

INWALL REFERRAL CONTEST

Official Rules

May 1, 2026 – September 1, 2026

NO PURCHASE NECESSARY TO ENTER OR WIN. VOID WHERE PROHIBITED BY LAW.

1. Sponsor

The Inwall Referral Contest (the “Contest”) is sponsored by Inwall Inc. (the “Sponsor”).

Inwall Inc.

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Newark, 19713 Delaware, United States

Contact: contact@inwall.app | +1 (302) 307-9920

2. Nature of Contest

This is a SKILL-BASED promotional contest. Winners are determined solely by the number of valid referrals generated during the Contest Period. No element of chance is used to determine the winners. This Contest is NOT a lottery or sweepstakes.

An alternative method of entry (“AMOE”) is available and described in Section 5B. No purchase, payment, or download is required to enter.

3. Eligibility

The Contest is open to:

- Individuals who are 18 years of age or older as of the start of the Contest Period and legal residents of the United States.
- Pre-approved fraternity or sorority chapters affiliated with U.S.-based colleges or universities.
- Participants may compete in both the Individual Prize category and the Chapter Prize category simultaneously.

The following persons are not eligible to participate:

- Employees, officers, directors, agents, and contractors of Inwall Inc.
- Immediate family members (spouse, parent, sibling, child) and members of the same household as any of the above.
- Any person who has been previously disqualified from a contest or promotion administered by Inwall Inc.

Sponsor reserves the right to verify eligibility at any time and to disqualify any entrant who does not satisfy all eligibility requirements. Void where prohibited by law.

4. Contest Period

The Contest begins on May 1, 2026 at 12:00 AM Eastern Time ("ET") and ends on September 1, 2026 at 11:59 PM ET (collectively, the "Contest Period"). Sponsor's computer is the official timekeeping device. Entries received outside the Contest Period will not be counted. Contestants may enter at any time during the Contest Period.

5. How to Enter

A. Standard Entry – App-Based Referral

To enter via the standard method:

1. Download the Inwall app (available on the Apple App Store and Google Play Store) and create a free account.
2. Obtain your unique referral code or link from within the app.
3. Share your referral code or link with other individuals.
4. Each new user who installs the app and creates an account using your referral code or link constitutes one (1) valid referral entry.

For fraternity and sorority chapter entries: prior to participation, the chapter must submit a complete and accurate roster of all current members to the Sponsor and receive written approval to compete. Once approved, the chapter must designate one official representative to register on behalf of the chapter, act as the primary point of contact, and coordinate all referral activity. All referrals generated by approved members during the Contest Period will count toward the chapter's cumulative total.

B. Alternative Method of Entry (AMOE) – No Purchase Required

To enter without downloading the app or generating referrals, eligible participants may submit a free AMOE entry as follows:

Send an email to: contact@inwall.app Subject line: "Contest Entry – AMOE" Include: your full legal name, email address, phone number, and mailing address.

Each valid AMOE submission will be credited as one (1) referral point toward Individual standings only (AMOE entries do not count toward Chapter standings). Limit: one (1) AMOE submission per person per calendar day during the Contest Period. AMOE entries must be received during the Contest Period to be counted. Entries that are incomplete, illegible, fraudulent or submitted by ineligible persons will be disqualified.

6. Referral Scoring

Referral points are awarded as follows:

- App install + account creation: 1 referral point per new user who downloads the Inwall app and completes account creation using your referral code or link.
- Ambassador paid subscription: 5 referral points per new user who downloads the app, creates an account, and activates the Ambassador paid subscription — all using your referral code or link.

Each referred user may only be counted once toward a participant's total. A referred user who subsequently upgrades to the Ambassador paid subscription will have their initial 1-point install credit replaced by the 5-point subscription credit (a net addition of 4 points). Referral counts are subject to verification and audit by Sponsor at any time.

7. Prizes

Prize Tier Scale

Prize amounts scale with total platform growth during the Contest Period. Both the Individual Prize and the Chapter Prize follow the same scale, determined by the total number of qualified referrals across all participants combined:

Total Referred Users	Individual Prize	Chapter Prize
1,000 – 1,999 users	\$1,000	\$1,000
2,000 – 2,999 users	\$2,000	\$2,000
3,000 – 3,999 users	\$3,000	\$3,000
4,000 – 4,999 users	\$4,000	\$4,000
5,000+ users	\$5,000	\$5,000

If the total number of qualified referrals at the end of the Contest Period is fewer than 1,000, no prizes will be awarded and the Contest will conclude without a winner.

Ambassador Fast-Track

If 1,000 Ambassadors (paid subscribers on the Ambassador plan) are reached at any point during the Contest Period – regardless of total referral count – the full \$5,000 prize pool is immediately unlocked for both prize categories. The Contest then continues to its scheduled end date of September 1, 2026, with prizes awarded to the winners at that time.

