



Last updated: October 1<sup>st</sup> 2020

## **Plastk Referral Program - Terms and Conditions**

The Plastk Referral Program allows registered Plastk Cardholders having a valid and approved Plastk Secured Visa\* Card ("You" or "Your") to earn referral credit in rewards points (a "Referral Credit"), which shall be credited to Your Rewards Points balance when you successfully refer a friend to the Plastk program ("Referred Friend"), in accordance with the terms and conditions set out below. All Referral Credits are paid by Plastk Financial & Rewards Inc.

By participating in the Plastk Referral Program or by sending a Referral Link (as defined below) to any person, you acknowledge and agree to be bound by these terms and conditions, which shall form part of Your Plastk Terms and Conditions. Capitalized terms that are not defined here will have the same meaning as given to them in the Plastk Terms and Conditions.

### **How to Earn a Referral Credit in rewards points**

You can earn a Referral Credit in rewards points, which amounts will be credited to Your Plastk Point balance and can be redeemed in our rewards store or for cash-back if:

- (i) a Referred Friend clicks on a referral link provided by you ("Referral Link") to create and open a validly approved Plastk Secured Visa Card that complies with the Plastk Credit Agreement;
- (ii) the Referred Friend successfully funds his/her Plastk Secured Visa Card with an Security Funds; and
- (iii) Your account must be in good standing

Plastk will use reasonable efforts to credit the Referral Credit to Your Points Balance at the first available opportunity.

The maximum Referral Credits you can receive in aggregate is 2,500,000 Points.



## **Referred Friend Referral Credit**

A Referred Friend that has opened an approved Plastk Secure Visa\* Card using a valid Referral Link will receive a Referral Credit in the amount of 1000 points once he/she has successfully funded his/her Plastk Secure Visa Card with Security Funds.

## **Requirement of successful Security Funds funding**

The Referral Credit may not be considered as a Plastk Secure Visa\* Card Security Funds. All Security Funds must originate from the user's Bank account.

## **Sharing Referral Links**

Referral Links may only be used for personal and non-commercial purposes, and only shared with family and personal friends. Plastk reserves the right to refuse to pay any Referral Credit where the Referral Link was shared publicly or in any way not intended by Plastk.

## **Restrictions**

Referral Credits may not be earned by creating multiple Plastk Accounts for the same person. Each Referred Friend must be (i) The age of maturity in the province in which the person resides, (ii) a Canadian resident, and (iii) residing in a province in which the Plastk program is offered and made available to users.

If for any reason you believe that there is a discrepancy regarding Your proper receipt of a Referral Credit, please contact us. Plastk may require you to submit additional information in order to make a determination regarding Your entitlement to a Referral Credit. All decisions regarding Your Referral Credits will be final and at Plastk's sole discretion. Each user is responsible for any tax consequences, if any, that may result from his/her receipt of a Referral Credit.



## **Multiple Referrals**

A Referred Friend may only use a single Referral Link. If a Referred Friend receives multiple Referral Links from multiple Plastk users, only the Plastk user corresponding having originated the relevant Referral Link used by the Referred Friend will receive a Referral Credit. This Referral program may not be combined with any other offers or promotional code.

## **Severability**

If any provision in these terms and conditions are held to be invalid, void, or unenforceable, such provision (or the part of it that is making it invalid, void or unenforceable) will be struck and not affect the validity of and enforceability of the remaining provisions.

## **Termination and Changes**

Plastk may suspend or terminate the Referral Program or a user's ability to participate in the Referral Program at any time for any reason. Plastk reserves the right to suspend accounts or reverse Referral Credits if we notice any activity that we believe is abusive, fraudulent, or in violation of the Plastk Program Terms and Conditions. We reserve the right to review and investigate all referral activities and to suspend accounts or modify the terms relating to referrals without notice at our sole discretion.

## **Updates to the Terms and condition of Referral Program**

We can update or modify these terms and conditions applying to the Referral Program or the amount of any Referral Credit at any time without prior notice. If we modify these terms and conditions, we will post the modification on the Plastk.ca website, applications, or services, which are effective upon posting. Continued participation in the Referral Program after any modification shall constitute consent to such Modification.

