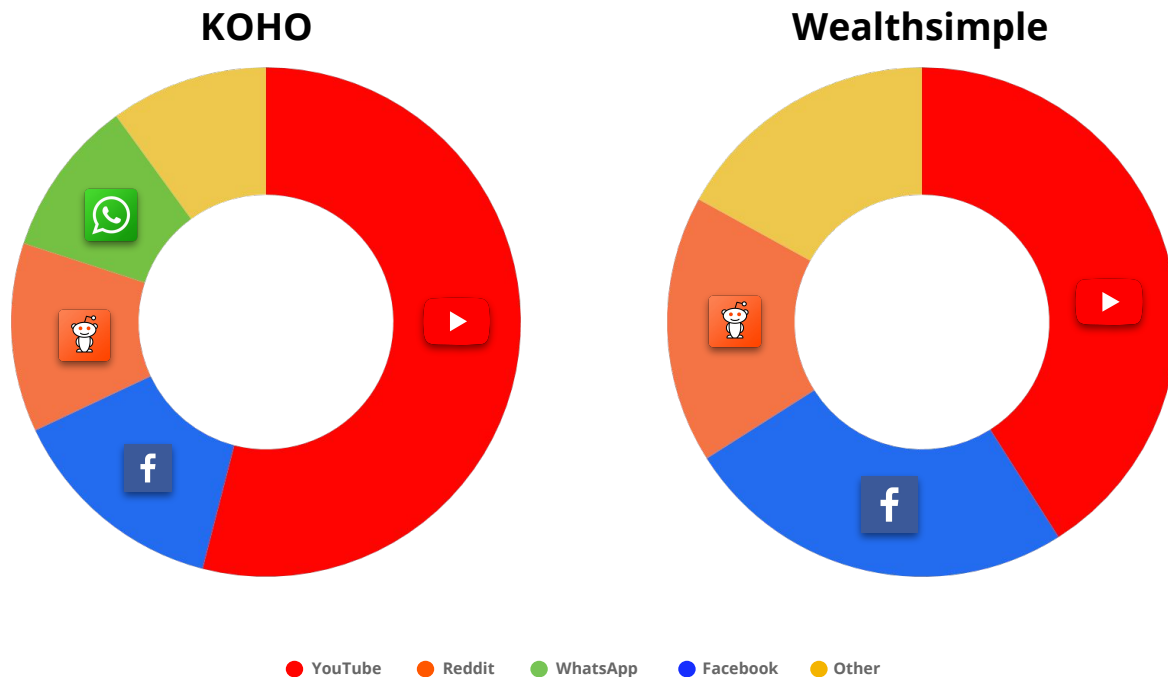


# KOHO

**Upgrading Influencers to Affiliates to  
Drive Account Sign Ups  
Financial Services**

Since January 2020, **YouTube** generated the highest volume of social site visits for both KOHO (54%) and Wealthsimple (41%).



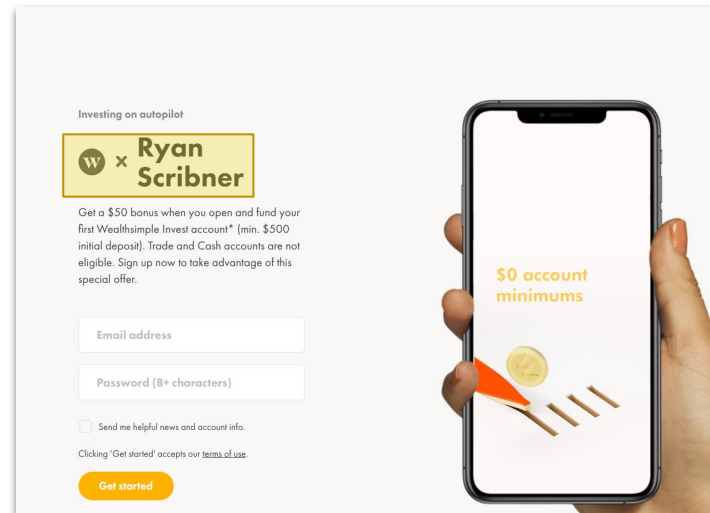
To drive traffic from YouTube, Wealthsimple provides influencers with an affiliate link, which allows them to earn a commission for new sign ups.



