

## Terms and Conditions: Refer A Purchase Card Friend Promotion

**Campaign Duration:** This promotion will commence on 7 November 2018 and will run until the 120 cash back rewards (valued at R 250 per successful Iemas Purchase Card take up) has been rewarded

**Promotion Mechanics:** Iemas members who refer a friend to take up a new Iemas Purchase Card will receive a R 250 cash reward, paid directly into his/her Iemas Purchase Card

### The following Terms and Conditions apply:

- Successful take up of a new Iemas Purchase Card means that the referred friend applies for a new Iemas Purchase Card that is approved and awarded to the applicant by Iemas according to all applicable legislative and internal credit and affordability criteria
- The cash reward is not transferable and cannot be exchanged for cash
- Members can refer more than one friend and will receive R 250 every time a referral transaction is successfully concluded
- Iemas will inform the respective member via SMS once the R 250 was successfully loaded onto his/her Iemas Purchase Card
- Iemas employees do not qualify to earn the cash back reward
- Additional Terms and Conditions apply as per the Iemas Competition Rules Policy <https://www.iemasfinancialservices.co.za/legal>