

Refer AFriend Terms & Conditions

Version 20 October 2023



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

Referrers, those who refer new customers to Commit Co and meet the criteria of these terms will receive a Gift Card to the value of AU\$20. Commit 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. Commit Co does not issue the Gift Card and is not responsible for honouring the Gift Card.

The Referrer will become entitled to receive a Gift Card when the person they refer to Commit Co (or its related companies) through our Branch Network (the "New Customer") has successfully acquired a loan product in store through one of our Cash Train Branches.

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

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

For you to be eligible to receive the Gift Card, the person must be a new Commit Co Customer. This means the person must not have previously entered into a loan contract or any other form of borrowing from Commit Co (or its related entities). Commit Co reserves the right to validate the eligibility of any referral to determine if any referral is ineligible. The nomination of a Referrer is only valid for one loan application.

The Gift Cards are not transferable and Commit Co will not offer the prize value in cash or as a credit. The Gift Card will be delivered to the Referred within 28 working days of the New Customer's Loan or Line of Credit Product being successfully approved and funded to the New Customer.

Commit Co reserves the right to amend these promotion details at any time; however, the terms in place at the time the nomination was received by Commit Co from the Referrer, will be the terms applied to that nomination.

Privacy

As the Referrer, you consent to us collecting information about you and the New Customer during

the application process, and represent and warrant that you have the New Customer's permission to provide such information. Commit Co takes Privacy seriously and all information collected will remain confidential in accordance with our Privacy Policy.

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

Disclaimer

By applying for the Gift Card, you release Commit 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.

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