

Refer A Friend Program Terms and Conditions Christmas 2023 Edition

By participating in the Responsive Lending Refer a Friend Program (the "program), you agree to these terms and conditions:

1. Eligibility

The "Refer a Friend" Program (the program) is open to all customers who have previously applied for a loan with Responsive Lending.

2. Program Period

The program begins on November 8, 2023, and has no specified end date.

3. Referral Rewards

Referrers will earn rewards based on the settled loan amount:

- Loans settled from \$5,000 to \$9,999: A \$150 Visa Gift Voucher
- Loans settled over \$10,000: A \$300 Visa Gift Voucher

4. Visa Gift Vouchers

- Visa Gift Vouchers can be used at any location where Visa is accepted.
- Visa Gift Vouchers are non-transferable and cannot be exchanged for cash.

5. Referral Process

- To participate, referrers should forward the program email to their friends.
- Friends should click on the unique "Get my Quote" button inside the email.
- When a friend clicks the button and proceeds with a loan application, we will be notified
 of the referral and the referrer.

6. Notification and Verification

- Responsive Lending will verify referrals and issue Visa Gift Vouchers within a reasonable timeframe, via email.
- We reserve the right to refuse or revoke rewards in case of fraudulent or dishonest activity.

7. Program Modifications

Responsive Lending reserves the right to modify, suspend, or terminate the program at any time without prior notice.

8. Privacy

All customer data and referrals will be handled in accordance with our privacy policy. You can read our privacy policy <u>here</u>.



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If you have any questions or concerns about the program, please contact Responsive Lending by phone on 03 9350 7331 or by email at info@responsivelending.com.au.

By participating in the program, you agree to these terms and conditions and acknowledge that you have read and understood them.