TITAN EAGLE LIMITED

Member Referral Programme Terms & Conditions

3% of every payment, in gold, when someone you introduce becomes a funded member. The same rate as the Creator Academy, without the tiers.

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1. What is the Member Referral Programme?

When you introduce a friend or family member to Titan Eagle and they go on to become a funded member, you earn **3% of every payment they make, in gold**. Credits are shown in your dashboard as pending from their first payment and are released once they have made four. That is the whole programme.

This is a standalone programme, separate from the Creator Academy. Referring someone does not make you a creator and does not place you on the creator tier ladder. You earn the same 3% rate, but none of the tier features, the Finders Fee or the Founders Circle. Those are a separate application to the Creator Academy on separate terms.

2. How It Works

3%	Day one	Payment 4	Payment 25
of every payment your referred member makes	credited as pending and visible in your dashboard	releases everything accumulated on that member	the cap — nothing further is earned on that member

- **Step 1.** You take your personal referral link from your Member Dashboard.
- **Step 2.** You share it with friends, family or contacts who would genuinely want to hear from you.
- **Step 3.** Someone joins Titan Eagle through your link and is attributed to you on a first-touch basis.
- **Step 4.** Your credit appears in your dashboard as **pending** from their first payment. It is visible, but it is locked and cannot be accessed.
- **Step 5.** They make four monthly payments. At that point they are a funded member.
- **Step 6.** Everything accumulated on that member is released together and allocated into your gold holdings as gold, where it can be redeemed. From their fifth payment onwards, each 3% credit is released as it is earned.

3. What You Receive

You earn 3% monthly for 24 payments after they join, same as Creator tier. Commission is credited on each monthly payment the member you referred makes, and is shown in your dashboard as a pending credit until it is released:

Their plan	Their monthly payment	Credited to you / month	Total over 24 payments
Starter	£29	£0.87	£20.88
Core	£79	£2.37	£56.88
Pro	£179	£5.37	£128.88
Elite	£499	£14.97	£359.28

The most a single referral can earn you is the 24-payment total above — around **£21** on Starter, **£57** on Core, **£129** on Pro and **£359** on Elite. Commission stops at the member's twenty-fifth payment; it does not continue for as long as they keep saving.

Commission arises on monthly payments only. A part-month charge raised when someone changes plan does not earn commission, because from the following month you are credited against their new monthly payment instead — permanently.

If the member changes plan, the amount credited to you changes with it from the following month. The totals above assume they stay on the same plan for the full 24 payments.

The rate that applies to you is the rate in force on the day the referral was made, not the day it becomes funded. A later change to these terms does not alter commission already agreed.

WHEN YOU GET PAID

4. Becoming Funded

Payments one to three: credited, but pending. Your credits appear in your dashboard as **pending** from your referred member's first payment. They are visible so you can see what you have earned. They are **not accessible**, and cannot be redeemed, converted or transferred while pending. This is the same rule that applies to the Creator Academy.

Payment four releases it. When your referred member completes their fourth monthly payment, every pending credit accumulated on that member is released together — the credits from payments one, two, three and four. Released credits are allocated into your own gold holdings as gold, and can be redeemed from that point.

Payment five onwards: released as earned. Once a member has passed their fourth payment there is no further waiting period. Each subsequent monthly payment releases its 3% to you immediately.

Payment twenty-five: the cap. Commission is earned on a maximum of 24 payments from any one member. From that member's twenty-fifth payment onwards you earn nothing further on them, whether or not they continue saving.

What your dashboard shows. The figure in your dashboard is a record of what you have earned, including anything still pending. **It is not a balance you can draw on.**

If your referred member stops before their fourth payment, the credits accumulated on that member are never released and do not become payable.

5. Inviting Your Contacts

Titan Eagle intends to give you a way to invite people directly rather than only copying a link — for example a text message you can send to selected contacts, with suggested wording you can edit before it is sent.

You choose who to contact, and you send it. Titan Eagle does not message your contacts on your behalf and does not keep a copy of your contact list for its own marketing.

Only invite people who would expect to hear from you. Sending unsolicited marketing messages to people who have no relationship with you may breach UK electronic marketing rules, and referrals generated that way will not be paid.

