Terms and Conditions: Refer a Friend

Incentive

Starting November 2, 2026, subject to the conditions below, the following incentives apply:

- The referring person will receive 3 free months of their existing account model for each successful referral.

- The referred person will receive 3 free months of their new account model upon successful account opening.

The value of the 3 free months depends on the account model and amounts to up to €14.70 for Now, €26.70 for Change and €54 for Plus. The equivalent value cannot be paid out in cash.

Participation Conditions

- A person is considered successfully referred if they are at least 18 years old, possess a German tax identification number, and have successfully opened a current account with Tomorrow. A successful identification and verification of the new customer is required.
- Only new account openings are valid. The referred person must not have held a Tomorrow account in the previous 3 years.
- The use of the referral code from the referring person is mandatory. It must be entered during the account opening process in the final step before identification, under “Do you have a referral or promo code?”. The code cannot be added afterwards.
- For the referring person, the free months will be credited after the end of the current month or the current billing year.
- For the referred person, the free months will be credited upon account opening, before the first payment.
- If the referring or referred person changes their account model during the free months, the remaining free months will expire without replacement. They cannot be transferred to the new account model or paid out in cash.
- Multiple participation as a referring person is possible: a referring person can refer several new customers and will receive 3 free months for each of them. The free months will be credited consecutively.
- This campaign cannot be combined with other Tomorrow incentives, unless the specific incentive states otherwise.
- Tomorrow reserves the right to:
    - Exclude individuals from participating in the referral program if there is evidence of misuse.
    - Modify, suspend, or terminate the campaign at any time without prior notice, especially if changes in legal regulations require it.

Status: 02.11.2026

- Tomorrow is not liable for any damages arising in connection with participation in the campaign, unless such damages result from intent or gross negligence on the part of Tomorrow. Liability for injury to life, body, or health remains unaffected.
- The referral code is intended solely for private, non-commercial use within the framework of our official referral program. Publishing the code on third-party platforms or any commercial use is prohibited and may lead to deactivation of the code and exclusion from the program.
- Unless legal provisions state otherwise, German law shall apply to these terms and the campaign.
- Employees, managing directors, and shareholders of Tomorrow are excluded from participation.
- Legal recourse is excluded.

Data Protection Note:

By participating in the campaign “Refer a friend” (start date: November 2, 2026), the customer agrees that their personal data (name, address, e-mail address, IBAN) may be processed exclusively in connection with the aforementioned campaign.

The legal basis for processing is the customer's consent pursuant to Art. 6 (1) lit. a. Consent is voluntary and can be withdrawn at any time without giving reasons. The withdrawal can be submitted at any time to support@tomorrow.one or datenschutz@tomorrow.one.

The provider is Tomorrow GmbH, Neuer Pferdemarkt 23, 20359 Hamburg. The purpose of the processing is to check whether the conditions on which the campaign is based have been met and, if the check is positive, to credit the free months.

In the case of referring a new customer, the customer shall ensure in advance that the new customer agrees to the processing of their data for this purpose. Further information on this can be found in our privacy policy.

Status: 02.11.2026