

Refer a friend loan referral bonus – Terms and Conditions

1. To be eligible for the 'Refer a Friend' reward the referrer must be an existing home loan customer of Warwick Credit Union (WCU). The 'friend' must be a new home loan customer.
2. Minimum loan amount of \$150,000 with a maximum LVR of 80%.
3. The WCU customer (referrer) and 'friend' are entitled to one bonus each of \$500, per loan funded. Maximum bonus of \$1000 per loan funded.
4. Joint borrowers are entitled to one bonus per loan funded.
5. Limit of one referrer and one 'friend' per funded loan.
6. Eligible new home loan customers may only claim the referral bonus once.
7. \$500 payments are only made in relation to approved and funded home loans and are made at settlement of the loan. The eligible referrer (existing customer) and 'friend' (new loan customer) will each receive a \$500 payment by way of a deposit to their respective WCU account within 30 days of loan funding. Recipients will be notified by mail.
8. You cannot 'refer yourself' to Warwick Credit Union.
9. WCU employees, Directors and their immediate families may participate if they are existing home loan customers and are limited to one referral bonus of \$500 only.
10. Self-managed super funds are ineligible to participate in this promotion.
11. If the loan applicant is a company, the bonus will be deposited into the loan account.
12. The referral bonus is offered in good faith and final approval of eligibility is at the discretion of WCU. New home loan applicants may be requested to present the referral bonus card to a loans officer in order to verify their eligibility.
13. All information is correct as at October 1, 2018 and subject to change without notice.
14. WCU reserves the right to amend or discontinue the 'Refer a Friend' promotion at any time.
15. Lending criteria, fees and charges and terms and conditions apply. Not valid in conjunction with any other offer. Warwick Credit Union Ltd ABN 98 087 651 116, AFSL and Australian Credit licence 240556.