

### **Automated Referral Rewards Program – Terms and Conditions:**

The Achieva Referral Rewards Program is available to new and existing Achieva Financial customers; however, referrals made prior to this offer are not eligible for this Program. An Achieva Referral Petal must be entered at the time of opening a qualifying account to activate the Referral Program, and can only be redeemed through Achieva's online account opening process. The referral must also meet the eligibility requirement as a new customer to Achieva Financial. All new accounts are subject to Achieva's normal approval process. A minimum deposit of \$250 must be made into any of Achieva's Savings Products at the time of the account opening, with the deposit remaining on balance for a minimum of 30 days. Achieva Financial reserves the right to disqualify any referrals in circumstances where we reasonably believe the referral was not sent in good faith. Employees of Achieva Financial and Cambrian Credit Union are not eligible to participate in this Program. To be eligible as a New Customer, you must first meet Achieva's standard Account Holder Terms and Conditions and are not currently, or have never been at any time during the past 12 months, named on any accounts with Achieva Financial.

**Existing Achieva Customer (Referrer):** You will be rewarded a \$25 deposit made directly to your Achieva Daily Savings Account within 1 month of any qualifying new customer opening an account with one of your Referral Petals. You can qualify for up to a maximum reward of \$100 for the referral of four new customers to Achieva in any one calendar year.

**New Customer (Referee):** Once you have satisfied the eligibility requirements of opening your new account and supplied the necessary Referral Petal at the time of your online account opening, we will deposit \$25 directly to your Achieva Daily Savings Account within 1 month of your new account being opened. Please note, only one reward of \$25 is available per account as a New Customer.

Please note, this Automated Referral Rewards Program is an annual offering by Achieva Financial, with an expiry date of December 31<sup>st</sup> of each year. This Program is subject to change or withdrawal at any time without notice.