

TERMS & CONDITIONS

REFER A FRIEND OR FAMILY MEMBER

Entry instructions and offer information form part of these Terms and Conditions. By participating, referrers agree to be bound by these Terms and Conditions.

1. This prize relates to individuals who currently have a settled loan with emoney Pty Ltd ("emoney") ACN 079 790 364 Australian Credit Licence 386 494.
2. This prize relates to individuals who refer a friend or family member to emoney Pty Ltd ("emoney") ACN 079 790 364 and their friend or family member subsequently settles a new loan.
3. The friend or family member being referred must submit their loan application via online or via telephone (i.e.: cannot be introduced by any of emoney's accredited introducers).
4. If multiple loans are applied for, the referring friend or family member will only be entitled to one \$250 Wish Gift Card.
5. An individual cannot refer themselves for a new loan with emoney or any subsidiary company of emoney to receive a Wish Gift Card.
6. The referring individual will receive a Wish Gift Card to the value of \$250 after the friend or family members' new loan has settled.
7. The \$250 Wish Gift Card may be made up of smaller denominations of Wish Gift Cards to the total value of \$250.
8. The Wish Gift Card will be dispatched within seven (7) days after the settlement of the friend or family members' new loan and may be delivered electronically if an email address has been supplied.
9. Promotion starts 9am 9th September, 2019.
10. Conditions and exclusions apply to the Wish Gift Cards. For full terms of use visit giftcards.woolworths.com.au
11. emoney takes no responsibility if the card/s are lost or stolen.
12. The prize is not redeemable for cash.
13. The promoter reserves the right to amend the Terms and Conditions of this prize at any time without prior notice.
14. In the event of any dispute regarding the Terms and Conditions, the conduct, results and any other matters relating to this offer, the decision of the Promoter shall be final and no correspondence or discussion shall be entered into.
15. The Promoter is emoney Pty Ltd ("emoney") ACN 079 790 364 Australian Credit Licence 386 494 W232 Oracle West, 19 Elizabeth Avenue, Broadbeach QLD 4218
16. By referring a friend or family member to emoney or any subsidiary company of emoney, the referring individual/s will be deemed to have accepted these Terms and Conditions.