



REFERRAL PARTNER PROGRAMME

Referral partner *agreement*

The terms on which CVO Atlas pays commission for introductions.

Ambition. Amplified.

CVO ATLAS	Matthew Michael Christiansen, a sole proprietor trading as CVO Atlas, Johannesburg, South Africa. Email matthew@cvoatlas.com
PARTNER	The person or business named in the signature section of this agreement
INCLUDES	The Referral Commission and Payment Policy, Version 1.1, 22 October 2026
VERSION	Version 1.1, 22 October 2026

TERMS

The *agreement.*

1. The documents

This agreement and the Referral Commission and Payment Policy (Version 1.1, 22 October 2026, the "Policy") together make up the agreement between CVO Atlas and the partner. The Policy is part of this agreement. If the two differ, this agreement applies. Words defined in the Policy have the same meaning here.

2. Start and activation

The partner's Partner ID (RP-YYYY-NNN) is reserved when the partner applies on the CVO Atlas website. This agreement starts when CVO Atlas countersigns it and writes that Partner ID in the signature section. CVO Atlas then activates the Partner ID on its website, and from activation the partner may register introductions.

3. Independence

The partner makes introductions as an independent person or business, not as an employee, agent or representative of CVO Atlas. The partner may not make offers, quote prices, agree terms, give discounts or sign anything on behalf of CVO Atlas.

4. Introductions

The partner introduces only people who have agreed to be introduced and to be contacted by CVO Atlas, tells them that the partner may receive a commission, and registers each introduction on the CVO Atlas website (or, if the website is unavailable, as section 02 of the Policy describes), recording how and when they agreed.

The partner keeps the sign-in links CVO Atlas emails to them private, does not send unsolicited marketing about CVO Atlas by email, SMS, WhatsApp, social media message or automated call, does not buy or use contact lists, and does not advertise using the CVO Atlas name or logo without written approval. The partner may share the programme brochure and describe CVO Atlas accurately.

5. Commission

CVO Atlas pays the commission set out in the Policy for each successful paying client, in the currency and amount in the Commission Schedule, within 14 calendar days of it being earned, and pays the transfer charges described in the Policy.

Commission once earned remains payable after this agreement ends, except as section 04 of the Policy allows.

6. Payment details

The partner gives CVO Atlas its payment details on the CVO Atlas Payment Details Form, by one of the secure methods that form describes, and keeps them up to date. CVO Atlas keeps full payment details only in its private partner records and changes them only as section 03 of the Policy describes.

7. Reversals and set-off

A commission may be withheld, cancelled or recovered only in the situations, and following the notice and reply procedure, in section 04 of the Policy. CVO Atlas sets an amount off against a future commission only if the partner agrees in writing.

8. Tax

Each party is responsible for its own taxes. CVO Atlas pays commission without deduction unless a law requires a deduction or withholding, in which case it acts as section 05 of the Policy describes. CVO Atlas is not registered for VAT.

9. Personal information

Each party processes personal information lawfully, including under the Protection of Personal Information Act, 2013. CVO Atlas uses the partner's information only to run the programme and pay the partner, and keeps it secure, as its Privacy Policy and section 06 of the Policy describe.

10. Changes and ending

Either party may end this agreement with 30 days' written notice, and CVO Atlas may change the Policy on the same notice. Registrations accepted before an ending or change takes effect keep their terms and are paid if they qualify within their normal time limits.

Either party may end this agreement immediately by written notice if the other commits a serious breach, including fraud or a breach of clause 4 of this agreement, and does not put it right within 10 business days of being asked to, where it can be put right. CVO Atlas may pause the partner's access to the website while it looks into a suspected serious breach.

11. Liability

Neither party is liable to the other for indirect or consequential loss. The partner is not responsible for the services CVO Atlas provides to its clients.

12. Disputes

The parties will first try to resolve any dispute by discussion. If it is not resolved within 20 business days, either party may refer it to a mediator agreed between them, or to a South African court with jurisdiction, including the Small Claims Court where the amount allows.

13. General

CVO Atlas is a trading name of Matthew Michael Christiansen, a sole proprietor based in Johannesburg, South Africa. South African law governs this agreement. Notices are given by email to the addresses in the signature section. The partner may not transfer this agreement to anyone else. The parties may sign this agreement electronically, including by typed name or a signature added to the PDF, and in separate copies that together form one agreement.

SIGNATURES

Agreed and *signed.*

By signing, each party confirms that it has read and accepts this agreement and the Policy, and that the signatory may sign for that party.

PARTNER

FULL NAME

BUSINESS (IF ANY)

EMAIL ON YOUR APPLICATION

COUNTRY

SIGNATURE

DATE

CVO ATLAS

NAME Matthew Michael Christiansen

CAPACITY Founder, sole proprietor

EMAIL FOR NOTICES matthew@cvoatlas.com

PARTNER ID (RESERVED AT APPLICATION)

SIGNATURE

DATE

Return the signed agreement by email from the address on your application. Send your Payment Details Form separately, as that form explains. Signed copies exchanged by email are originals. CVO Atlas sends you the countersigned agreement with your welcome pack when it activates your Partner ID.