



## 1. Overview

The Rovia Referral Program ("Program") is operated by Rovia Innovations Inc (Rovia). The Program allows existing verified Rovia users ("Referring Users") to invite new users ("Referred Users") to the Rovia platform. Participation in the Program, in any capacity, constitutes full acceptance of these Terms & Conditions.

## 2. Eligibility

Referring User must:

- Hold an active, KYC-verified Rovia account in good standing at the time the referral is made and when the reward is processed.

Referred User must:

- Be a first-time Rovia registrant — not previously registered on the platform under any email or identity.
- Sign up using the Referring User's unique referral code.
- Successfully complete full KYC verification.
- Transfer shares, securities, or cash with a value of USD 1,000 or more into their Rovia account. For securities or shares, the value taken would be the market value on the date of the settlement to Rovia.
- Maintain the transferred assets in their Rovia account for a minimum of 30 consecutive calendar days from the date of transfer ("Lock-in Period").

## 3. Rewards

1 successful referral	₹1,000 Amazon Gift Voucher
10 cumulative successful referrals	1 gram gold coin

- Rewards will be processed and dispatched within 30 days of the date on which all eligibility conditions are confirmed as met.
- Amazon vouchers and the gold coin are non-transferable and carry no cash equivalent.
- The 10-referral gold coin reward requires 10 distinct, individually qualifying referrals.
- Only one gold coin may be awarded per Referring User, regardless of the total number of referrals

beyond 10.



## 4. Disqualifications

A referral will not qualify, and any pending reward may be forfeited, if:

- The Referred User fails to complete KYC.
- The transferred asset value falls below USD 1,000 at any point during the 30-day Lock-in Period due to withdrawal or transfer-out.
- The Referring User and Referred User share the same address, phone number, bank account, or PAN.
- Either party's account is suspended, closed, or under compliance review before the reward is processed.
- The referral was made through paid advertising, spam, bulk messaging, or mass distribution without Rovia's prior written consent.
- The Referred User has previously held a Rovia account under any name or identity. ● Rovia employees, contractors, advisers, and their immediate family members are ineligible to participate.

## 5. Important Disclosures

Rovia Advisors LLC is a registered investment adviser under the U.S. Investment Advisers Act of 1940. The following disclosures are material to participants:

- This Program is a client referral incentive arrangement. No compensation is paid to Referring Users in exchange for investment advice or for soliciting clients in the capacity of a broker or dealer.
- Rewards are non-cash incentives contingent solely on platform onboarding milestones and are not linked to any investment performance or advisory recommendation. ● Referring Users may not represent themselves as employees, agents, or authorised representatives of Rovia Innovations Inc.
- Referring Users may not advise Referred Users on investment decisions, manage their portfolios, or act in any advisory capacity in connection with this Program.
- Rovia Innovations Inc reserves the right to terminate this Program, or modify its terms, at any time without prior notice.
- All tax obligations arising from rewards received under this Program are the sole responsibility of the Referring User. Rovia does not provide tax advice in connection with



## 6. Reward Limits

- There is no cap on the number of ₹1,000 Amazon vouchers a single Referring User may earn.
- Only one 1g gold coin will be awarded per Referring User regardless of referrals made beyond 10.
- Each Referred User may only be counted as a qualifying referral for one Referring User. • Rovia reserves the right to adjust reward values or types for future campaigns with prior notice.

## 7. Modifications & Termination

Rovia Innovations Inc reserves the right to modify, suspend, or discontinue the Program at any time. Updated terms will apply to referrals made after the effective date of any modification. Referrals that were already qualifying at the time of termination will be honoured.

## 8. Governing Law

This Program and these Terms & Conditions are governed by the laws of the State of Delaware, United States, without regard to conflict of law principles. Any disputes arising in connection with this Program shall be subject to binding arbitration in accordance with applicable rules.

For questions about the Program or to report issues with reward fulfilment, please contact us at [support@rovia.one](mailto:support@rovia.one) or visit [rovia.one](http://rovia.one).

Rovia Innovations Inc. ("Rovia") builds tools that help individuals manage, grow, and simplify their wealth. The information on this site is provided for educational and informational purposes only and should not be considered investment advice or a recommendation to buy or sell any financial product. Every investor's situation is unique. Before making any financial decision, please consider your goals and circumstances carefully. All rights reserved.