



# **"INVITE & EARN" OFFER TERMS & CONDITIONS**

**FOR THE PELIKINVISA PREPAID CARD  
ISSUED BY NIUM PTY LTD.**

## 'INVITE AND EARN' OFFER TERMS AND CONDITIONS

The Invite and Earn offer is available to all Pelikin cardholders. The Invite and Earn offer cannot be used in conjunction with any other offer (unless we determine otherwise).

"Friends" who were previously ubank customers and closed their accounts within the past 12 months are not eligible for this offer.

3 card purchases must be made and settled by the "friend" in their first 30 days as a ubank customer to be eligible for the bonus payment.

Your referred friend must make an initial load of \$20 Australian dollars or more to meet the bonus payment criteria. If your referred friend loads less than \$20 Australian dollars, with their first load then you will not be eligible for the bonus payment.

Eligible customers will each receive a payment of \$5 each into their Australian dollar wallet when we have identified that they have qualified for a bonus payment.

We will check for eligible customers and transactions every Tuesday and make payments within 1-2 working days.

There are always a few people who will try to game the system, so here are some fair play conditions.

We retain the absolute right to refuse to pay or cancel a "invite and earn bonus" payment without notice to you.

**The reasons for us to refuse or cancel a payment may include, but are not limited to, if:**

- we believe that you or your friend's access to the ubank app is or may be fraudulent
- we believe that you or your friend have threatened the security of Pelikin
- we believe that you or your friend have breached any of our terms.
- we believe that you or your friend are acting in bad faith
- we have locked or closed you or your friend's account
- you or your friend's account contains unpaid charges or is overdrawn
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**We also retain the absolute right to stop the offer at any time and to change the conditions or incentive of the offer.**