

Refer a Friend Promotion (“Promotion”)

Terms and Conditions

Effective: 1 March 2025



To participate in the Refer a Friend Promotion, please:

1. Read the “Refer a Friend Terms and Conditions” below carefully; and
2. Forward the email we have sent to you to the friend, family member or colleague you would like to refer. If we haven’t already sent you that email, simply email us at referafriend@peopleschoice.com.au and we will send it to you.

Terms and Conditions

1. This Refer a Friend Referral promotion (“**Promotion**”) is being conducted by Heritage and People's Choice Limited (“**HPC**”) trading as People's Choice Credit Union (“**People's Choice**”) ABN 11 087 651 125, AFSL 244310, Australian Credit Licence 244310. For the avoidance of doubt, only People's Choice branded home loans are eligible for this Promotion.
2. Subject to these Terms and Conditions, when the Referrer refers a New Member and that New Member has a People's Choice branded home loan approved and funded within 90 days of the membership creation, both the New Member and the Referrer receive a \$250 cash reward (“**Prize**”).
3. For a new HPC member (“**New Member**”) and existing HPC member (“**Referrer**”) to be eligible for this Promotion the following applies:
 - a) The New Member must apply, for the purposes of obtaining a People's Choice branded product or service, for a new HPC membership as a result of the Referrer referring the New Member (“**Referral**”);
 - b) The New Member must not have previously held a People's Choice branded product or previously used a People's Choice branded service at the time of the New Member's application for membership;
 - c) The Referrer must be a HPC member and hold a People's Choice branded product at the time of the New Member's application for membership and at the time of payment of the Prize;
 - d) Both the New Member and Referrer must be eligible for the Promotion to apply;
 - e) The Referrer must not be an employee of HPC or their immediate family, or a third party introducer (such as a broker or HPC alliance partner) and must not have made the referral of the New Member in the course of any business carried on by the Referrer under any circumstances. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), son-in-law, daughter-in-law, parent, step-parent, grandparent, step-grandparent, mother-in-law, father-in-law, uncle, aunt, niece, nephew, brother, brother-in-law, step-brother, sister, sister-in-law, step-sister or first cousin;
 - f) The Referral must be made as follows:
 - i. The Referrer must check with the New Member that they are happy to be forwarded an email about this promotion. The Referrer must only proceed if the New Member has indicated that they are happy to receive it.
 - ii. The Referrer must forward to the New Member the “Refer a friend for a home loan” email People's Choice has sent to the Referrer. If People's Choice haven't already sent the Referrer that email, the Referrer can request the email for onforwarding by emailing us at referafriend@peopleschoice.com.au
 - iii. The New Member must click on the identified link in the email forwarded by the Referrer. That link will take the New Member to an enquiry form. The New Member must complete and submit the enquiry form. A HPC Lender will then contact the New Member to commence their home loan journey.
 - iv. The New Member **must** provide to the HPC Lender the Referrer's name and member number when first contacted by the HPC Lender.
 - g) Any Referral not made as set out in 3(f) above, is **not** eligible for this Promotion.
4. In order to receive the Prize, the Referral must occur during the Promotional Period and the approval of the home loan and the funding of the home loan must occur no later than 90 days from the end of the Promotional Period.
5. The home loan must not be introduced to HPC by a broker. Any home loans introduced by a broker are not eligible for this Promotion.

6. A New Member and a Referrer are eligible only for one Prize each even if more than one home loan is approved and funded within 90 days of the end of the Promotional Period. That is, if a New Member opens two home loans, only one Prize for each party will be allowed.
7. A Referrer is eligible only for a maximum of five (5) Prizes per month under this Promotion even if more than five (5) Referrals are made (that is, a maximum of 5 x \$250 cash payments per month).
8. Referrers and New Members will receive their Prize by electronic transfer to a People's Choice branded transaction account held in their name within seven days of the end of each month, for eligible referred home loans that were settled and funded in the previous month. Where a transaction account for the New Member does not exist, the Prize will be paid to the home loan account. Where a transaction account for the Referrer does not exist, the Prize will be paid to such People's Choice branded account of the Referrer as is chosen by People's Choice in its absolute discretion. People's Choice account details will be used to issue the Prize.
9. New Members and Referrers should seek independent advice to determine their taxation obligations in respect of any amounts received by them in connection with this Promotion.
10. The Prizes awarded under this Promotion are non-transferable.
11. Except for liability that cannot be excluded by law, HPC accepts no liability for any event, circumstances, loss or expense arising from this Promotion or the taking or use of a Prize by the Prize-winner or any other person.
12. New Members and Referrers each consent to HPC using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media in relation to the Promotion and customer testimonials for marketing activity as required.
13. HPC reserves the right to verify the eligibility of a New Member and Referrer for this Promotion and to disqualify any entrant who HPC reasonably believes has breached these Terms and Conditions, tampered with or manipulated the entry process or engaged in any unlawful or other improper misconduct to risk fair and proper conduct of this Promotion. If HPC fails to enforce any of its rights at any stage this does not constitute a waiver of those rights and rights to recover damages or other compensation are reserved. In all instances, HPC's decision is final.
14. These Terms and Conditions are subject to change without notice. HPC reserves the right to, at any time, withdraw, vary or extend the Promotion, or otherwise vary or amend these Terms and Conditions without notice, subject to any applicable laws.
15. By entering the Promotion in the manner described above, the Referrer and the New Member are deemed to have read, understood and agreed to these Terms and Conditions
16. Privacy Notice: By entering this Promotion, each New Member and Referrer consent to the retention, use and disclosure of their personal information by HPC in the following ways:
 - a) For the purposes of the Promotion and any matter connected to the Promotion; and
 - b) Sending New Members and Referrers publications and communications about events, promotions, products and services. This includes distributing marketing material for goods and services offered by HPC, its related bodies corporate and businesses which have arrangements with HPC or its related bodies corporate. New Members and Referrers agree that such communications with them may be sent by post, email and SMS.
17. Without collecting your personal information, HPC cannot process your entry into the Promotion. HPC may disclose personal information to third parties for the above purposes including but not limited to agents, contractors, service providers, prize suppliers and, as required to Australian regulatory authorities. For the purpose of conducting this Promotion and sending offers and information to New Members and Referrers, HPC will not disclose, the entrant's personal information to entities outside of Australia. HPC trading as People's Choice will use and handle your personal information as set out in its Privacy Policy, which is available at peopleschoice.com.au/privacy. The Privacy Policy set outs how you can access, update or correct your personal information, change your direct marketing preferences and how you can make a privacy complaint.
18. This Promotion commences on Saturday the 1st of March 2025 and finishes on Thursday the 31st of July 2025.