

Terms and Conditions for the Landbay Refer a Friend Promotion

1. The Landbay Refer a Friend promotion is valid from 31st March 2018 until 31st December 2018.
2. The Refer a Friend Scheme is intended for use by private individuals who wish to let friends and family know about the good experience they have had with Landbay. Landbay reserves the right to refuse referrals if it determines that the referrer may be making the referrals in the course of business or as part of an organised marketing campaign.
3. The Landbay Refer a Friend promotion is open to anyone with a registered Landbay online account.
4. Referrers are required not to say anything misleading in order to induce referred customers to open a Landbay online account.
5. In order to qualify for the Refer a Friend promotion, an existing Landbay account holder (referrer), must refer a new customer to Landbay via their unique referral link in their Landbay online account, and the new customer (referee), must open a new Landbay online account and invest a minimum of £5,000 into a Landbay Classic Account or ISA account within 28 days.
6. The referee's funds must be invested in one single bank transfer or debit card transaction to their Landbay online account, any cumulative investments do not count towards the promotion.
7. If a referred customer opens a Landbay Classic or ISA account as a result of the Refer a Friend promotion, but invests a sum of less than £5,000, neither party will be eligible for any reward.
8. Customers will only be eligible for the Refer a Friend promotion if the referee registers for a Landbay online account via the unique referral URL shared with them by the referrer. Referrers can find their unique referral URL in the 'Refer a Friend' section of their Landbay online account.
9. Referred customers who open Landbay online accounts and invest funds as a result of any other medium, such as word of mouth or through a third party website, will not be eligible for the Refer a Friend promotion.
10. Every referrer will receive £50 cashback for each customer they refer that adheres to the terms and conditions of this promotion.
11. Every referee will receive one reward of £50 cashback when they adhere to the terms and conditions of this promotion.

12. The £50 cashback will be credited to the referrer and referee's 'Available Funds' section in their Landbay online accounts within 90 days of the full £5,000 investment being made by the referee.
13. There is only one reward per referred customer introduced via the Refer a Friend promotion.
14. Referees must keep their £5,050 (comprising of the £5,000 minimum first investment and the £50 cashback reward) in their Landbay online account for a minimum of 12 months from date of investment.
15. If there is a capital repayment from a loan which the referee is invested in, the funds from the capital repayment are exempt from the terms of this promotion and the referee may withdraw these funds without their refer a friend promotion being affected.
16. If a referee wishes to withdraw their funds prior to the minimum 12 months requirement, up to £50 from the referee's Landbay online account balance will become due and payable to Landbay, and you expressly authorise Landbay to deduct this amount prior to withdrawal. Please note that ISA withdrawals also incur a £50 fee.
17. Landbay cannot guarantee withdrawal of any invested funds prior to the completion of the loan parts in which these funds are invested in.
18. Any Landbay customer, new or existing, cannot expect to earn interest on their Landbay investment unless they have elected to lend out these funds with a specific Landbay Investment. More detail around the loan investment process is set out in the [Landbay Investor Terms and Conditions](#), which will apply to all loans made through the Landbay Platform. Prospective investors should read these in full before applying to make a loan investment.
19. There is no limit to the number of referrals made by a referrer, provided that referrals are made to friends and family only and not as part of an organised marketing campaign or business.
20. If, for any reason, the £50 cashback does not reach the Landbay online account of either, or both, parties, Landbay reserves the right to withdraw the grant of the cashback.
21. The availability of any rewards will be subject to Landbay accepting the referred customer as a Landbay investor. As set out in the [Landbay Investor Terms and Conditions](#), Landbay may accept applications to open a Landbay online account at its sole discretion (including, but not limited to, providing sufficient identification in order for Landbay to meet its client due diligence and anti-money laundering obligations).

22. Landbay reserves the right to remove access to the Refer a Friend promotion if we suspect any suspicious behaviour (for example, referral of fictitious customers or existing Landbay customers, including referral of the referrer himself/herself under a different identity).
23. Landbay reserves the right to modify the Refer a Friend promotion at any time without prior notice to both new and existing customers.
24. By inviting other parties to join Landbay via the Refer a Friend promotion, you are indicating that you are accepting the terms of this offer.
25. In the event of any disputes regarding the referral scheme, Landbay retains the right to a final and absolute decision.
26. Landbay reserves the right to withdraw this offer at any time without prior notice to both new and existing customers.
27. The refer a friend promotion cannot be used in conjunction with any other offer or promotion.
28. Landbay Partners Limited is incorporated in England with company registration number 08668507, with its registered office at 60 Buckingham Palace Road, London SW1W 0AH.
29. If you have any questions about the Landbay refer a friend promotion then you can contact us by phone on: 020 3817 7700, by post at: Landbay Partners Limited, 60 Buckingham Palace Road, London SW1W 0AH or by email at: support@landbay.co.uk