

International Property Finance Group - Refer a Friend Scheme



Terms & Conditions

Promoter

The promoter of this Refer a Friend Scheme is International Property Finance Group ("IPFG", "we", "us", "our").

Eligibility

The scheme is open to existing clients, introducers, and members of the public aged 18 or over.

Employees of IPFG and their immediate family members may not participate unless otherwise agreed in writing.

How to Refer

- ❖ A referral is made by introducing a friend, family member, or colleague ("the Referred Client") to IPFG for mortgage or property finance services.
- ❖ The referral must be made before the Referred Client has had any prior contact with IPFG.
- ❖ Self-referrals are not permitted.

Qualifying Referral

- ❖ A referral will qualify for the reward only where the Referred Client:
- ❖ Proceeds with a mortgage or property finance application through IPFG, and
- ❖ Successfully completes on that mortgage or finance facility.

Reward

- ❖ For each qualifying referral, the referrer will receive one £100 Amazon voucher.
- ❖ The voucher is issued per completed mortgage, regardless of loan size.

Payment of Reward

- ❖ The £100 Amazon voucher will be issued after completion of the mortgage or finance facility.
- ❖ Vouchers will normally be sent within 30 days of completion.
- ❖ No reward is payable if the mortgage does not complete for any reason.

Limitations

- ❖ There is no cash alternative to the Amazon voucher.
- ❖ Vouchers are non-transferable and non-refundable.
- ❖ IPFG reserves the right to refuse payment where it reasonably believes the scheme has been abused or used fraudulently.

Tax

- ❖ Any tax liability arising from receipt of the referral reward is the sole responsibility of the referrer.
- ❖ Data Protection
- ❖ By making a referral, you confirm that you have the Referred Client's consent to pass their details to IPFG.
- ❖ Personal data will be processed in accordance with IPFG's Privacy Policy.

Scheme Changes or Withdrawal

- ❖ IPFG reserves the right to amend, suspend, or withdraw this Refer a Friend Scheme at any time without prior notice.
- ❖ Referrals made before any change will be honoured in accordance with these Terms & Conditions.

Governing Law

These Terms & Conditions are governed by and construed in accordance with the laws of England and Wales, and any disputes will be subject to the exclusive jurisdiction of the English courts.

Disclaimer

Participation in this Refer a Friend Scheme does not create any contractual entitlement to a reward. All rewards are discretionary and subject to these Terms & Conditions being fully satisfied. International Property Finance Group reserves the right to refuse, withhold, or withdraw a reward where it reasonably believes the scheme has been misused or where the underlying transaction does not complete as expected. The Promoter's decision is final.

How to Apply



Make the Referral

Introduce your friend, family member, or colleague to International Property Finance Group before they have had any prior contact with us.

Referrals can be made by email, phone, or via our website.

Provide Consent

Please ensure you have the referred person's consent before sharing their contact details with us.

We Contact the Referred Client

Once received, IPFG will contact the referred client to discuss their mortgage or property finance requirements.

Application & Completion

The referred client must proceed with a mortgage or property finance application through IPFG and successfully complete the transaction.

Receive Your Reward

Once the mortgage has completed, you will receive a £100 Amazon voucher, normally within 30 days of completion.

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