

Terms and Conditions for the Landbay Refer a Friend Promotion

1. 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.
2. Referrers are required not to say anything misleading in order to induce referred customers to open a Landbay online account.
3. The Landbay Refer a Friend promotion is valid from 1st August 2017 until 31st December 2017.
4. The Landbay Refer a Friend promotion is open to anyone with a registered 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 Landbay online account, and the new customer (referred customer), must open a new Landbay online account and invest a minimum of £1,000 into a Classic Landbay online account, or a minimum of £5,000 into an ISA account within 28 days. The funds must be invested in one single bank transfer or debit card transaction via the referred customer's Landbay online account, any cumulative investments do not count towards the promotion.
6. All 'referrers' will receive £50 cashback for every referred customer that opens a new Landbay online account and the relevant minimum investment. Referred customers will receive one reward of £50 per investment of £1,000 or more in their Classic account. New Landbay ISA online account customers will receive one reward of £50 per investment of £5,000 or more.
7. The £50 reward will be credited to the 'Available Funds' of the Landbay online accounts of both parties within 90 days of the full £1,000, or £5,000 for an ISA account, investment being made by the referred customer.
8. Customers will only be eligible for the Refer a Friend Scheme if the referred customer registers for their Landbay online account via the unique referral link shared with them by the referrer. Referrers can find their unique referral link in the 'Refer a Friend' section of their Landbay online account. Referred customers who open Landbay online accounts and invest funds as a result of any other medium, such as word of mouth, will not be eligible for the Refer a Friend promotion reward.
9. There is only one reward per referred customer introduced via the Refer a Friend promotion.

10. If a referred customer opens a Classic online account as a result of the Refer a Friend promotion but invests a sum of less than £1,000, or less than £5,000 for an ISA account, neither party will be eligible for any reward.
11. Referred customers must keep their £1,050 (comprising of the £1,000 minimum first investment and the £50 reward) in their Landbay online account for a minimum of 12 months from the investment date. Where the referred customer has opened a Landbay ISA online account they must keep their £5,050 (comprising of the £5,000 minimum first deposit and the £50 reward) in their Landbay online account for a minimum of 12 months from the investment date. If customers wish to withdraw their funds prior to this date, up to £50 from the customer's Landbay online account balance will become due and payable to Landbay for its own account, and you expressly authorise Landbay to deduct this amount prior to withdrawal. Please note that ISA withdrawals also incur a £50 fee. Landbay cannot guarantee withdrawal of any invested funds prior to the completion of the loan parts in which these funds are invested in.
12. Any Landbay customer, new or existing, cannot expect to earn interest on their Landbay funds unless they have elected to lend out these funds within a specific Landbay Investment Product (we currently offer Fixed or Tracker Investment Products). 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.
13. There is no limit to the number of referrals made by referrers, provided that referrals are made to the referrer's friends and family only and the referrer is not making the referrals in the course of business or as part of an organised marketing campaign.
14. If, for any reason, the £50 reward does not reach the Landbay online account of either, or both, parties, Landbay reserves the right to withdraw the grant of the reward.
15. 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).
16. 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).

17. Landbay reserves the right to modify the Refer a Friend promotion at any time without prior notice to both new and existing customers.
18. 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.
19. In the event of any disputes regarding the referral scheme, Landbay retains the right to a final and absolute decision.
20. Landbay reserves the right to withdraw this offer at any time without prior notice to both new and existing customers.
21. The Landbay Refer a Friend promotion cannot be used in conjunction with any other promotion.
22. Landbay Partners Limited is incorporated in England with company registration number 08668507, with its registered office at Third Floor, 9-11 Grosvenor Gardens, London SW1W 0BD.
23. 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, 9-11 Grosvenor Gardens, London SW1W 0BD or by email at: support@landbay.co.uk