



ADVISORY · WEALTH · FINANCE

Referral Program: Terms & Conditions

1. A referral can be made via email, the referral form on the website or verbally.
2. The referral incentive is only applicable if the referred individual or business is a new customer of 8 Collective.
3. Referrals are not valid where the referring party and the referred individual or business are one and the same person.
4. Referrals will be valid for 90 days (3 months) from the date a new referral is received by 8 Collective.
5. By submitting a referral the referrer confirms:
 - a. They are not banned from engaging in credit activities.
 - b. They will only engage in credit activities as a referrer incidentally to another business they're carrying on.
 - c. They will not specify any particular product or provide any recommendations or advice concerning 8 Collective's services.
 - d. They will inform the individual/business of any commissions or other benefits they may receive.
 - e. They will not charge the individual/business a fee for referring them to 8 Collective.
 - f. They will obtain the consent of the individual/business to pass their name, contact details and a short description of the purpose for which the individual/business may want to engage with 8 Collective.
 - g. They will pass the individual/business's contact details to 8 Collective within five business days of informing the individual/business that they are able to provide them with a service, but not specify any particular product.
6. The referral incentive is a prepaid gift card (Mastercard or VISA) payment up to the amount of \$250AUD which is dependent on the type of service the individual or business applies for. Maximum referral incentive for an individual tax return referral will be \$50AUD.
7. The total referral amount, or any unused portion of the prepaid card cannot be redeemed for cash.
8. Standard terms and conditions and guidelines are applicable to the prepaid card. For full terms and conditions of use visit the provider's relevant websites: www.visa.com.au or www.mastercard.com.au.
9. To qualify for a referral incentive, the individual or business must meet one of the following criteria:
 - a. **Finance:** Settlement of a new residential, commercial or asset finance loan
 - b. **Wealth:** Enrol for wealth protection, retirement planning or investment strategy advice
 - c. **Advisory:** Onboarding of a new business or new individual tax return customer
 - i. maximum referral incentive for an individual tax return referral will be \$50AUD
10. You agree that "Spamming" other individuals to connect with 8 Collective via unsolicited email, direct mail, newsgroups, or any other means is strictly prohibited for the referral program. You agree that

you will only make direct referrals without using any merchant site, keyword bids, black hat SEO, or other similar methods. You agree that any referral made by you will be done without use of i-frames, bots, or any other method of automated distribution. You agree that you will comply with all applicable laws and regulations, including without limitation those related to the Spam Act 2003 (Cth), trademark, and privacy.

11. We reserve the right to remove you from participating in this program if we determine in our sole and absolute discretion that you have violated any of the above terms and conditions.
12. We reserve the right to change or modify the terms of the referral program, in whole or in part, at any time, without prior notice given.
13. The Promoter is 8 Collective Pty Ltd Level 1, 65 Thomas Drive, Chevron Island QLD 4217

By referring an individual or business to 8 Collective Pty Ltd or any subsidiary company of 8 Collective Pty Ltd, the referring individual/s or business/s will be deemed to have accepted these terms & conditions.

17th June, 2020