

TANGEM YIELD MODE FIRST ACTIVATION APR BONUS TERMS AND CONDITIONS

Effective Date: June 2026 (exact date to be announced)

Last Updated: May 19, 2026

1. Introduction

These Terms and Conditions (“Terms”) govern the Tangem Yield Mode First Activation APR Bonus campaign (“Campaign”) operated by Tangem AG, a company organised and existing under the laws of Switzerland, with its registered office at Baarerstrasse 10, 6300 Zug, Switzerland (“Tangem”, “we”, “our”, or “us”).

By participating in the Campaign, you (“Participant”, “you”, or “your”) acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree to these Terms, do not participate in the Campaign.

2. Campaign Overview

The Campaign offers eligible Participants a one-time bonus (“Bonus”) upon their first activation of Tangem Yield Mode (“Yield Mode”). The Bonus is calculated as a multiple of the yield earned by the Participant during the first 30 consecutive days following Yield Mode activation, providing an effective APR boost for that introductory period.

The Campaign will end once the available Campaign budget has been exhausted. Tangem reserves the right to pause, modify, or terminate the Campaign at any time, at its sole discretion.

3. Eligibility

3.1 Qualifying Conditions

To be eligible for the Bonus, you must satisfy all of the following conditions:

- (a) you must have been referred through an approved affiliate link — either by purchasing a Tangem hardware wallet through an approved affiliate link and activating the BTC reward (a one-time Bitcoin bonus claimed by scanning a QR code sent to your email after purchase), or by downloading the Tangem mobile application through an affiliate link and completing the onboarding process;
- (b) you must have never previously activated Yield Mode on any wallet associated with you;
- (c) you must activate Yield Mode during the active Campaign period;

- (d) you must keep Yield Mode continuously active for at least 30 consecutive days following activation (“Qualification Period”);
- (e) the Bonus applies exclusively to stablecoin Yield Mode activations;
- (f) you must not have previously received a Yield Mode First Activation APR Bonus under this or any similar campaign.

3.2 Wallet Identity

For the purposes of this Campaign, each unique wallet ID (whether a hardware wallet or hot wallet within the Tangem app) constitutes a separate “user.” Tangem reserves the right to treat multiple wallets controlled by the same person as a single Participant and to disqualify any or all such wallets if abuse is suspected.

3.3 Restricted Jurisdictions

The Campaign is not available to residents or nationals of countries or territories that are subject to comprehensive international sanctions. Tangem reserves the right to determine, at its sole discretion, whether a Participant is located in or associated with a restricted jurisdiction.

4. Bonus Calculation

4.1 Formula

The Bonus is calculated as follows:

$$\text{Bonus} = 2 \times (\text{yield earned during the Qualification Period})$$

For the purposes of this calculation, Tangem reserves the right, in its sole discretion, to cap the applicable yield rate at 5% APR, particularly during periods of unusually high underlying yield rates. Where Tangem exercises this right, the Bonus will be calculated as if the underlying yield rate were 5% APR, regardless of the actual market rate during the Qualification Period. This cap, where applied, relates solely to the Bonus calculation and does not affect the base yield earned by the Participant through Yield Mode, which the Participant continues to receive at the actual underlying rate without limitation.

The Bonus is further subject to the minimum and maximum limits set out in Section 4.2.

4.2 Payout Limits

The following limits apply to the Bonus:

Minimum Bonus: USD 2.00. If the calculated Bonus is below USD 2.00, no Bonus will be paid.

Maximum Bonus: USD 50.00. If the calculated Bonus exceeds USD 50.00, it will be capped at USD 50.00.

5. Bonus Payout

5.1 Payout Currency and Network

The Bonus will be paid in the same stablecoin and on the same network in which you activated Yield Mode, to the wallet address where Yield Mode is activated.

Tangem reserves the right to deduct any applicable network transaction fees (gas fees) from the Bonus amount or to process the payout via an alternative network or stablecoin to ensure cost-efficiency.

5.2 Payout Timing

Bonus payouts are processed manually. Tangem will use commercially reasonable efforts to make Bonus payments within 14 calendar days after the end of the Qualification Period.

