



# Refer a Friend Terms & Conditions

Version 18 June 2019

**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. Money3 Branches 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. Money3 Branches does not issue the Gift Card and is not responsible for honoring the Gift Card.

The Referrer will be successful when the person he/she refers to Money3 Branches (or its related companies) (the "New Customer") has successfully acquired a loan product from Money3 Branches.

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

Entry is open to the general public and customers of Money3 Branches. Employees of Money3 Branches and their immediate family members are ineligible for entry and you cannot nominate yourself.

For you to be eligible to receive the Referral Fee of \$20, the person must be a new Money3 Branches Customer. That means the person must not have previously entered into a loan contract or any other form of borrowing from Money3 Branches.

The nomination of a Referrers only valid for one loan application.

Gift Cards are not transferable and Money3 Branches 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 New Customer's Loan or Line of Credit Product be in funded to the new customer.

Money3 Branches 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 contentious collecting information about the Referrer and the New Customer. Money3 Branches takes Privacy seriously and all information will remain confidential.

Our Privacy Policy can be viewed via following the link <http://www.money3branches.com.au>

**Disclaimer**

By applying for the Gift Card you release Money3 Branches 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.

© Branch Loans Pty Ltd