

Terms and Conditions

for "Refer & Reward" Promotion

1. Eligibility:

- The "Refer & Reward" promotion is open to existing members of Pathwise Credit Union ("Pathwise") in good standing.
- The referee (new member) must meet the eligibility criteria specified by Pathwise Credit Union for mortgage applications.
- Referrers must be at least 18 years of age.

2. Referral Incentive:

- To qualify for the incentive, the referred individual's mortgage must be approved within the campaign timelines of June 3, 2024, to December 31, 2024. Following approval, the mortgage must be funded within 90 days.
- The referral reward of \$1,000 will be granted to the existing member (referrer) once the referred individual's mortgage application is successfully closed and funded.
- The lowest amount of mortgage to qualify for the promotion is \$100,000.

3. Promotion Duration:

- The "Refer & Reward" promotion will run from June 3rd, 2024, to December 31st, 2024.
- Pathwise reserves the right to extend or modify the promotion period at its discretion.

4. Limitations:

- Referrers may not refer themselves for the purpose of this promotion.
- Each referral must be a new mortgage member to Pathwise Credit Union.
- Referral incentives are non-transferable.

5. Tracking and Attribution:

- Referrals must be tracked using the designated referral forms provided by Pathwise Credit Union.
- It is the responsibility of the referrer to ensure that their referrals are accurately tracked and attributed to them.

6. Compliance:

- Participation in the "Refer & Reward" promotion constitutes acceptance of these terms and conditions.
- Pathwise reserves the right to disqualify any participant found to be in violation of these terms or engaged in fraudulent activity.
- Decisions regarding eligibility, referral validation, and reward issuance are at the sole discretion of Pathwise Credit Union and are final.

By participating in the "Refer & Reward" promotion, members agree to abide by these terms and conditions and acknowledge that Pathwise Credit Union may use their name and likeness for promotional purposes related to the campaign.

Pathwise Credit Union reserves the right to amend the terms and conditions at its discretion.

For questions or inquiries regarding the promotion, please contact Pathwise Credit Union at information@pathwise.ca.