



Hejaz Referral Program – Terms & Conditions

1. Introduction

1.1 The **Hejaz Referral Program** ("Program") is offered by **Hejaz Financial Services** ("Hejaz", "we", "us", "our") to reward existing and new customers who refer family and friends to our **Superannuation** and **Home Loan** products.

1.2 By participating in this Program, both referrers (**existing Hejaz customers**) and referees (**new customers**) agree to these **Terms and Conditions** ("Terms").

1.3 Before applying for a Hejaz product, referees should carefully read the **Product Disclosure Statement (PDS)** and **Target Market Determination (TMD)** to ensure the product is suitable for their financial needs. These documents are available at www.hejazfs.com.au

1.4 Hejaz reserves the right to **verify the eligibility** of all participants before issuing any referral rewards.

2. Eligibility

2.1 Referred individuals ("Referees") must:

- Be **new customers** who have never held a Hejaz product and do not exist in the **Hejaz database**.
- Sign up using an **approved referral link** provided by the Referrer.
- Meet the eligibility requirements for one of the following products:
 - **Superannuation**: A minimum balance of **\$10,000**.
 - **Home Loan**: A minimum loan amount of **\$250,000**.
- Complete all required **onboarding, verification, and compliance checks**.
- Not **cancel, refund, or dispute** the transaction.

2.3 Employees of **Hejaz** and their immediate family members **are not eligible** to participate.



3. How the Program Works

3.1 **Referrers will receive a personalised referral link** through **Referral Factory**. This link can be shared **directly with family and friends**.

3.2 When a **Referee signs up using the referral link** and meets the product eligibility criteria, **both the Referrer and the Referee will qualify for the reward**.

3.3 If a **Referee is found to be already in the Hejaz database**, the referral **will not be counted**, and **no reward will be issued**.

3.4 **There is no limit** on the number of successful referrals a Referrer can make.

4. Rewards and Issuance

4.1 Referral Rewards

4.1.1 Both the **Referrer and the Referee** will receive a **\$100 AUD Visa card**, issued via **Tremendous**, upon **successful sign-up and meeting eligibility criteria**.

4.1.2 **Rewards will be processed within 28 business days** after the eligibility confirmation.

4.1.3 The **Visa card will be sent electronically** and can be used for online purchases.

4.1.4 **Hejaz reserves the right to withhold rewards** if fraudulent activity or abuse of the Program is detected.

5. Restrictions & Exclusions

5.1 The referral **must be genuine**. Any attempt to refer **fake accounts, self-referrals, or non-eligible individuals** will result in **disqualification from the Program**.

5.2 Referrals made to **individuals who are already in the Hejaz database**, including existing customers or prior applicants, **will not qualify**.



5.3 Rewards **cannot be transferred, exchanged, or redeemed for cash.**

5.4 This Program **cannot be combined with any other promotional offers or incentives** from Hejaz.

5.5 Hejaz **may modify or terminate** the Program at any time with **30 days' notice.**

6. Privacy & Data Protection

6.1 Personal information collected for the purpose of this Program will be handled in accordance with **Hejaz's Privacy Policy** and **Australian Privacy Laws (Privacy Act 1988).**

6.2 All referral activity will be **tracked using Referral Factory**, and **no personal information** will be shared with third parties, **except as required to administer the Program.**

6.3 By participating, both **Referrers and Referees** consent to Hejaz **collecting and processing** their personal data for **Program verification and reward issuance.**

7. Financial Disclaimer

7.1 **Superannuation and home loans are significant financial decisions.** Before applying, all potential customers (**Referees**) must:

- **Read the Product Disclosure Statement (PDS) and Target Market Determination (TMD)** to determine if the product is suitable for their needs.
- Seek **independent financial advice** if unsure about the suitability of Hejaz products.

7.2 Hejaz makes **no guarantees** regarding the **financial performance** of its products. Customers are responsible for understanding **all product terms** before signing up.



8. Program Term & Changes

8.1 The Program is **ongoing indefinitely** but may be **modified, suspended, or terminated** at any time at **Hejaz's discretion**.

8.2 Any referrals made **before termination** will still be honored, provided they meet the eligibility criteria.

8.3 Hejaz reserves the right to **amend these Terms and Conditions** at any time. Updates will be communicated via our **website or direct customer notification**.

9. Dispute Resolution & Liability

9.1 Any disputes related to the Program **will be resolved at Hejaz's sole discretion**.

9.2 Hejaz is **not liable** for:

- **Delays in reward issuance** due to incorrect customer details.
- **Technical errors** affecting referral tracking.
- **Changes to program structure or benefits**.

9.3 Any attempts to **misuse or manipulate** the Program will result in **disqualification from participation**.

10. Governing Law

10.1 These Terms are governed by the laws of **Victoria, Australia**.

10.2 Any disputes must be addressed in the **courts of Victoria, Australia**.



11. Agreement to Terms

11.1 By participating in this Program, both **Referrers and Referees** acknowledge and agree to these **Terms**.

11.2 For further information or inquiries, please contact:

Hejaz – Customer Support

✉ info@hejazfs.com.au