



Yova for Friends

Terms and Conditions

Yova is currently running a referral promotion called “Yova for Friends”, where users are encouraged to share Yova with their friends. This promotion has two parts:

- 1) For each strategy created with a user’s unique referral link, Yova will sponsor the planting of two trees through our partnership with One Tree Planted.
- 2) In addition, Yova users can have their fees waived for up to 5 years if people using this unique referral link ultimately become customers.

This promotion will run until 30 September 2019. For both parties to be eligible for either Reward, the Friend must create their strategy / open their Yova account before this date. The promotion may be continued after this date at the discretion of Yova.

0. Definitions

The Advocate: is a person who is a Yova customer (money invested) or someone who has signed up for a free investing strategy.

The Friend: a person who is told about Yova by an Advocate. They must not have previously signed up for Yova using the free investment strategy tool.

The Reward: Friends and Advocates earn discounts on the asset management fee they pay to Yova.

1. Earning trees

For every Friend who creates a free investment strategy using a referral link, Yova will make a donation to One Tree Planted. This donation represents approximately the amount of money that it takes to plant two trees, at One Tree Planted’s reforestation project in Kenya’s Kijabe Forest. [Read One Tree Planted’s terms of service.](#)

After signing up for a free strategy, there is no obligation for a person to invest their money with Yova. The trees will still be planted.

2. Earning free months of investing

2.1. What does the Advocate need to do?

The advocate only needs to share his unique link with Friend. The Advocate can find this link in the navigation panel of app.yova.ch, after they log in.

2.2. What does the Friend need to do?

It is the role of the Friend to sign up for Yova using the unique URL link provided by the Advocate. If a Friend signs up to Yova using a different URL link, neither party will qualify for the Rewards.

2.3. How is the Reward earned?

There are two ways to earn discounts on the asset management fee paid to Yova:

1. If a Friend invests with Yova, their Advocate is entitled to have their investment managed by Yova free of charge for 6 months.
2. The Friend then is also entitled to have their investment managed free of charge for 6 months if they choose to invest with Yova.

Any Yova customer can receive the Reward up to 10 times. The maximum Reward for any customer is 5 years of free Yova fees.

This means that if a customer is eligible for the Reward as a Friend, they can be eligible for an Advocate Reward up to 9 times.

2.4. How is the Reward given?

The Yova fee is still deducted from the customer's investment account each month. It is refunded in full after each calendar year.

For eligible Friends and Advocates, the Rewards will be paid directly into their personal investment accounts at Yova's partner bank.

The maximum Reward any customer is eligible for is the amount they paid in Yova fees that year. It is not possible to earn a Reward that is larger than the Yova fee paid.

2.5. General

The Friend and Advocate are eligible for the Reward for a maximum of 5 years. The Reward discontinues if either the Advocate or the Friend stop being a Yova customer.

If the Advocate or the Friend stop being a Yova customer part way through the year, no Reward is given to either party for that year.

A Friend cannot open an investing account with Yova if they do not meet our standard customer criteria. Yova reserves the right to reject any new customer without giving reasons.

This promotion is a voluntary offer by Yova based on goodwill. We don't enter a legal agreement by offering customers participation in Yova for Friends.

Yova may suspend or change the terms of the Yova for Friends without notice, and for any reason, before 30 September 2019. Yova will strive to honour a Reward if it is earned before such change or suspension.

Legal recourse through the courts is excluded for any disputes about this promotion.