

# MEMBER REFERRAL

*SOMETHING GREAT IS WORTH SHARING*



# NLCU

Refer a friend or family member to open an account with NLCU and both of you could win \$250.

Employee Name: \_\_\_\_\_

## CURRENT MEMBER

Name: \_\_\_\_\_

Street Address or PO Box Number: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

## REFERRED MEMBER

Name: \_\_\_\_\_

Street Address or PO Box Number: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Submit your completed referral form to [email@nlcu.com](mailto:email@nlcu.com) or your local NLCU branch.

## MEMBER REFERRAL PRIZES & DRAW

Quarterly Prize: The Current Member with the greatest number of referrals at the end of each quarter will have \$50 deposited into their NLCU chequing account.

Annual Prize: The Current Member with the greatest number of referrals at the end of the current year will have \$250 deposited into their NLCU chequing account.

Year-end Draw: All Referred Members who opened a membership in the current year will be entered into a year-end draw. The Referred Member on the winning ballot will have \$250 deposited into their NLCU chequing account and the Current Member listed on that same ballot will have \$50 deposited into their NLCU chequing account.

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## MEMBER REFERRAL PROGRAM RULES & REGULATIONS

### Who Can Enter

This program is open to individuals who are legal residents of Canada who have reached the age of maturity and who are members with NLCU. By participating in the program, each entrant agrees to be bound by the Member Referral Program Rules & Regulations. Entrants further agree to be bound by the decisions of Newfoundland and Labrador Credit Union (NLCU), which shall be final and binding in all respects.

### How to Enter

A completed ballot displaying the name of the current member ("Referee") at NLCU and the name of the member referred to NLCU (the "Referred") must be passed to an employee at any NLCU location. To be a valid entry, the ballot form must be completed in full and the Referred on the ballot must open a new account with NLCU in the same year the ballot was submitted. The Referred and Referee can be entered only one (1) time each for the year-end draw; there is no limit on the number of times a Referee can enter into quarterly prizes or the annual prize so long as each ballot submitted by the Referee provides the name and contact information of a different Referred individual (see "Prizes" below).

### No Purchase Necessary

All entries become the property of NLCU. NLCU assumes no responsibility for late, lost, delayed, damaged, destroyed, misidentified, or misdirected entries. By entering this program, entrants agree to abide by the program rules and regulations and the decisions of NLCU. The decisions of NLCU are final.

### Prizes

To win, the selected entrant must be a member with NLCU.

One (1) quarterly cash prize of \$50 will be deposited into the NLCU chequing account of the Referee with the greatest number of referrals after the end of each quarter. For clarity, there are four (4) quarters in a year (January to March, April to June, July to September, and October to December).

One (1) annual cash prize of \$250 will be deposited into the NLCU chequing account of the Referee with the greatest number of referrals after the end of the current year.

All Referred who opened a new account in the current year will be entered into a year-end draw for a chance to win one (1) cash prize of \$250. The year-end draw cash prize will be deposited into the NLCU chequing account of the Referred who won the draw after the end of the current year. The Referee listed on that same winning ballot will receive a year-end draw cash prize of \$50 deposited into their NLCU chequing account after the end of the current year.

Prizes must be accepted as awarded and cannot be transferred, assigned, or substituted, except at the sole discretion of NLCU. Any unused portion of a prize will be forfeited and have no cash value. NLCU reserves the right, in its sole discretion, to substitute a prize of equal or greater value if a prize (or any portion thereof) cannot be awarded for any reason. NLCU shall not assume any liability for lost, damaged, or misdirected prizes.

### Notifying Winners

NLCU will notify the winners within 30 days following the end of the quarter for quarterly prizes; within 30 days following the end of the year for the annual prize, and; within (2) two weeks of the draw date for the year-end draw prize. If NLCU, acting reasonably, cannot contact by phone the first selected entrant within the aforementioned timeframe, it will then make reasonable efforts to contact a second randomly selected entrant by phone within a further (2) two weeks; failing that, NLCU will make reasonable efforts to contact a third selected entrant within a further two (2) weeks, and so on, until a selected entrant is contacted.

### Limitation of Liability

By entering a ballot, each entrant releases and holds harmless NLCU and its respective officers, directors, affiliates, partners, advertising and promotion agencies, agents and representatives, and respective employees from any and all liability for (a) any electronic, hardware or software program, network, internet, or computer malfunctions, failures, or difficulties of any kind, including, without limitation, server malfunction or by any human error which may occur in the processing of entries; (b) failed, incomplete, garbled, or delayed computer transmissions; (c) lost, late, misdirected, incomplete, or incorrect entries; or (d) any condition caused by events beyond the control of NLCU, that may cause the promotion to be disrupted or corrupted. NLCU reserves the right, in its sole discretion, subject to the laws set forth by the Province of Newfoundland and Labrador, to cancel or suspend the program or any portion thereof at any time should virus, bugs, or other causes beyond the control of NLCU to corrupt the administration, security, or proper play of the program. Entry information becomes the property of NLCU and any personal information collected will be used solely for the purposes of administering this program in accordance with its privacy policy.

### Privacy Policy

Information collected in this program will be used for administration of this program only.