



Simplii Financial™ Refer a Friend Program

1. Eligibility

The Simplii Financial™ Refer a Friend offer (the “**Offer**”) is available to any Simplii Financial client who has registered for Mobile or Online Banking (a “**Referrer**”) and refers a friend or family member (“**Friend**”) to open and use a new Simplii Financial No Fee Chequing Account, High Interest Savings Account, Cash Back Visa* Card or Personal Line of Credit (“**New Account**”). The Offer is only open to Referrers and Friends who are residents of Canada who have reached the age of majority in their province or territory of residence. A Referrer or Friend who meets the foregoing eligibility requirements and otherwise complies with these terms is referred to below as an “**Eligible Client**”.

2. Offer requirements

Subject to the limitations and restrictions set out in these terms, a referral bonus in an amount as set out [here](#) (“**Cash Reward**”) will be given to each of the Referrer and the Friend if:

For a Simplii Financial No Fee Chequing Account, High Interest Savings Account, Cash Back Visa* Card or Personal Line of Credit

- i. The Referrer shares their unique Refer a Friend link generated in Simplii Financial Mobile or Online Banking with a Friend by any method, including for example by email or SMS. No Cash Reward will be given if the Friend is referred in any other manner;
- ii. The Friend is a new Simplii Financial client with no prior banking relationship with Simplii Financial since November 1, 2017;
- iii. The Friend must click through the Referrer’s unique Refer a Friend link to access the application form to open a New Account; and
 - a) For No Fee Chequing Account or High Interest Savings Account: The Friend makes a deposit of at least \$100 within six months after account opening and maintains a minimum account balance of \$100 for at least 30 days; or
 - b) For Personal Line of Credit: The Friend draws down a minimum of \$100 from the account within six months after account opening; or
 - c) For Cash Back Visa* Card: The Friend spends a minimum of \$100 from the account within six months after account opening;
- iv. The Referrer holds at least one of the following open Simplii Financial accounts to receive the Cash Reward at the time it is deposited or credited: No Fee Chequing Account, High Interest Savings Account, Personal Line of Credit Account (“**Referrer’s Account**”) or Cash Back Visa* Card.

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3. Payment of Cash Reward

For Simplii Financial No Fee Chequing Account, High Interest Savings Account, Cash Back Visa* Card and Personal Line of Credit

If an Eligible Client qualifies to receive a Cash Reward under these terms, the Cash Reward will be deposited or credited to the Referrer's Account and the Friend's New Account (both of which must be active and in good standing at the time the Cash Reward is deposited or credited) within 30 business days after the Friend meets the Offer requirements described above.

If an Eligible Client holds more than one Referrer's Account or New Account (as applicable) that is active and in good standing at the time the Cash Reward is deposited or credited, the Cash Reward will be paid into any such account (including a joint account), at Simplii Financial's sole discretion, in the following order of priority: No Fee Chequing Account, High Interest Savings Account, Personal Line of Credit Account or Cash Back Visa* Card

There is a limit of one (1) Cash Reward payable to a Referrer per Friend who meets the criteria under these terms. There is a limit of one (1) Cash Reward payable to a Friend, regardless of the number of New Accounts opened by the Friend.

4. Additional limitations and conditions

Each Referrer is limited to: (i) fifty (50) Cash Rewards within any twelve (12) month period; and (ii) two hundred fifty (250) lifetime Cash Rewards, except as may be agreed to in writing by Simplii Financial at its sole discretion.

This Offer cannot be combined with any other offer or rebate unless otherwise specifically communicated by Simplii Financial. Simplii Financial may, in its sole discretion, revoke or limit this Offer, including the number of Cash Rewards paid, if you are believed to be manipulating or otherwise abusing the process, fairness, integrity or operation of it, or engaging in any suspicious or fraudulent activity.

The Referrer agrees to only share their Refer a Friend link or code with individuals with whom they have a personal or family relationship.

The Referrer agrees not to make any representations that they act on behalf of Simplii Financial, or are an employee, agent, intermediary or representative of Simplii Financial. The Referrer agrees not to use paid advertising or a service of any kind to advertise, promote or share their unique Refer a Friend link. The Refer a Friend Offer and Refer a Friend link can only be used for personal, non-commercial purposes. The last two sentences do not apply to the extent the Referrer is a paid influencer or ambassador of Simplii Financial and, in such circumstances, only to the extent such representation is permitted under their applicable influencer or ambassador agreement.

The Cash Reward must be accepted as awarded and is not transferable or assignable. No Cash Reward substitutions will be permitted. The recipient of the Cash Reward is solely responsible for any tax consequences associated with their receipt thereof. The Cash Reward will be treated as a credit on the credit card account and not as a payment.

The Offer is subject to the terms and conditions of the Simplii Financial Products and Services Agreement and the Simplii Financial Credit Card Agreement.

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Simplii Financial reserves the right to end, cancel or change the terms of the Offer at any time, at its sole discretion, without notice, for any reason, and to revoke, limit or suspend the Offer for any person who appears to be manipulating or abusing the Offer, or is engaged in any suspicious/fraudulent activity.

By participating in this Offer, you agree to be bound by these Terms and consent to receiving electronic messages related to your participation in the Offer on behalf of Simplii Financial. It also means you consent to Simplii Financial, its agents and/or representatives, collecting, using and sharing the personal information you submitted while participating in this Offer for the purpose of administering this Offer and in accordance with Simplii Financial Privacy Policy “Your Privacy is Protected” (available at: [Simplii Financial Privacy Policy](#)).

Trademarks