Sign Up For Wealthsimple Here: <https://ryanoscribner.com/wealthsimple>

[Click to View](#)

An affiliate link is included in the video description:  
"<https://ryanoscribner.com/wealthsimple>"  
which includes the name of the influencer.



[Click to View](#)

The "Sign Up" landing page includes the influencer's name  
and features a \$50 sign up bonus.



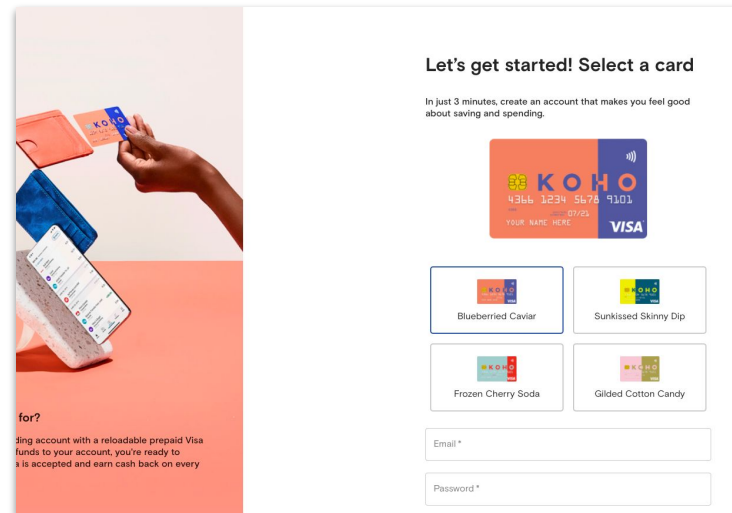
KOHO also has an affiliate program, where they provide influencers with a personalized promo code.



Get an extra 1% cash back for 90 days when you use this code on sign-up: **CHARLEEWAYNE**  
or click the link  
<https://koho.onelink.me/lw0N/charleew...>

[Click to View](#)

An affiliate link is included in the video description, as well as a sign up code "CHARLEEWAYNE".



[Click to View](#)

The affiliate link directs users to a Sign Up landing page, where they can choose their credit card color of choice.



## Every affiliate link in the YouTube video description includes a promo for customer acquisition:

### \$50 Free Cash



Resources I Use and Recommend:



Open a Wealthsimple Trade account and get \$10 for free when you deposit \$100!:

<https://bit.ly/wealthsimpletradegriffin>



Get \$50 of FREE CASH when you open a Wealthsimple account and deposit a minimum \$500!: <https://wealthsimple.sjv.io/KY7mN>

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### 1.5% Cashback for 3 Months

SIGN UP & GET A SPECIAL BONUS

To get 1.5% cashback for 3 months after sign up, use code MOMONEYPROMO or visit <https://app.koho.ca/referral/MOMONEYP..>

[Click to View](#)

### \$10K Managed for Free

SIGN UP FOR WEALTHSIMPLE & GET \$10K MANAGED FOR FREE

<https://www.moneyaftergraduation.com/...>

[Click to View](#)

### Recieve \$10 If You Trade \$100



I have a link to signup and get \$10 (Updated June 2020) for free when you trade \$100 worth of stocks on Wealthsimple Trade. (this is my wife's code) <https://my.wealthsimple.com/app/publi...>

CDS eligibility: <https://www.cds.ca/cds-products/cds-c...>

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KOHO worked with [Jessica Moorhouse](#), a micro finance influencer, to create a blog post reviewing KOHO, which was accompanied by a YouTube video.



4.6K Views | 137 Engagements

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### What Is KOHO?

To get a better sense of what KOHO actually is, I want to clear some things up first.

KOHO is **not a bank**. KOHO is a **prepaid and reloadable VISA card** available in Canada. In other words, it's similar to a VISA Debit card since you're loading your own money onto it (not borrowing funds), with the added benefits of earning cashback like a regular credit card. A better way to describe it would be it's a digital spending account that comes with a physical card and app.



### What Are KOHO's Benefits & Features?

I read a ton of forums and review blog posts to see what questions people had about KOHO, and I'm hoping the following should answer all of your pressing questions:

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In the blog post, Jessica Moorhouse included both a promo code and an affiliate link to get 1.50% cashback for 3 months.

