



QUALIFICATION AND ELIGIBILITY

1. The Home Loan Referral Programme ("Programme") is a limited offer open to all existing customers of ANZ ("ANZ" means Australia and New Zealand Banking Group Limited, Fiji Branch) who are not ANZ staff members.
2. Self-referrals are not valid in the Programme.
3. This offer is not available to real estate agents or mortgage brokers.
4. The Referrer must be an existing customer of ANZ at the time ANZ confirms that the referral is successful. The referred customer ("Referee") must not be an existing ANZ Home Loan or Residential Investment Property Loan customer.
5. Subject to condition 9, a referral will be successfully eligible for a reward if:
 - a. the Referee makes an application for an ANZ Home Loan or Residential Investment Property Loan for a minimum loan amount of FJD\$50,000; and
 - b. the first drawdown of the loan has occurred.
6. The date of referral shall be determined as the date that ANZ receives the online or hardcopy referral. Referrals must be submitted in the manner prescribed by ANZ.
7. In providing ANZ with the details of the Referees, the Referrer warrants that he/she has obtained the Referee's explicit consent to provide the Referee's personal information to ANZ and that the Referee has agreed for ANZ to contact them via email, phone and/or SMS. The Referrer also consents to ANZ disclosing his/her name to the Referees.

8. If more than one person refers the same Referee, whether under this Programme or any other referral programme, only the first person to make the referral will be eligible for the referral reward under the relevant program. In the event of any dispute, ANZ shall have discretion in deciding which person made the first referral.
9. Determination of the eligibility of a successful referral by ANZ shall be final, conclusive and binding, and no appeal or correspondence will be entertained.

THE REWARD

10. Subject to the above terms and conditions, the Referrer and Referee will each receive FJD150 Cash Credit ("Reward") into his/her designated ANZ Savings or Transaction account upon a referral that successfully meets the criteria in condition 5 above.
11. ANZ reserves the right to withhold a Reward where the information it has received is incomplete or inaccurate, or where ANZ has already paid a referral fee to acquire the loan that is the subject of the referral.

REDEMPTION

12. The Reward will be paid into the eligible Referee's and Referrer's designated ANZ Savings or Transaction account within thirty (30) business days from the date of the first loan drawdown.
13. Rewards are non-transferable and cannot be exchanged for other cash, credit or kind.

GENERAL

14. ANZ reserves the right to amend the above terms and conditions at any time in its reasonable discretion.