

Refer a Friend Terms & Conditions

In order for both the Referee and the Customer to each qualify for and receive the \$100.00 referral reward (“Qualified Referral”), the Referee must meet the following conditions:

1. The Referee must be a new Oxygen customer with no current or prior Account.
2. The Referee must use the unique Customer link to successfully download the application, apply for and open an Account.
3. The Referee must successfully complete the Oxygen Account opening within 30 days of downloading the application from the Customers unique link.
4. The new Oxygen Account of the Referee receives at least one qualified payroll direct deposit of \$500.00 or more within sixty (60) calendar days of opening the Account. A qualifying payroll direct deposit is a direct deposit from your employer, payroll provider, or benefits payer by Automated Clearing House (ACH) deposit. Bank ACH transfers, verification or trial deposits from financial institutions, peer to peer transfers from services such as PayPal, Cash App, or Venmo, mobile check deposits, one-time direct deposits, cash loads or deposits, one time direct deposits such as tax refunds and other similar transactions, and any deposit which Oxygen does not deem to be a qualifying payroll direct deposit are not qualifying payroll direct deposits; and
5. The Account has at least five (5) debit purchase transactions with the Oxygen Visa® Debit Card (including Virtual Card purchases) that have posted and settled to the Account within sixty (60) calendar days of opening the Account.

The \$100.00 Qualified Referral will be paid within ten (10) business days to each party after all qualifying activities for the bonus have been completed by the Referee. Customers of all tiers are eligible to receive the Qualified Referral.

If either party’s Account is closed for any reason prior to the referral reward payout, each party will forfeit all related rewards. Rewards are paid via deposit to the Customer’s and Referee’s respective Accounts. Each Earth, Water, Air, and Fire Customers may earn no more than ten (10) \$100 Qualified Referrals in a 6-month period. For the avoidance of doubt, no Earth, Water, Air, or Fire Customer may earn more than a total of \$1,000.00 in total referral rewards in a 6-month period.

Referee acknowledges that payment of the reward may result in the Customer’s knowledge of Referee’s establishment of an Account and fulfillment of the qualifying conditions. Oxygen reserves the right to cancel or modify the referral reward offer terms or terminate the Customer’s eligibility at any time with or without prior notice. For example: Credits of \$10 or more paid to Referee must be reported on tax form 1099-INT. Credits totaling \$600 or more paid to Customer must be reported on tax form 1099-MISC.