

# Terms and Conditions

## \$50 Referral Card



- The promotion is valid from 1 July 2016 through to 30 June 2017 at 5pm but the promotion period may be extended or shortened without notice.
- Normal account opening, lending criteria and product terms and conditions apply.
- For the cash prizes to be claimed the person referred to NZCU Baywide must draw down a minimum personal loan of \$2,000\* or a home loan\*.
- By using the referral card the referrer and the receiver of the referral acknowledge that information pertaining to the approval/receipt/dispatch of the \$50 cash will be released to the referrer.
- Once the loan is drawn down both claimants will be contacted by the relevant branch via telephone, mail or email to claim their \$50 reward.
- Once all conditions are **satisfied the \$50 will be transferred into the relevant NZCU Baywide account** within 10 working days (maximum).
- The referrer's account/s must be in credit and must not be overdrawn and any loans must not be in arrears.
- The person referred must be a **new member** and the personal loan over \$2,000, or home loan, cannot be a top up of an existing loan.
- The claimants must show valid photo identification (e.g. drivers license or passport) to claim the cash reward.
- The claimants must participate in all promotional marketing with regard to the cash reward.
- The cash reward cannot be exchanged for vouchers and cannot be used in conjunction with any other offers.
- If either of the claimants is aged under 18 years of age, their parent/guardian will need to give permission for them to accept the prize and participate in all promotional marketing with regard to the cash reward.
- NZCU Baywide staff, directors and immediate family are not eligible to participate in this promotion.

Talk to us **0800 229 943**  
**nzcubaywide.co.nz**

\*Terms and conditions and normal lending criteria apply. A \$350 approval fee and other fees apply for home lending. A \$200 approval fee and other fees apply for personal lending.