## Terms & Conditions for our Refer a Friend offer

1. The **promoter** of this “£25 Refer a Friend” promotion is Unity Mutual and is a trading name of The Independent Order of Odd Fellows Manchester Unity Friendly Society Limited, Incorporated and registered in England and Wales No. 223F. Registered Office Oddfellows House, 184 - 186 Deansgate, Manchester M3 3WB.
2. By participating in this promotion, referrers are deemed to accept the following key Terms and Conditions.
3. **Eligibility**:
   1. Referrers must:
      1. be an existing Unity Mutual Member at the time of the referral taking place – This can be an adult Member or adult Sponsor/Registered Contact for a child’s plan.
      2. be over the age of 18
   2. Referred friends must:
      1. not have already applied for or already hold any products with Unity Mutual;
      2. be a Sponsor/Registered Contact of a child’s plan;
      3. provide the Members Unique Referral Code at the point of application; and
      4. take out a new product that either meets or exceed a minimum contribution levels as specified in the product table below into their new plan and have adhered to the Terms and Conditions of the product that they have applied for.

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| **Product** | **Amount** |
| Lifetime ISA | Regular DD - From £25 pm to £333.33 pa  Lump Sum – From £250 to £4,000 |
| Flexible ISA | Regular DD - From £25 pm to £1,666.66 pa  Lump Sum – From £250 to £20,000 |
| Guaranteed Investment Bond | Lump Sum – From £1,000 to £250,000 |
| Tax Exempt Savings Plan  (with or without Life Cover) | Regular DD - From £9 pm to £270 pa |
| Child Tax Exempt Savings Plan | Regular DD - From £9 pm to £270 pa |
| Junior ISA | Regular DD - From £10 pm to £740 pa  Lump Sum – From £120 to £9,000 |

* 1. Unity Mutual reserves the right to require proof of eligibility criteria.

1. **Making referrals**: Once you have applied for this promotion and have received your Unique Referral Code, you can share the code with as many friends as you like.
   1. The Unique Referral Code will be valid for as long as the promotion is in force.
2. The ‘**Promotion’** is a reward of £25 Love2shop card for the referrer and the referred friend. The gift card will be sent within 90 days of the referred friends plan going live.
   1. If the new plan is cancelled with the 30 day cancellation period the reward will not be sent.
   2. If the new plan has been surrendered or cashed in before the reward has been issued, the reward will not be sent.
   3. If the new plan is in arrears at the time of the reward being issued, the reward will not be sent.
   4. If the new plan is cancelled within 12 months of commencement, we reserve the right to deduct the value of the promotion from any surrender value or refund of premiums.
   5. Love2Shop gift cards are subject to availability and an alternative may be sent.
   6. In the case of a child’s plan, the reward will be sent to the Sponsor/Registered Contact.
   7. In the case of a joint Guaranteed Investment Bonds, you will qualify for one reward only and this will be sent to the first life on the bond.
   8. Rewards cannot be issued on a retrospective basis. The Unique Referral Code must be supplied at the time of the referred friend’s application in order to qualify for the reward.
3. This promotion may be withdrawn at any time or the respective Terms and Conditions varied without prior notice. This will not affect plans already opened prior to the relevant offer being varied or withdrawn.
4. Financial Advisers, Regulated Intermediaries or Introducer Appointed Representatives (IAR) may not claim this promotion.
5. Applicants may not claim this promotion where a fee/commission is being paid to either a Financial Adviser, Regulated Intermediary or IAR.
6. Unity Mutual accepts no responsibility for inaccurate information provided by either the referrer or referred friend, which results in any reward not being delivered.
7. Both the referrer and referred friend must accept these Terms and Conditions to participate in the promotion. A copy of these Terms and Conditions will be maintained on the dedicated Unity Mutual Refer a Friend page.
8. Unity Mutual reserve the right to suspend a referrers Unique Referral Code at any time should Unity Mutual determine that the referrer is acting in breach of these Terms and Conditions. If Unity Mutual suspends a referrers Unique Referral Code, the referrer would
9. The Love2Shop.co.uk terms and conditions apply when using this gift card. You can find more information at Love2Shop.co.uk/faqs.