



Terms and Conditions

M1 Finance Affiliate Partner Program

Overview

The “M1 Finance Affiliate Partner Program”, also known as the “Affiliate Program”, offers a flat commission payout for client referrals who create and fund an M1 brokerage account. The program is available to select individuals and organizations who specialize in training, coaching, providing trading information, systems and tools, or related professional services. Professional services may include websites, forums, seminars, scheduled courses, or other training or educational programs. Affiliate Partners may not present themselves as financial advisors or brokers to clients and may not provide direct trading advice or recommendations with respect to any specific transaction or specific investment product. It is the sole responsibility of the Affiliate Partner to:

- Ensure that his/her services and referral activities are exempt from licensing requirement by regulators in the countries and jurisdictions in which he/she operates.
- Act in accordance with all legal, ethical, and acceptable business standards.

Application Process

To participate in the Affiliate Program, you must fill out the form on the [M1 website](#), or sign up for the M1 Affiliate Program through the [Impact Radius Marketplace](#).

M1 will only accept Affiliate Partners from the United States. M1 reserves the right to deny any Affiliate Partner for any reason. If accepted as an Affiliate Partner, M1 may end the Affiliate Partner relationship at any time with no notice.

Creatives

M1 Finance may provide Affiliate Partners with images, videos, or other forms of creatives that M1 Affiliate Partners can use for promoting M1 Finance as banner ads or otherwise. M1 Affiliate Partners are not allowed, however, to alter or manipulate these creatives in any way without express written approval from M1 Finance. M1 Finance will, periodically, spot check Affiliate Partner content to ensure Affiliate Partners are not modifying or otherwise misusing creatives, our own or custom made, without express written consent.

Paid Search Restrictions

M1 Affiliate Partners are restricted from promoting M1 Finance through branded paid search term ads on Paid Search vendors such as Google Ads, Bing Ads, Apple Search Ads, and similar for the following exact, phrase, broad match, or other variation keywords. This also means these keywords need to be applied to all negative lists to restrict targeting in broad match campaigns:

- M1
- M1 App
- M1 Trading
- M1 Stock
- M1 Finance App
- M1 Trading App
- M1 Finance
- M1 Financial
- M1 Investing
- M1 Account
- M1 Sign Up
- M1 Investing App

M1 Finance reserves the right to alter or delete this list at any time for any reason, with or without notice. Not following these Paid Search Restrictions could result in a permanent ban from the M1 Finance Affiliate Partner Program, with or without notice.



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Referring Clients

Once you sign up to become an Affiliate Partner, you will receive a confirmation email along with:

- A unique referral link
- The ability to add SubIDs to your unique referral link
- An Affiliate Partner login portal that gives you tools to share and promote your link, analytics on your referrals, and other administrative items.

You can share your link via email, social media, or other methods to refer clients and earn commissions. M1 Finance also offers M1 branded banners ads and other creatives (see “Creatives” section above) with your unique link to embed on websites. For proper referral attribution, you must ensure that prospects click the provided unique link prior to entering in their email address to M1 and begin the account opening process. People who click on the link will be directed to either the M1 website or mobile app page and tracked for the following 30-days with a cookie, as long as cookies are not deleted or otherwise altered.

M1 will make a reasonable best effort to properly track and attribute your referrals. We are limited in tracking referrals across different devices, for people who disable cookies on their browser or for people who take any other action to interfere with proper attribution. M1 will only reward Affiliate Partners for referrals tracked through our third-party software and reserves the right to refuse a payout for suspected fraud or abuse.

For you to receive commissions for a referred account, the referred client must meet all the criteria listed in the Payout Rules below.

Payout Rules

M1 offers you two options in payment: PayPal (which will issue a 2% processing fee capped to \$20 each time) or Electronic Funds Transfer. To be paid via Electronic Funds Transfer, you will need a bank account in a country where M1 and our Affiliate Partner platform, Impact, can transfer your funds. The amount will be in your account’s default currency. By signing up, you agree to enter your PayPal or Electronic Funds Transfer bank information to receive the commission. M1 Finance may, at any time, decide to restrict or cancel allowing Electronic Funds Transfers as a form of payment. Payouts are subject to the following rules:

- A pending payment of \$100.00 USD will be rewarded for a referral clicking on your unique URL and entering their email and password into M1 to begin the M1 account opening process (defined as “User” or “User Creation”) within 30 days of clicking the link, assuming no alteration, deletion, or otherwise mis-tracking of cookies or other tracking.
- When the referred brokerage account reaches \$1,000 USD in funding, within less than 400 days of “User Creation”, the payment of \$100.00 USD will be approved thereafter.
- A referral clicking on an Affiliate Partner’s unique URL but never funding \$1,000.00 USD or more in the specified time window, will not earn an Affiliate Partner a \$100.00 USD commission.
- Payment windows (below) are defined by the Impact Radius platform terms at sign up and can alter at any time for any reason with or without notice. Currently the default settings are set to:
 - a. **Action Locking:** Actions are locked 15 days after the end of the month they are tracked.
 - b. **Payout Scheduling:** Approved transactions are paid 0 days after the end of the day they lock.
- Subsequent funding or opening of additional accounts are not rewarded.



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Premier Tier Program

At any time throughout the year, with or without advanced notice, M1 Finance may announce a special time period where all our Affiliate Partners will have equal opportunity to receive additional compensation, on top of their existing Affiliate Partner compensation, through a tier structure. This will be based on performance. To learn more, please read the [Premier Tier Program Terms and Conditions](#). Affiliate Partners automatically agree to follow these Premier Tier Program Terms and Conditions on top of these standard Terms and Conditions by enrolling and being active in the M1 Finance Affiliate Partner Program. Affiliate Partners can expect payment to be paid via “Partner Funds Transfer” in the Impact Radius platform or PayPal, unless otherwise stated.

Other Offers

M1 Finance may, at its own discretion, with or without advanced notice, whether through email or other communication, run additional offers on top of the standard Affiliate Partner payment and/or the Premier Tier Program as mentioned above.

Each offer will have a separate Terms and Conditions documentation that will be linked through the original or subsequent message used to convey the offer. Those terms may or may not also be updated and linked to the Affiliate Partner sign up page, this standard Affiliate Partner Terms and Conditions document, or other M1 Finance web pages or documentation.

By participating in the M1 Finance Affiliate Partner Program, you agree to follow both these standard Terms and Conditions, the Premier Tier Program Terms and Conditions, as well as any other Terms and Conditions in regards to other offers.

Alteration or Cancellation

M1 reserves the right to change or cancel the Affiliate Partner Program, with 1 or more days notice, at any time for any reason.