



TMRW Friend Referral Programme Terms and Conditions

1. Definitions
 - a. “Eligible TMRW Product” means a (i) TMRW Account, and/or (ii) TMRW Credit Card;
 - b. “Promotion” means this TMRW Friend Referral Programme;
 - c. “Promotion Period” means the period that we may decide (in our discretion) to run this Promotion, and as may be further detailed in communications to you (e.g. via in-app pages, notifications, email, or advertising material, etc.); and
 - d. “Gift” means the cash or coupon or any other incentive that we may (in our discretion) give as part of the Promotion.
2. To qualify as a “Referrer” under the terms of this Promotion, you must be an existing TMRW customer with account(s) in good standing until the date we award the Gift to you.
3. To qualify as a “Referred Friend” under the terms of this Promotion, you must:
 - a. be qualified to apply for an Eligible TMRW product;
 - b. not be an existing TMRW customer; and
 - c. not be a former TMRW customer at any time before the Promotion.
4. To participate in this Promotion, a Referrer must make a Successful Referral of a Referred Friend during the Promotion Period. A Referral can be made by clicking on the relevant referral button within the TMRW app and completing all the necessary steps in order to generate a unique link and promo code, and then sharing this link / promo code with the Referred Friend.
5. A Successful Referral is achieved when the Referred Friend fulfills all the below conditions:-
 - a. the Referred Friend applies for the required Eligible TMRW Product(s) during the Promotion Period, using the unique link or promo code generated by their Referrer;
 - b. the Referred Friend’s application for an Eligible TMRW Product is approved by us (in our discretion); and
 - c. the Referred Friend performs certain actions or transactions (“Qualified Action”), as may be further detailed in communications to you (e.g. via in-app pages, notifications, email, or advertising material, etc.).



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6. For every Successful Referral, both a Referrer and Referred Friend shall be entitled to one Gift, for each Qualified Action completed by the Referred Friend. The value of the Gifts awarded to the Referrer and Referred Friend will differ, and will also differ depending on the Qualified Action successfully completed.
7. Where the Gift is a cash incentive, it will be credited into the Referrer's / Referred Friend's TMRW Account.
8. Where the Gift is a coupon incentive, it will be sent via Short Messaging Service to the mobile phone number you have registered with us.
9. Gifts will be credited/ given within 30 working days of a Successful Referral.
10. Where more than one Referrer has referred the same Referred Friend, the unique link / promo code used by the Referred Friend will be used to determine which Referrer made the Successful Referral.
11. Participation in this Promotion (as Referrer or Referred Friend) will qualify you for the Gifts available under this Promotion only. You will not be eligible to receive any other cash, coupon, gift, prize, or any other type of incentive available under any other referral or onboarding promotion run by us.
12. We have the discretion to make decisions on all matters relating to this Promotion, including but not limited to eligibility, approving or declining any application, and investigating or declining applications made fraudulently or for illegitimate purposes such as gaming. Where we determine your participation in this Promotion to be illegitimate or inappropriate, we may take such further action as we deem fit including but not limited to closing or terminating one or all of your Accounts, Cards, and/or Services without prior notice to you.
13. Participation in this Promotion is subject to these Terms and Conditions. These Terms and Conditions shall be read in conjunction with the prevailing General Terms and Conditions Governing Accounts, Cards and Services for TMRW, Specific Terms for TMRW Account and TMRW Debit Card, and Specific Terms for TMRW Credit Card (the "TMRW Terms"). In the event of any inconsistency (i) between these Terms and Conditions and the TMRW Terms, these Terms and Conditions shall prevail to the extent of such inconsistency; and (ii) between these Term and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these Terms and Conditions shall prevail.