

## **MML Refer a Friend Terms & Conditions**

Mobile Money Ltd (MML) will pay £75 in cash by bank transfer to any existing customer that recommends a friend where that friend successfully applies for and is provided with a MML loan of at least £1,000.

In addition, MML will pay £75 to any new customer that takes out a loan of at least £1,000.

This promotion will run until 30<sup>th</sup> September 2016 and the following terms and conditions are applicable and must be met:

### **Referrer:**

- The customer making the 'friend referral' must be an existing or previous MML customer who has been invited to take part in this special promotion by receiving a letter about this offer from MML.

### **The Friend:**

- The friend being referred and applying for the loan must be a new customer to MML. A new customer is defined as a person that has not held or applied for, a MML loan in the three year period preceding their new application.
- The friend can be a personal acquaintance or relative, but the individual can only be referred once.
- Other friends can be referred by the existing customer and there is no limit to the number of friends or £75 payments that will be made. All referrals and subsequent payments are subject to these terms and conditions.

### **Payment:**

1. The payment to the existing MML customer making the friend referral will be made by bank transfer immediately following completion of the loan. For the avoidance of doubt this is determined to be 31 days after the loan is granted and after the statutory 'right to withdraw' period has expired.
2. Payment to the new customer taking out the loan will be made by bank transfer after their first loan payment has been made.

### **General Conditions:**

- When applying for the new loan the recommended friend must quote the name and address of the Referrer at the earliest possible opportunity. This must be prior to MML instructing its Agent to visit the loan applicant to complete the loan paperwork.
- Only one person is capable of 'referring a friend' and receiving the £75 payment and this will always be the first person named by the new customer as the referrer.
- If the person you recommend has already been recommended by someone else in the previous 90 days your recommendation will not qualify for a payment to you.
- The MML Underwriters decision is final when deciding whether to grant a new loan. All new lending is subject to an affordability assessment and for reasons of confidentiality MML will not discuss any aspect of a loan application with the referrer.
- This promotional offer will run until the close of business on 30<sup>th</sup> September 2016 although MML does reserve the right to amend, extend or withdraw this offer at any time and without notice.
- This offer may not be used in conjunction with any other offers Mobile Money may introduce from time to time.
- This promotional offer is not open to friends or relatives of MML employees or employees of the Norfolk Capital Group.