



Hunter United
Customer Owned Banking

Terms and Conditions – Customer Referral Program

May 2016

1. The promoter is Hunter United Employees Credit Union Ltd (“Hunter United”). ABN 68 087 650 182. AFSL/ Australian Credit Licence 238316
2. Subject to these Terms and Conditions, an eligible Referrer will receive a Gift when they refer a new customer who is an eligible Referee and purchases one of the following eligible products:
 - A Hunter United credit card with a credit limit greater than or equal to \$2000
 - A Hunter United personal loan with a loan amount greater than or equal to \$2000
 - A Hunter United home loan with a loan amount greater than or equal to \$100,000
3. Existing Hunter United customers (Referrer)
 - An eligible Referrer is a Hunter United customer with an active account at the time Hunter United receives this referral form. An “active account” means there must be regular debit or credit transactions on the account that are not fee or interest transactions;
 - A Referrer will not be eligible if any of their accounts are in arrears or default;
 - Hunter United employees and their immediate families and third party introducers (such as brokers or solar introducers) are not eligible to be Referrers
4. New Hunter United customers (Referee)
 - An eligible Referee must be over the age of 18 and must not be an existing Hunter United customer or have any existing accounts with Hunter United
 - An eligible Referee must supply the details of the customer who referred them at the time of membership creation and confirm that the Referrer authorised the provision of their personal information.
5. For referred eligible loans, the Referees home loan or personal loan must be approved and settled before a Referrer is eligible to receive the Gift
6. If a Referee purchases multiple eligible products at the same time, multiple Gifts will be given with the exception of the purchase of a home loan that is split between multiple products. e.g. If a home loan is split as 50% fixed rate and 50% variable rate, then only one Gift will be given.
7. For referred eligible credit cards, the Referees credit card must be issued before a Referrer is eligible to receive the Gift
8. The Gift is a Red Balloon voucher to the value of \$100 for Credit Card and Personal Loan referrals and \$350 for Home Loan Referrals
9. The Gift will be subject to the expiry date stated on the voucher
10. The Gifts are non-transferable and not redeemable for cash.
11. The Gift will be sent within seven days of a Referrer being assessed as eligible for a Gift.
12. The Gift delivery address will be restricted to the email address or main address held by Hunter United for the Referrer.
13. The Referrer will not receive their gift if they or the Referee are found to be in breach of these Terms and Conditions.

14. If a referral is successful, the Referrer agrees to take a photo of the person/s enjoying the experience purchased with the Gift. The Referrer agrees to either post the photo to social media, tagging and sharing it with Hunter United or send the photo to Hunter United for use on Hunter United's social media accounts.

15. If a referral is successful, the Referrer consents to Hunter United using their name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media in relation to this promotion.

16. Except for liability that cannot be excluded by law, Hunter United accepts no liability for any event, circumstances, loss or expense arising from this promotion or the taking or use of the Gift by the Referrer or any other person.

17. Hunter United reserves the right to alter or end this promotion at any time without notification

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