Individual Prize

**Up to
\$5,000**
INDIVIDUAL

Awarded to the individual participant who accumulates the highest total referral points during the Contest Period. The prize amount corresponds to the tier reached per the scale above. In the event of a tie, the prize will be split equally among tied participants.

Fraternity / Sorority Chapter Prize

**Up to
\$5,000**
CHAPTER

Awarded to the fraternity or sorority chapter that accumulates the highest combined referral points during the Contest Period. The prize amount corresponds to the tier reached. Points are tallied from all approved members. In the event of a tie, the prize will be split equally among tied chapters.

Prize Independence & Non-Aggregation

Each prize described in these Official Rules constitutes a separate and independent award. The Individual Prize and the Chapter Prize are distinct awards with separate eligibility criteria, separate winner pools, and separate maximum values. Under no circumstances shall the Individual Prize and the Chapter Prize be aggregated, combined, or treated as a single prize pool for any purpose, including but not limited to any legal, regulatory, or compliance determination of total prize value. A single participant who qualifies for both the Individual Prize and the Chapter Prize shall receive each award independently and separately.

Prize Payment & Tax Compliance

Prizes will be paid via ACH transfer, check, or another mutually agreed method within 30 days of the Contest end date, subject to winner verification and compliance with these Official Rules.

All federal, state, and local taxes on prizes are the sole responsibility of the winner. For prizes valued at \$600 USD or more, the winner must submit a completed IRS Form W-9 prior to payment. Sponsor will issue an IRS Form 1099-MISC (or other applicable tax form) as required by law. Failure to provide a completed W-9 within 14 days of request will result in forfeiture of the prize.

Prizes are non-transferable, non-assignable, and may not be substituted or redeemed for cash by the winner except at Sponsor's sole discretion. Sponsor reserves the right to substitute a prize of equal or greater value if the stated prize becomes unavailable.

8. Affiliate Revenue Opportunity

Separate from and independent of the Contest, participants may earn referral commissions by introducing businesses to Inwall Inc. during the Contest Period. This program is not part of the Contest scoring and does not affect Individual or Chapter Prize standings.

The following terms apply:

- **Qualifying Referral:** A business referral qualifies if the business is introduced by a participant during the Contest Period and is subsequently approved and successfully onboarded by Inwall Inc.
- **Commission:** \$500 USD per qualifying referred business. No limit on the number of businesses a participant may refer.
- **Payment Trigger:** Each commission is payable from the first \$500 in net profit generated by Inwall Inc. from the introduced business. Payment will be made within 30 days of the net profit threshold being reached.
- **Verification:** Sponsor reserves the right to verify each referral and determine, in its sole discretion, whether the onboarding and profit thresholds have been met.

Participation in this affiliate program does not create an employment relationship, partnership, joint venture, or agency relationship between the participant and Inwall Inc. Commissions are not guaranteed and are subject to the conditions described above.

9. Winner Determination & Notification

5. Referral counts will be tabulated within 10 business days after the end of the Contest Period.
6. Sponsor will audit all referral entries for eligibility and compliance. Fraudulent, duplicate, or otherwise invalid referrals will be disqualified without notice.
7. Potential winners will be notified via the contact information associated with their Inwall account. Winners must respond within seven (7) calendar days of notification to claim their prize and provide any required documentation (including IRS Form W-9 where applicable).
8. Failure to respond within 7 days, failure to provide required documentation, or failure to satisfy any eligibility requirement will result in disqualification and forfeiture of the prize, at which point Sponsor may award the prize to the next eligible participant.
9. Winners may be required to execute an Affidavit of Eligibility, Liability Release, and, where permitted by law, a Publicity Release. Refusal to execute any required document will result in prize forfeiture.

10. Odds of Winning

Odds of winning depend on the total number of eligible participants and the total number of valid referral points generated during the Contest Period. Because this is a skill-based contest, a participant's chances of winning increase in direct proportion to the number of valid referrals they generate relative to other participants. There is no predetermined or fixed probability of winning.

11. Prohibited Conduct

The following conduct is strictly prohibited and will result in immediate and permanent disqualification, forfeiture of any prizes, and may result in legal action:

- Creating, using, or encouraging the creation of fake, duplicate, or fictitious accounts to generate referrals.
- Using bots, scripts, macros, automated tools, or any artificial means to inflate referral counts.
- Purchasing, incentivizing, or otherwise artificially soliciting app installs, account creations, or paid subscriptions.
- Misrepresenting Inwall Inc., the Inwall app, or these Official Rules in any marketing, recruiting, or promotional activity.
- Engaging in spamming, harassment, or any conduct that violates applicable laws or platform terms of service.
- Attempting to tamper with or interfere with the Contest's referral tracking systems or any other aspect of Contest administration.
- Any other conduct that Sponsor determines, in its sole and absolute discretion, to be fraudulent, deceptive, or contrary to the spirit of the Contest.

