

Referral Partner Agreement

Success based compensation for qualified business introductions

Effective Date

This Referral Partner Agreement (the "Agreement") is between **Fast Cash Funding Corp. doing business as Fast Cash Funding Co.** (the "Company") and the person or entity identified in the signature section (the "Referral Partner"). The parties agree as follows.

1 Purpose

The Referral Partner may introduce established businesses that may wish to explore commercial financing. The Company will handle qualification, application and document collection, underwriting preparation, lender matching, offer communication and submission. Compensation is earned only when all requirements in this Agreement are satisfied.

2 Definitions

Applicable Clawback Period means the entire period during which a lender or financing source may reverse, reclaim, reduce or offset the Company's commission for a transaction.

Net Collected Commission means the commission actually received and cleared in the Company's bank account, less all lender chargebacks, refunds, reversals, offsets, holdbacks, corrections and transaction-specific amounts that the Company does not retain.

New Referral means the first documented and authorized introduction of a unique merchant that was not already an active Company prospect or client and that later completes its initial eligible funding through the Company.

Repeat Transaction means a lender-approved renewal, refinance, reload or other subsequent funding of the same referred merchant for which the Company receives a separate commission. A Repeat Transaction is compensable but is not a New Referral and does not count toward tier advancement or maintenance.

3 Referral Partner Role

The Referral Partner's role is limited to making an authorized introduction. The Referral Partner may describe the Company in general terms but may not act as a lender, broker for a specific offer, underwriter or representative of any financing source.

- Obtain the merchant's permission before sharing contact information.
- Provide accurate identifying and contact information.
- Direct the merchant to the Company's secure application and document process.
- Do not quote rates, payments, terms or approval amounts; recommend a specific lender; negotiate an offer; promise approval; collect merchant fees; or collect sensitive financial documents.
- Do not use the Company's or any lender's name, logo or marketing materials without written approval.

4 Referral Eligibility and Attribution

The first verifiable, authorized introduction recorded by the Company controls attribution. A duplicate lead does not earn a second initial-referral reward. The Company may reject or reclassify a referral that is already active in its records, is fraudulent, lacks merchant consent, violates law or lender policy, or is not submitted in accordance with this Agreement.

If a referred merchant later completes one or more eligible Repeat Transactions, the Referral Partner may receive compensation on each Repeat Transaction while this Agreement and the attribution remain active.

5 Compensation Tiers

The Referral Partner's tier is based only on initial fundings of unique New Referrals during the trailing 60-day period. The transaction that reaches a threshold receives the corresponding higher rate. The rate is locked on the funding date, subject to correction for a later reversal, disqualification or clawback.

Current Tier	Unique New Referrals Funded	Reward on Net Collected Commission
Referral Partner	1 through 4	15 percent
Growth Partner	5 through 14	20 percent
Premier Partner	15 or more	25 percent

Repeat Transactions. A Repeat Transaction pays the Referral Partner's current tier percentage on the Repeat Transaction's Net Collected Commission, but it does not count as a new referral or toward tier advancement or maintenance.

6 When Compensation Is Earned and Paid

No reward is earned or payable merely because a merchant applies, receives an offer, is approved or initially funds. A reward becomes payable only after the Company receives and clears the related commission, the entire Applicable Clawback Period expires, no default, reversal, offset or dispute remains, the Referral Partner remains eligible, and the Company approves the payment.

The Company will pay an eligible reward within five business days after all conditions are satisfied. The Company may deduct any later transaction-specific reversal or adjustment from future rewards. The Referral Partner has 30 days after receiving a payment statement to report a claimed calculation error.

7 No Merchant Charges

The Referral Partner may not charge or collect any fee, deposit or compensation from a merchant for making an introduction or assisting with the Company's process. Referral rewards are paid solely from compensation the Company actually retains.

8 Active and Inactive Status

The Company may designate the Referral Partner inactive after 90 consecutive days without a new qualified merchant referral. The Company intends to send an activity reminder around day 60 and an inactivity warning around day 75. The Referral Partner may also request inactive status.

Rewards for transactions funded before deactivation remain payable after their Applicable Clawback Periods if all other requirements are satisfied. A Repeat Transaction funded after deactivation does not generate a new reward unless the Company reactivates the Referral Partner in writing before that funding.

9 Compliance and Conduct

The Referral Partner will comply with applicable advertising, privacy, telemarketing, email, do-not-call, professional and commercial-financing requirements. The Referral Partner will not use deceptive claims, impersonate the Company or a lender, alter documents, encourage stacking or default, or conceal adverse information. The Referral Partner must disclose any employer, licensing or professional restriction that could prohibit contingent compensation.

This Agreement does not authorize compensation where prohibited by law, professional rule, employer policy or lender agreement. Referrals involving real-estate-secured financing are excluded unless the Company provides separate written approval for the specific program.

10 Confidentiality and Data

Each party will protect nonpublic business and personal information received through the relationship and use it only for the authorized referral process. The Referral Partner must not request, receive, retain or transmit bank statements, Social Security numbers, tax returns or other sensitive underwriting documents. Merchants must submit those materials directly through the Company's approved secure process.

11 Independent Contractor and Taxes

The Referral Partner is an independent contractor and has no authority to bind the Company or any lender. The Referral Partner is responsible for all taxes and business obligations arising from rewards. The Company may report payments as required by federal, state or local law. Nothing in this Agreement creates employment, partnership, joint venture, agency, franchise or ownership rights.

12 Term and Termination

This Agreement begins on the Effective Date and continues until either party terminates it by written notice. The Company may suspend or terminate the relationship immediately for fraud, misrepresentation, unauthorized marketing, privacy violations, merchant complaints, unlawful conduct, lender-policy violations or material breach.

Ordinary termination does not eliminate an otherwise valid reward for a transaction funded before the termination date and later satisfying all payment conditions. No reward is payable for a transaction funded after termination. The Company may withhold or deny rewards arising from fraud, unlawful conduct or material breach.

13 General Terms

This Agreement contains the entire agreement regarding referral compensation and may be amended only in a writing accepted by both parties. The Referral Partner may not assign this Agreement or recruit sub-referrers without the Company's written approval. If a provision is unenforceable, the remaining provisions remain effective. A waiver on one occasion is not a continuing waiver.

New York law governs this Agreement without regard to conflict-of-law rules. The parties consent to state and federal courts located in Suffolk County, New York. Electronic signatures and counterparts are effective as originals.

Agreement and Signatures

Referral Partner

Legal Name	
Business Name	
Entity Type	
Mailing Address	
Email	
Phone	
Signature	
Printed Name	
Title	
Date	