

## Refer-a-friend T&Cs

### 1) Eligibility for the Refer-a-friend promotion

This promotion is open to any Raylo subscriber (the “Referrer”) who successfully refers a new subscriber to Raylo (the “Referred Subscriber”) on or after 30th October 2020, subject to these Terms and Conditions.

### 2) Reward details

If successful, the Reward for both the Referrer and the Referred Subscriber is an Amazon.co.uk Gift Card \* to the value of £30 (the “Reward”).

### 3) Requirements for referred subscribers to qualify for rewards

To qualify for the Reward or Additional Reward, the Referred Subscriber must:

- i) be at least 18 years old,
- ii) live in the UK, and
- iii) successfully enter into a Raylo subscription via Raylo’s website [www.raylo.com](http://www.raylo.com)
- iv) not be the Referring Subscriber

### 4) Unlimited referrals policy

There is no limit to the number of referrals that each Referrer is permitted to make

### 5) Tax responsibilities for rewards

The Reward and the Additional Reward is offered gross of tax and each of the Referrer and the Referred Subscriber are responsible for the declaration and payment to HMRC for any tax that they may be required to pay.

### 6) Limitations on rewards per subscriber

Each Referred Subscriber is eligible for a maximum of one Reward and one Additional Reward.

### 7) Additional reward limitation

Only one Additional Reward will be granted per calendar month.

### 8) Rayo’s discretion in subscription approval

Raylo will make a decision in its absolute discretion as to whether to allow the Referred Subscriber to enter into a subscription.

### 9) Fraud prevention and reward withholding

Raylo retains its absolute discretion to withhold the Reward if it suspects fraudulent activity.

## **10) Reward distribution timeline**

The Reward will be sent by email to each of the Referrer and the Referred Subscriber within 10 business days after their cooling off period has elapsed.

## **11) Data sharing and consent for reward distribution**

In order to receive the Reward or Additional Reward, the Referrer and the Referred Subscriber consent to Raylo sharing their personal data (email address) with Tango Card Inc. to enable it to send both the Referrer and the Referred Subscriber an email attaching the Reward. The Referrer and Referred Subscriber are each responsible for ensuring that the correct email address is registered to the respective Raylo accounts.

## **12) Liability disclaimer for goods acquired with reward**

Raylo does not accept any liability in respect of any goods acquired with the Reward.

## **13) Right to amend, withdraw or extend the promotion**

Raylo reserves the right to amend, withdraw or extend any or all elements of this promotion at any time and at its discretion. If Raylo amends these Terms and Conditions the updated version will be made available on Raylo's website and will be effective from the date of publication. This will not affect the eligibility in respect of any referral where a successful application has already been made at the date of the amendment.

## **14) Governing law and jurisdiction**

These Terms and Conditions are governed by English law and are subject to the exclusive jurisdiction of the English Courts.

\* Restrictions apply, see [www.amazon.co.uk/gc-legal](http://www.amazon.co.uk/gc-legal).