12. Release & Limitation of Liability

BY PARTICIPATING IN THIS CONTEST, EACH ENTRANT AGREES TO RELEASE, DISCHARGE, AND HOLD HARMLESS INWALL INC. AND ITS OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, AFFILIATES, SUBSIDIARIES, ADVERTISING AND PROMOTION AGENCIES, AND EACH OF THEIR RESPECTIVE SUCCESSORS AND ASSIGNS (COLLECTIVELY, "RELEASED PARTIES") FROM AND AGAINST ANY AND ALL CLAIMS, DAMAGES, LOSSES, COSTS, OR EXPENSES (INCLUDING REASONABLE ATTORNEYS' FEES) ARISING FROM OR RELATED TO: (A) PARTICIPATION IN THIS CONTEST; (B) ACCEPTANCE, USE, OR MISUSE OF ANY PRIZE; OR (C) ANY BREACH OF THESE OFFICIAL RULES.

Sponsor and the Released Parties are not responsible or liable for:

- Technical failures of any kind, including but not limited to malfunctions of the internet, computer hardware, software, networks, or telephone systems.
- Lost, late, misdirected, incomplete, illegible, or garbled entries.

- Any injury or damage to persons or property that may be caused, directly or indirectly, by participation in the Contest or receipt or use of any prize.
- Unauthorized human or non-human intervention in any part of the Contest.
- Printing or typographical errors in any Contest-related materials.

IN NO EVENT WILL SPONSOR BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO THIS CONTEST, EVEN IF SPONSOR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SPONSOR'S TOTAL LIABILITY TO ANY PARTICIPANT SHALL NOT EXCEED THE VALUE OF THE PRIZE THAT PARTICIPANT HAS WON OR IS ELIGIBLE TO WIN.

13. General Conditions

- Sponsor reserves the right to cancel, suspend, modify, or terminate this Contest at any time, for any reason, including if fraud, technical failures, or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Contest, as determined by Sponsor in its sole discretion.
- All decisions made by Sponsor regarding referral counts, eligibility, prize awards, and interpretation of these Official Rules are final, binding, and not subject to appeal.
- By participating, all entrants agree to be bound by these Official Rules and the decisions of Sponsor.
- Sponsor's failure to enforce any provision of these Official Rules shall not constitute a waiver of that provision.
- If any provision of these Official Rules is found to be unenforceable, that provision shall be modified to the minimum extent necessary to make it enforceable, and the remaining provisions shall remain in full force and effect.
- These Official Rules constitute the entire agreement between participants and Sponsor with respect to this Contest and supersede all prior agreements, representations, or understandings.

14. Dispute Resolution

READ THIS SECTION CAREFULLY. IT AFFECTS YOUR LEGAL RIGHTS.

Any dispute, claim, or controversy arising out of or relating to this Contest or these Official Rules shall be resolved as follows:

- **Governing Law:** These Official Rules and any disputes arising hereunder shall be governed by the laws of the State of Delaware, without regard to its conflict-of-law provisions.
- **Binding Arbitration:** Except where prohibited, all disputes shall be resolved by final and binding individual arbitration administered by the American Arbitration Association ("AAA") under its Commercial Arbitration Rules. The arbitration shall take place in Wilmington,

Delaware. The arbitrator's decision shall be final and binding and may be entered as a judgment in any court of competent jurisdiction.

- No Class Actions: All claims must be brought in the parties' individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. The arbitrator has no authority to consolidate claims or preside over any form of a class or representative proceeding.
- Waiver of Jury Trial: By participating, entrants waive the right to a jury trial in connection with any dispute arising out of or related to this Contest.
- Injunctive Relief: Nothing in this section shall prevent Sponsor from seeking injunctive or other equitable relief in any court of competent jurisdiction to protect its intellectual property or confidential information.

15. Publicity

Except where prohibited by law, by accepting a prize, winners consent to the use of their name, likeness, photograph, voice, biographical information, and statements for promotional, advertising, and publicity purposes by Sponsor and its designees in any and all media now known or hereafter devised, worldwide, in perpetuity, without additional compensation, notice, or approval.

16. Privacy

Personal information collected from participants in connection with this Contest will be used solely for the purposes of Contest administration, winner verification, and prize fulfillment. Sponsor will not sell or rent participant data to unaffiliated third parties. By participating, entrants consent to the collection and use of their personal information as described herein and in Inwall's Privacy Policy, available within the app and at inwall.app.

17. Platform Disclaimer

This Contest is in no way sponsored, endorsed, administered by, or associated with Apple Inc. or Google LLC. Any questions, comments, or complaints regarding this Contest must be directed to Inwall Inc. and not to Apple Inc. or Google LLC. By entering, participants release Apple Inc. and Google LLC from any and all liability arising from or related to this Contest.

18. Winner List

To obtain the names of the prize winners, send a written request with a self-addressed stamped envelope to Inwall Inc. at contact@inwall.app with the subject line "2026 Contest Winners" within sixty (60) days after the end of the Contest Period (by November 1, 2026). Winner information will be provided within a reasonable time after verification is complete.

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