How to invite. You invite people using your unique referral code, shown in your member dashboard. Share it however you prefer — message, email, or in person. When someone joins using your code and reaches their fourth payment, your accumulated credits are released.

6. Attribution — Who Gets The Credit

First touch. A new member is credited to the first person whose referral link they used, not the most recent one.

A first touch is held for 180 days. If someone signs up more than 180 days after clicking your link, that touch has expired and no reward arises from it.

Corrections. Where attribution turns out to be wrong, it is corrected. If the error is found before the fourth payment, the pending credit is simply moved to the correct person. If it is found afterwards, gold already allocated is **not** taken back; instead a balance is carried and recovered from future credits, and never more than half of any single credit.

No correction is made more than six months after the credit was made. After six months it stands. Corrections are signed off by Jimena or an administrator, and are recorded with the reason and the evidence.

7. Eligibility

To take part, you must:

- Be at least 18 years old
- Hold an active Titan Eagle member account in good standing
- Not be a Titan Eagle employee or contractor
- Agree to these Terms

The person you refer must be a new customer. Referring an existing member, or someone who has previously held an account, does not qualify.

8. Prohibited Conduct

You agree not to:

- Refer fake accounts, or anyone under 18
- Refer yourself, or create additional accounts to refer yourself
- Pay or otherwise incentivise people to sign up through your link
- Send unsolicited bulk messages to people who have no relationship with you
- Describe Titan Eagle as an investment, or promise, project or imply any return
- Breach FCA rules or UK financial promotion rules
- Share confidential information about Titan Eagle or its members
- Engage in fraud or deception of any kind

Rewards arising from any of the above will not be paid, and where already allocated may be recovered.

9. Converting Your Reward To Pounds

Once released, your reward is gold in your own holdings, in your name, on the same footing as gold you buy yourself. Bank details are taken only if you later choose to convert some of it to pounds.

Only released gold can be converted. A credit that is still pending cannot be redeemed, converted, transferred or borrowed against.

Converting to pounds. The standard 4.4% liquidation spread applies, the same as for any other holding. Titan Eagle may require identity verification before a cash-out.

Withdrawal minimums and fees. Withdrawals can only be made from released gold. Withdrawing as cash (GBP): minimum **£150**, with a fee of **4.4%** — the liquidation spread that applies to any member converting gold to pounds. Withdrawing as physical gold: minimum **½ oz**. A delivery fee applies and will be confirmed at the time of withdrawal.

10. Chargebacks & Payment Reversals

If a referred member's payment is disputed or reversed by their bank, the gold credited to your account from that payment is deducted from your balance in grams.

You will be notified by email if this happens. If you wish to verify that a payment was genuinely reversed, you can request documentation from our customer service team at contact@titaneagle.gold, who will provide proof of the reversal from the payment processor.

11. Tax Responsibility

You are solely responsible for reporting any reward received under this programme to HMRC and paying any tax owed.

Rewards are allocated as gold. A liability may arise when a reward is released to you as gold, on later conversion to pounds, or on both. A pending credit that has not yet been released to you is not a receipt. Titan Eagle does not provide tax advice.

12. Termination Of Participation

Your participation may end if you breach these Terms, if fraud is established, if your Titan Eagle account closes, or if you ask to leave.

Rewards already released to you are yours and are not taken back, except where fraud or deliberate misuse is established.

A credit that has not yet been released — that is, still pending because the person you referred has not made four payments — does not become payable after your participation ends.

13. Disclaimers

No guarantee. We make no promise that any referral will result in a reward. It depends on whether the person you introduce chooses to keep saving.

No financial advice. This programme is separate from your own Titan Eagle account and nothing in it is advice about your financial position.

Independent participation. You take part voluntarily and independently. These Terms do not make you an employee, agent or representative of Titan Eagle, and you must not present yourself as one.

Gold prices move. Rewards are credited as gold, and the value of gold may go down as well as up.

14. General

Entire agreement. These Terms are the complete agreement between you and Titan Eagle in respect of the Member Referral Programme.

Governing law. These Terms are governed by the law of England and Wales.

Severability. If any provision is found invalid, the remainder continues in force.

Changes. Titan Eagle may modify these Terms. Material changes will be communicated by email at least 30 days in advance, and will not retrospectively alter a reward already agreed.
