



'REFER A FRIEND' Referral Promotion June 2018

TERMS AND CONDITIONS

1. When an existing Fair City Finance customer introduces a "new customer" who then borrows \$1,000 or more from Fair City Finance during the term of this promotion, both the existing customer and the new customer will be given a \$150 prepaid retail card acceptable at all places who accept Visa cards.
2. For the purposes of this promotion, a "new customer" is either a person who has never previously borrowed from Fair City Finance, or an existing customer who has not had a current loan with Fair City Finance for 3 years before the date of claim.
3. There is 1 x \$150 prepaid retail card available for the referrer and 1 x \$150 prepaid retail card for the new customer. Multiple cards will not be given to existing or new customers who have multiple customers on a contract.
4. Prepaid retail cards will be presented only after the statutory consumer loan cancellation period has passed this being 5 working days after the drawdown of the advance.
5. This promotion runs from 19 June 2018 until further notice and applies only to loans that are referred, approved, and drawn down within that period.
6. The "Refer a friend" referral promotion is available to personal consumer referrals only and not available to the general business community in the form of commission payments.
7. The prepaid retail cards will be given to customers who qualify for them by Fair City Finance (Hornby). It is the responsibility of qualifying customers to collect their prepaid retail card from Fair City Finance (Hornby). Proof of identity for referrer and new customer will be required.
8. Fair City Finance's decision about:
 - a. whether a customer has been introduced by another customer;
 - b. whether to approve a loan to any new customer; or
 - c. any other matter relating to this promotion or these terms and conditions;is in each case final, and no correspondence will be entered into.
9. Customers who qualify for prepaid cards must accept their prepaid card in person, cannot transfer their entitlement to any other person, and cannot ask Fair City Finance to replace with cash.
10. To qualify for this promotion, new customers must be aged 18 years or older.
11. By entering this promotion, participants are taken to have read and agreed to all these terms and conditions and also to have accepted the terms and conditions that apply to prepaid cards generally.
12. By accepting prepaid cards from Fair City Finance, customers will also be taken to agree that Fair City Finance may use their names and photos of them for promotional purposes.
13. This promotion does not apply to any staff, agents or suppliers of Fair City Finance or any of its related companies.
14. Fair City Finance and its related companies collect and hold certain details of your personal information for the purposes of these promotions. You have the right to access and correct your personal information under the Privacy Act 1993.