Tangem does not guarantee any specific payment date. Payouts are processed periodically (approximately twice per month) and are subject to verification and review.

5.3 One-Time Bonus

The Bonus is a one-time payment. Each eligible Participant may receive only one Bonus under this Campaign, regardless of the number of wallets held.

6. Campaign Budget

The Campaign operates under a limited total budget for Participant bonuses. Once the budget is exhausted, no further Bonuses will be paid, and the Campaign will be paused or terminated.

Tangem is under no obligation to notify individual Participants of the remaining budget or the precise timing of budget exhaustion.

7. Disqualification and Abuse

Tangem reserves the right to disqualify any Participant and withhold or revoke any Bonus if Tangem determines, at its sole discretion, that any of the following has occurred:

- (a) fraud, manipulation, or any form of dishonest conduct;
- (b) self-referral or referral through accounts controlled by the same person;
- (c) creation of duplicate or sybil accounts to receive multiple Bonuses;
- (d) use of automated tools, bots, or scripts to artificially meet eligibility requirements;
- (e) any other activity that Tangem considers to be abusive, deceptive, or contrary to the spirit of the Campaign.
- (f) failure to pass a verification process (KYC) if requested by Tangem at its sole discretion to prevent fraud or Sybil attacks.

Tangem is not obligated to provide reasons for disqualification, but may do so at its discretion.

8. Early Deactivation

If you deactivate Yield Mode at any point before the end of the 30-day Qualification Period, you will not be eligible for the Bonus. No partial or pro-rated Bonuses will be paid.

9. Modification, Suspension, and Termination

Tangem reserves the right, at its sole discretion, to modify, suspend, or terminate the Campaign, or to amend these Terms, at any time and for any reason. This includes, without limitation, the right to change the Bonus multiplier, adjust payout limits, alter eligibility criteria, or end the Campaign entirely.

Any changes will take effect immediately upon publication of the updated Terms. Continued participation in the Campaign after any such changes constitutes your acceptance of the revised Terms. Modifications will not retroactively affect Bonuses already fully earned and verified prior to the change.

10. No Financial Advice

Nothing in the Campaign or these Terms constitutes financial, investment, tax, or legal advice. Participation in Yield Mode and the Campaign involves risks, including the risk of loss of funds. You are solely responsible for evaluating the risks and making your own decisions. Tangem strongly encourages you to seek independent professional advice before participating.

11. No Warranty and Limitation of Liability

The Campaign and the Bonus are provided on an “as is” and “as available” basis. Tangem makes no representations or warranties of any kind, whether express, implied, or statutory, regarding the Campaign, including but not limited to warranties of merchantability, fitness for a particular purpose, or non-infringement.

To the maximum extent permitted by applicable law, Tangem shall not be liable for any direct, indirect, incidental, special, consequential, or exemplary damages arising out of or in connection with the Campaign, including but not limited to loss of profits, data, or digital assets, even if Tangem has been advised of the possibility of such damages.

12. Taxes

You are solely responsible for determining and fulfilling any tax obligations arising from the receipt of the Bonus, including but not limited to income tax, capital gains tax, or any other applicable taxes in your jurisdiction. Tangem does not provide tax advice and will not withhold taxes on your behalf unless required by law.

13. Data and Privacy

Tangem will process personal data related to the Campaign in accordance with its Privacy Policy, available at <https://tangem.com/docs/en/privacy-policy.pdf>. By participating, you consent to the collection and processing of data necessary to administer the Campaign, verify eligibility, and process Bonus payouts.

14. General Provisions

14.1 Entire Agreement

These Terms, together with any applicable terms of use of the Tangem app, constitute the entire agreement between you and Tangem with respect to the Campaign and supersede all prior or contemporaneous communications relating thereto.

14.2 Severability

If any provision of these Terms is held to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect.

14.3 No Waiver

The failure of Tangem to enforce any right or provision of these Terms shall not constitute a waiver of such right or provision.

14.4 Assignment

You may not assign or transfer any of your rights or obligations under these Terms without the prior written consent of Tangem. Tangem may assign its rights and obligations without restriction.

15. Contact

For questions regarding the Campaign or these Terms and Conditions, please contact Tangem at support@tangem.com.