Refer-a-Friend Terms and Conditions

Referrers

1. This offer is open to existing Property Partner customers who:
    a. have an existing account with us;
    b. are acting in their private capacity and not participating in a referral scheme for any business purpose (unless an appropriate introducer agreement is in place to ensure the correct systems and controls); and
    c. have completed the customer registration process appropriateness requirements so as to qualify as a person to whom our forms of investment are appropriate.
2. For each referral made, only one referral reward per person/entity applies. Multiple accounts relating to the same or a connected person, entity and/or (in our discretion) IP address may be treated as one; only the first account shall be eligible.
3. You are required to provide your friend / referee with your unique referral code.
4. If more than one referrer introduces the same referee to us, any referral reward will be given to the referrer whose referral code was used by the referee when they signed up with us.
5. The referral reward shall be split 50/50 between the referrer and referee as default. On the 'Refer a Friend' page of the website, the referrer can choose to manually change their setting to gift the entire referral reward to their friends / referees. In the event that the referrer wishes to revert to a 50/50 split at a later date, the referrer is required to contact Property Partner in order to process this change.
6. The referrer's portion of the referral reward (if applicable) will be credited to the referrer's Property Partner account on the first 10th of the month (or the nearest working day) following the referee, within a period of 60 days (from the date of he referee signing up to Property Partner), having deployed a minimum of £2,000 (net of scaleback) into properties on the Property Partner platform. For the avoidance of doubt, any funds committed by a referee (in auto-invest programme or investment plan, for example) will not count towards the £2,000 minimum until such time as the funds are actually deployed into a property.

Friend / Referee

1. To be eligible to participate in any referral scheme, referees must:
    a. not have an existing account with us at the date that they are referred to us;
    b. not be the same person/entity as the referrer;
    c. must comply with the instructions that relate to the relevant referral scheme including, but not limited to, the stated method of sign up/referral, set up an account with us during the relevant sign up period using the relevant referral code we will supply to referrers;
    d. complete all necessary "know your client" and/or anti-money laundering checks and customer registration processes to open an account with us; and
    e. have within a period of 60 days from sign-up to Property Partner deployed a minimum of £2,000 (net of scaleback) in properties on the Property Partner platform.
2. The referee's portion of the referral reward will be credited to the referee's Property Partner account on the first 10th of the month (or the nearest working day) following the referee, within a period of 60 days (from the date of referral), having deployed a minimum of £2,000 (net of scaleback) into properties on the Property Partner platform. For the avoidance of doubt, any funds committed by a referee (in auto-invest programme or investment plan, for example) will not count towards the £2,000 minimum until such time as the funds are actually deployed into a property.

Referral Rewards

Referral awards are tiered as follows:

Amount to be deployed in properties by referee	Total Referral Award to be shared or gifted
£2,000 - £9,999	£60
£10,000 - £19,999	£300
£20,000 - £49,999	£600
£50,000+	£1500

The referral awards reflect the total award to be shared or gifted between referrers and referees on a cumulative basis. For example, if within the 60-day period, the referee deploys £20,000 in a property and then a further £10,000 in the same or another property, the total reward will be £600 based on a total amount of £30,000 (not, for the avoidance of doubt, £600 for the £20,000 amount plus £300 for the £10,000 amount).

General

1. If a promotion is used in conjunction with any other Property Partner offers or promotions (including other referral schemes or cash back offers relating to us), we reserve the right to only allocate the most favourable (rather than cumulative) benefit. For the avoidance of doubt, there would not be a cumulative benefit in circumstances where we offer a promotion relating only to property A and another relating only to property B i.e. both would apply and could be taken up, including, in conjunction with a referral scheme. In the event of any debate as to which terms are most favourable, Property Partner shall have absolute discretion and its decision shall be final (then consistently applied so as to treat customers fairly).
2. All referrals using methods generated by a script, macro or the use of automated devices will be void.
3. If you exercise any right to withdraw from an investment and/or if you do not act in a bona fide manner or seek to 'game' the promotion or referral scheme then you will not be eligible.
4. Where we suspect that the terms of any promotion, referral scheme or offer has been breached we reserve the right to reclaim the rebate and/or cash back element of such offers and/or set such sum off against any funds we hold on the relevant customer's behalf.
5. We reserve the right to suspend a promotion or referral scheme at any time if we believe there may be fraud, money laundering or any other illegal activity connected with the relevant account or an issue with legality in the jurisdiction in which the customer is based.
6. If any provision of these terms, or any part of a provision of these terms, is found to be illegal, invalid or unenforceable the remaining provisions, or the remainder of the provision concerned, shall continue in effect.
7. A failure or delay in enforcing compliance with any term of these terms shall not be a waiver of that or any other term of these terms.
8. By participating customers consent to us processing their data as set out in our Privacy Policy.
9. The laws of England shall govern these terms and the parties submit to the exclusive jurisdiction of the Courts of England & Wales.
10. We encourage you to check the terms of these terms from time to time because we reserve the right to amend/vary the terms and to withdraw referral schemes and promotions at any time. Your continued use of our services shall constitute your acceptance of any such amendments or variations to these terms. Additionally, where we make changes to other terms and conditions that relate to our services they shall be deemed reflected here.

IMPORTANT

Capital at risk. The value of your investment can go down as well as up. The Financial Services Compensation Scheme (FSCS) protects the cash held in your Property Partner account, however, the investments that you make through Property Partner are not protected by the FSCS in the event that you do not receive back the amount that you have invested. Forecasts are not a reliable indicator of future performance. Gross rent, dividends and capital growth may be lower than estimated. 5 yearly exit protection or exit on platform subject to price
& demand. Property Partner does not provide tax or investment advice and any general information is provided to help you make your own informed decisions. Customers are advised to obtain appropriate tax or investment advice where necessary.

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