Encourages her subscribers to use her promo code "MOMONEYPROMO" to get 1.50% cashback for 3 months

This post is sponsored by KOHO. All views and opinions expressed represent my own. Use promo code **MOMONEYPROMO** to get 1.50% cashback for 3 months when you sign up!

KOHO Review: New Budgeting App + Bonus When You Si... Watch later Share

**REVIEW  
PREPAID  
VISA & APP**

**K O H O**

**KOHO is not a bank. KOHO is a prepaid and reloadable VISA card** available in Canada. In other words, it's similar to a VISA Debit card since you're loading your own money onto it (not borrowing funds), with the added benefits of earning cashback like a regular credit card. A better way to describe it would be it's a digital spending account that comes with a physical card and app.

KOHO 234 5678 9101  
07/21  
YOUR NAME HERE **VISA**

Includes an affiliate link (<https://app.koho.ca/referral/MOMONEY20>) that directs readers to a [sign up page](#)

[Click to View](#)

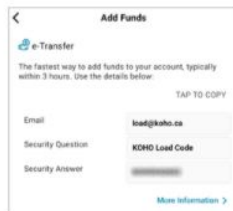




# The blog article also included detailed instructions on how to load funds into a KOHO account, and advertised KOHO Premium to upsell new and existing customers.

## How Do You Load Funds into Your KOHO Account?

The easiest way to load funds into your KOHO account is via Interac e-transfer. At first, it sort of feels like you're sending an Interac e-transfer to KOHO and you'll never see your money again, but for my first load onto the app, I e-transferred \$50 and within a few minutes I got notified that the transfer was successful.



I honestly had to read the instructions a few times, but it's fairly simple:

- Log into your bank account.
- Set up a new e-transfer contact with the email **load@koho.ca**.
- If you have to set up a first and last name, use something like KOHO Load (that's what I did).
- For the Security Question for that contact, put **KOHO Load Code**.
- For the Security Answer, put your code that noted in the app in the "Add Funds" section.
- Choose an amount to e-transfer and hit send.

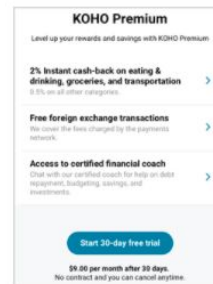
[Click to View](#)

## What Is **KOHO Premium**?

With the regular version of KOHO, it's free to use and there are no fees whatsoever. But, if you want some added benefits and features you can choose to upgrade to KOHO Premium for \$9/month (or \$84/year). To test it out, you can do a 30-day free trial and can cancel anytime.

What KOHO Premium will get you is:

- **2% cashback** on eating and drinking (restaurants, bars, coffee shops, fast-food, and food delivery services), groceries (all larger chains and smaller stores) and transportation (Uber, Lyft, gas, 407 tolls, transit tickets and passes, parking, and car rentals). You'll also still get 0.50% cashback on all other spending categories.
- **Free foreign exchange transactions.** They'll cover the 1.5% fee that is normally charged by the payments network on any purchases made at merchants outside of Canada.
- **Free access to a financial coach.** Coach has a CFA and FPSC LI designation and can give you advice on budgeting, financial planning, and debt, and answer questions about taxes, credit scores and investing.
- **Price-matching** whereby you can send in recent past receipts made



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# Key Takeaways

## From the Affiliate Case Study

**Tactic — YouTube & Blog Affiliate Marketing:** Partner up with micro YouTube influencers and bloggers in the financial space and provide them with affiliate links or a customized promo code. Creating an affiliate program will encourage influencers to produce high quality video content about your brand without having to sponsor every video, as there is now a financial incentive.

**Tactic — Attract New Customers With a Promo:** Include a promo with your affiliate link. Competitors such as Wealthsimple and KOHO are offering cash back bonuses for new customers. Encourage your affiliates to promote deals whenever they advertise their affiliate link to boost sales.

**Track Affiliate Sales & Reward Your Affiliates:** Use tools such as [Volum](#) to track the performance of your affiliates and optimize your affiliate strategy. Reward high performing influencers with higher commission rates or offer additional benefits to build a strong relationship with your affiliate network.