



REFERRAL PARTNER PROGRAMME

Commission and *payment policy*

Exactly how introductions are registered, accepted, earned and paid, so you always know where you stand.

Ambition. Amplified.

PROGRAMME	CVO Atlas Referral Partner Programme
COMMISSION	R3,000 per successful paying client, or the fixed amount for the client's currency
PAYMENT	Within 14 calendar days of the commission being earned
VERSION	Version 1.1, 22 October 2026
PART OF	The Referral Partner Agreement, which incorporates this policy

01 • THE COMMISSION

One clear amount, *per client*.

For every successful paying client you introduce, CVO Atlas pays you a fixed commission in the currency the client is quoted in. The amounts are fixed and do not change with exchange rates.

CLIENT QUOTED IN	CURRENCY	COMMISSION PER CLIENT
South African rand	ZAR	R3,000
US dollar	USD	US\$185
British pound	GBP	£135
Euro	EUR	€165
Australian dollar	AUD	A\$260
Canadian dollar	CAD	C\$255
New Zealand dollar	NZD	NZ\$320

A client is quoted in one of the seven currencies above. A client outside those markets is quoted, and therefore earns you commission, in US dollars.

Successful paying client

A business or person is a successful paying client when all of the following are true:

- ◆ You registered them with us, and we accepted the registration under section 02.
- ◆ They signed a Statement of Work with CVO Atlas within 90 days of the date we accepted the registration.
- ◆ They paid the full once-off fee for a **Website Setup** or a **Complete Corporate Identity** within 12 months of signing.

Clear limits

- ◆ One commission per client, even if the client buys both qualifying services or is introduced by more than one person.
- ◆ No commission on a standalone Brand Refresh, on monthly Managed Website + AI fees, on renewals, or on later projects for the same client.
- ◆ No commission for referring yourself, your own business, or a business you own, manage or are employed by.
- ◆ There is no limit on how many clients you may introduce, and no fee to join.

02 • REGISTRATION AND ATTRIBUTION

Fair rules for *who introduced whom.*

Registering an introduction

Register each introduction on our website at cvoatlas.com/referral-partners/register. You sign in with your Partner ID and a one-time link we email to the address on your application. A registration is complete when it includes the business name, a contact person, their contact details, where they are, what they are interested in, and how and when they agreed to be introduced (section 06).

Submitted is not yet accepted

When the website saves your registration, it shows you a referral number (R-YYYY-NNN) and the timestamp, and emails you a receipt. That receipt is not an acceptance. We review every registration and confirm acceptance, or explain why we cannot accept, within 2 business days. The 90-day period starts on the date we accept it.

Timestamps

A registration is timestamped at the moment our website successfully saves the complete registration, in South African Standard Time. If we ask you for missing details, the timestamp is the moment the completed details reach us. Our written acceptance confirms the timestamp.

If the website is unavailable

If the registration page cannot be reached, or will not save your registration after you try again, email the same details to matthew@cvoatlas.com with the subject "Website unavailable: introduction registration", or send the Website Outage Registration Form. The timestamp is then the moment your email arrives in our mailbox. We keep your email, record the registration on the website with that original timestamp, and confirm both to you in writing.

When we can accept a registration

We accept every complete registration unless the business is:

- ◆ **an existing client:** a business that has signed a Statement of Work with CVO Atlas at any time; or
- ◆ **an active opportunity:** a business with which CVO Atlas has had a documented two-way exchange about our services in the 6 months before your timestamp. That means an enquiry from them, a consultation booked or held, a proposal or quotation sent, or their recorded agreement to receive information from us.

Appearing on our internal research lists, or receiving an unanswered or declined message or call from us, does **not** make a business an active opportunity. If you make the first genuine introduction, it counts.

02 · REGISTRATION AND ATTRIBUTION (CONTINUED)

Duplicates and disputes

- ◆ Our website compares every registration with earlier ones and flags possible duplicates for us to check. A flag is not a decision.
- ◆ If two partners register the same business, the earlier complete registration by timestamp is accepted; we tell the other partner within 2 business days, without naming anyone.
- ◆ If attribution is disputed, we decide on the timestamp records, explain the decision in writing and show the relevant timestamps. Commission is not split.

Validity and expiry

- ◆ Once accepted, the registration is yours for 90 days. If the client contacts us directly during that time, the introduction is still yours.
- ◆ If the client has not signed a Statement of Work within 90 days, the registration expires and we tell you. You may register them again, with their renewed permission, and the new registration is assessed as new, alongside any other registration received in the meantime.

Your Partner ID

Your Partner ID (RP-YYYY-NNN) is reserved when you apply and becomes active when we activate your account after countersigning your agreement. On its own it opens nothing: signing in always needs a one-time link sent to the email address on your application.

Keeping you informed

We email you when your registration is received, accepted or not accepted, when it expires, when your commission is earned and when it is paid. With the business's agreement, we also let you know when it signs a Statement of Work. You may ask for a statement of your registrations and commissions at any time; we send it within 5 business days.

