under the rules applicable when it was earned.

73. What happens to money that cannot be paid to me? If compensation cannot be paid because:

- Payout verification remains incomplete
- Your bank account closes
- An ACH transfer is returned
- TripTips cannot locate you
- Your account becomes dormant
- Another circumstance prevents payment

TripTips may continue to hold or administer the compensation in accordance with applicable law.

Where applicable unclaimed-property or escheat laws require TripTips to transfer funds to a governmental authority, TripTips may do so as required by law.

74. Can I sell or transfer my TripTips account or referral network? Not without TripTips' written approval. You may not sell, transfer, assign, pledge, or otherwise transfer your TripTips account or referral-attribution rights without authorization from TripTips.

75. What law governs the Customer/Promoter Agreement? Except where nonwaivable law requires otherwise, the applicable TripTips Promoter & Customer Referral Participant Agreement is governed by the laws of: State of Nevada without regard to conflict-of-laws principles.

76. How are disputes handled? The applicable Agreement provides for an initial good-faith effort to resolve ordinary contractual disputes informally. Unless applicable law requires otherwise, judicial proceedings concerning the Agreement may generally be brought in a court of competent jurisdiction in: Clark County, Nevada Nothing prevents legally protected regulatory reporting, whistleblower activity, emergency injunctive relief, or exercise of rights that cannot legally be waived.

77. How do I accept the Agreement? TripTips may provide an electronic acceptance mechanism such as:

- I AGREE
- ACCEPT & CONTINUE
- ACTIVATE REFERRAL FEATURES
- Another equivalent electronic acceptance method

Electronic acceptance may constitute your legal signature to the extent permitted by applicable law. TripTips may retain records including:

- User ID
- Agreement version
- Acceptance date and timestamp
- IP address
- Device or session information
- Acceptance method
- Agreement hash or other commercially reasonable evidence

78. Where can I find the Agreement I accepted? TripTips may make accepted agreements available through the application, including through an area such as: Profile -> Legal -> My Agreements or another comparable location.

Users should retain a copy of applicable agreements for their records.

IMPORTANT REMINDERS By activating compensated Customer/Promoter referral functionality, you should understand that:

- Referral Earnings are generated from legitimate qualifying marketplace activity-not merely recruiting or account creation.
- There is no required inventory or paid starter kit.
- There is no mandatory recruiting requirement.
- There is no automatic multilevel downline.
- Valid direct referrals generally remain associated with the originating participant while the referred account remains active and eligible and attribution continues to qualify.
- Another participant cannot simply overwrite legitimate existing referral attribution.
- Deactivation or permanent deletion of the referred account ends future attribution and Referral Earnings tied to that account.
- Referral attribution does not give you ownership of another person.
- The current minimum gross Referral Tip is \$8.00.
- Current Referral Earnings may be approximately \$1.83-\$100+ per Qualified Purchase made by a valid direct referral depending on Business category, transaction economics, applicable fees, and other TripTips terms.
- The current lowest-end \$8 gross Referral Tip example produces \$1.83 after applicable first-time verification fees when both current verification charges apply.
- Customers and Promoters do not receive Sales-Representative-only \$0.50 merchant transaction commissions.
- Customers and Promoters do not receive Sales-Representative-only 10% revenue-share compensation.
- A directly referred Sales Representative may still generate ordinary Referral Earnings for you when that person personally completes an eligible consumer redemption.
- Referral Earnings are never guaranteed.
- Users may earn qualifying compensation before completing payout verification, but payout remains restricted until applicable verification requirements are completed.
- First Referral Compensation in each new calendar year may trigger TripTips' annual W-9/tax-certification requirement before cashout for that year.
- The current annual W-9/TIN/1099-NEC tax-verification/reporting administration fee is \$1.34.
- The current initial bank-account verification fee is \$1.08.
- A replacement payout bank requiring new verification may trigger another \$1.08 bank-verification fee.
- When both first-time verification charges apply, the current combined deduction is \$2.42.
- TripTips currently requires at least \$1.50 in Available accrued balance before initiating payout.
- Amounts below \$1.50 remain accrued and are not automatically forfeited.
- Once Available, verified, and at least \$1.50, eligible Referral Earnings generally enter a 7-10 Business Day payout cycle, subject to applicable processing delays and reviews.
- Referral Tips are branded referral-compensation terminology and are not necessarily traditional gratuities for tax purposes.
- Fraudulent or manipulated activity does not qualify for legitimate compensation.
- Earned compensation may remain Payout Restricted until required tax, identity, bank, fraud, sanctions, and compliance verification is successfully completed.
- You remain responsible for your own applicable taxes and independent legal compliance.

Legal Notice This FAQ is provided for general informational purposes and is intended to summarize selected TripTips Customer and Promoter program terms in plain language.

Your participation is governed by the applicable TripTips Promoter & Customer Referral Participant Agreement, Compensation Plan, Code of Conduct, Tax Verification & Payout Terms, together with the TripTips Terms of Use, Privacy Policy, promotion-specific conditions, tax certifications, and other properly incorporated policies.

Where this FAQ and a legally binding TripTips agreement conflict, the legally binding agreement controls to the extent permitted by applicable law.