

Refer A Friend Terms & Conditions

Version 5.0, July 2016

To be eligible for a Gift Card, the following Terms and Conditions apply:

Referrers, those who refer new customers and meet the criteria of these terms will receive a Gift Card to the value of AU\$20. Personal Finance Co shall determine in its discretion what type of Gift Card will be offered. It will be a Gift Card that is issued by an Australian retailer for use in Australia.

The terms of the Gift Card are available from the issuer of the card. Personal Finance Co does not issue the Gift Card and is not responsible for honouring the Gift Card.

The Referrer will be successful when the person he/she refers to Personal Finance Co (or its related companies) (the "friend") has successfully acquired a loan product from Personal Finance Co.

Referrers can enter the promotion as many times as they like.

Entry is open to the general public and customers of Personal Finance Co. Employees of Personal Finance Co, Money3 and their immediate family members are ineligible for entry and you cannot nominate yourself, as self-nominations will not be accepted.

For you to be eligible to receive the Referral Fee of \$20, the person who you have referred and who is successful in acquiring a loan must not have previously entered into a loan contract or any other form of borrowing from Personal Finance Co.

The nomination of a Referrer is only valid at the time a loan application is submitted.

Gift Cards are not transferable and Personal Finance Co will not offer the prize value in cash or as a credit.

The Gift Card will be delivered to the Referrer within 28 working days of the successful Referee's Loan or Line of Credit Product being funded to the new customer.

Personal Finance Co reserves the right to amend these promotion details at any time; however the terms in place at the time the nomination was received will be the terms applied to that Referee.

Privacy

During the application process you consent to us collecting information about the Referrer and the Referee. Personal Finance Co takes Privacy seriously and all information will remain confidential.

Our Privacy Policy can be viewed via following the link

<http://www.personalfinance.net.au/privacy.html>

Disclaimer

By applying for the Gift card you release Personal Finance Co and its related companies, officers, employees and agents for any claims relating to your application and any claims in relation to the operation of the gift card. You waive any right to take legal action regarding your application, the Gift Card and any decision of Personal Finance Co in relation to the interpretation of these terms.

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