03 • EARNING AND PAYMENT

Paid accurately, *paid on time.*

ITEM	HOW IT WORKS
Earned	On the day the client's full qualifying fee has cleared into CVO Atlas's account. We confirm this to you in writing on that day or the next business day.
Deadline	We pay within 14 calendar days of the earned date (the earned date is day 0). If the last day falls on a weekend or a South African public holiday, we pay on the business day before it.
Method	Bank transfer to an account in your name, or in the name of your business, that you gave us on the CVO Atlas Payment Details Form when you signed your agreement. Partners outside South Africa are paid by international bank transfer.
Currency	The currency of the commission in section 01. If your account is held in a different currency, your bank converts the amount on receipt.
Fees	CVO Atlas pays its own bank charges and instructs its bank that all intermediary charges are for its account, so the full commission is sent. Any charge your own bank makes for receiving the payment is for your account.
Confirmation	An email when the commission is earned (with the date it will be paid by), an email when it is paid, and a remittance advice showing the referral number, client, amount, currency, earned date and payment date.

Your payment details

You give your bank details once, on the Payment Details Form, by one of the secure methods it describes. We never collect them through the website, and our programme records keep only the account holder, the bank and the last four digits of the account.

If a transfer fails

We tell you within 2 business days of the funds being returned. Once you confirm your details, we send the full amount again within 5 business days, at our cost.

Changing your bank details

We change bank details only on a request sent from the email address on your application, and only after we have confirmed the change with you by phone, using the number on your application, not one given in the request. Until we can confirm it, we hold the payment, and the deadline moves by the time the confirmation takes.

04 · REVERSALS

If a payment *does not stand*.

SITUATION	WHAT HAPPENS TO THE COMMISSION
Fraud or breach	If an introduction was fraudulent, a qualifying payment was unauthorised, or the introduction was obtained in breach of the Referral Partner Agreement, no commission is payable. We may hold the payment for up to 30 days while we check, and may recover a commission already paid.
Payment never received	Commission is earned only when the full fee has cleared, so a payment that fails or never settles does not earn commission.
Chargeback	If the client's card issuer or bank reverses the qualifying payment and CVO Atlas does not recover the money, the commission is cancelled, and if it has been paid, you repay it.
Refund by CVO Atlas	If we refund a client for reasons that are ours, such as our own delivery problem, a goodwill gesture or a commercial dispute that has nothing to do with how you made the introduction, you keep the commission.

Notice, evidence and your reply

- ◆ We may only cancel or recover a commission if we notify you in writing within 90 days of its earned date.
- ◆ The notice explains the reason and includes the evidence we rely on, with other people's personal information removed.
- ◆ You may respond within 10 business days. We consider your response and give you our written decision within a further 10 business days.
- ◆ Any repayment is due within 30 days of our decision. We set an amount off against a future commission only if you agree to that in writing.

05 · Tax

- ◆ The commission is the fixed amount in section 01. We deduct or withhold nothing, unless a law requires a deduction or withholding. If it does, we tell you before we pay, deduct only the amount required and give you the supporting document.
- ◆ Commission is income in your hands. You are responsible for declaring it and paying any tax on it under the rules of the country where you are taxed.
- ◆ If you are registered for VAT or a similar tax, the commission amount includes that tax, and you send us a tax invoice (or the invoice your rules require) for each commission. We pay by the deadline whether or not the invoice has arrived. CVO Atlas is not registered for VAT.
- ◆ On request we send a statement of all commissions paid to you in a tax year.

06 · PERMISSION AND PRIVACY

Introductions people *are happy to receive.*

- ◆ Before you give us anyone's details, they must agree to be introduced to CVO Atlas and to be contacted by us about our services.
- ◆ Tell them that you may receive a commission from CVO Atlas if they become a client, and that it does not change their price.
- ◆ Record how and when they agreed when you register the introduction. The simplest record is an introduction email that copies both of us.
- ◆ You must not send unsolicited marketing about CVO Atlas by email, SMS, WhatsApp, social media message or automated call, and must not buy or use contact lists.

When we first contact someone you introduced, we tell them who we are, that their details came from you, why we are contacting them and that they can ask us to stop at any time. If they decline, we record that and do not contact them again. We use their details only to respond to the introduction, and we tell you only the status of the introduction.

We keep the details of an introduced business for as long as its registration is open and for 12 months after it is declined, withdrawn or expires, then delete them (the referral number, dates and decision are kept). If we decline a partner application, we delete the applicant's details 12 months after our decision, keeping only the Partner ID and the decision. Partner records and agreements are kept while the agreement runs and for five years after it ends, and records of commissions and payments for at least five years, as South African tax law requires. Our Privacy Policy (cvoatlas.com/privacy) has the full detail.

07 · Changes and ending

- ◆ We may change this policy or the Commission Schedule with 30 days' written notice. A registration accepted before the change takes effect keeps the terms in force when it was accepted.
- ◆ If the programme or your agreement ends, every accepted registration is still paid if it becomes a successful paying client within its normal time limits.

This policy is part of the Referral Partner Agreement. If the two differ, the Agreement applies. Version 1.1, 22 October 2026. It replaces Version 1.0 of 22 October 2026; the commission terms are unchanged.