Refer a Friend – Terms & Conditions

Rate Money Southern Highlands

1. **Eligibility**: This promotion is open to Australian residents aged 18 years or over.
2. **Referral Reward**: A $200 digital gift card will be issued to the referrer for each eligible referral that results in a settled loan with **Rate Money Southern Highlands**.
3. **Referral Criteria**:
    - The referred individual must not be an existing Rate Money customer.
    - The referral must be submitted to Rate Money **Southern Highlands** before any initial contact is made between the referred person and Rate Money.
    - Only referrals made directly to Rate Money **Southern Highlands** via the official referral form, email, or phone are eligible.
4. **Loan Settlement**: The $200 gift card will be issued within 30 days of the referred loan settling in full.
5. **Limited Referrals**: Each participant is eligible to make **one referral only**, provided all eligibility criteria are met.
6. **Non-Transferable**: The reward is not transferable or redeemable for cash.
7. **Promotion Period**: This promotion is valid until further notice. Rate Money **Southern Highlands** reserves the right to withdraw or amend the offer at any time without notice.
8. **Branch Specific**: This offer is run solely by **Rate Money Southern Highlands**. Other Rate Money branches may not be participating.
9. **Privacy**: By submitting a referral, the referrer confirms they have the consent of the referred individual to share their contact details with Rate Money **Southern Highlands**.