



Orama Finance Referral Program

1. A referral can be made via email, the referral form on the website or verbally.
2. The referral incentive is to the value of \$90AUD and will be awarded in the form of a direct donation to the Salvation Army's Red Shield appeal.
3. The referral incentive is only applicable if the referred individual or business is a new customer of Orama Finance.
4. Referrals are not valid where the referring party and the referred individual or business are one and the same person.
5. Referrals will be valid for 90 days (3 months) from the date a new referral is received by Orama Finance.
6. By submitting a referral the referrer confirms:
 - a. They are not banned from engaging in credit activities.
 - b. They will only engage in credit activities as a referrer incidentally to another business they're carrying on.
 - c. They will not specify any particular product or provide any recommendations or advice concerning Orama Finance's services.
 - d. They will Inform the individual/business of any commissions or other benefits they may receive.
 - e. They will not charge the individual/business a fee for referring them to Orama Finance.
 - f. They will obtain the consent of the individual/business to pass their name, contact details and a short description of the purpose for which the individual/business may want to engage with Orama Finance.
 - g. They will pass the individual/business's contact details to Orama Finance within five business days of informing the individual/business that they are able to provide them with a service, but not specify any particular product.
7. To qualify for the referral incentive the individual or business being referred must settle a new residential, commercial or asset finance loan

8. Orama Finance will record all referral incentives to be paid and will make 4 direct online payments to the Salvation Army's Red Shield Appeal in one calendar year. The payment schedule will be as follows:
 - a. 1st April Payment (all referral incentives achieved from 1 January – 31st March)
 - b. 1st July Payment (all referral incentives achieved from 1st April – 30th June)
 - c. 1st October Payment (all referral incentives achieved from 1st July – 30th September)
 - d. 1st January Payment (all referral incentives achieved from 1st October – 31st December)
9. You agree that "Spamming" other individuals to connect with Orama Finance via unsolicited email, direct mail, newsgroups, or any other means is strictly prohibited for the referral program. You agree that you will only make direct referrals without using any merchant site, keyword bids, black hat SEO, or other similar methods. You agree that any referral made by you will be done without use of i-frames, bots, or any other method of automated distribution. You agree that you will comply with all applicable laws and regulations, including without limitation those related to the Spam Act 2003 (Cth), trademark, and privacy.
10. We reserve the right to remove you from participating in this program if we determine in our sole and absolute discretion that you have violated any of the above terms and conditions.
11. We reserve the right to change or modify the terms of the referral program, in whole or in part, at any time, without prior notice given.
12. The Promoter is Orama Finance Pty Ltd Level 13, 50 Cavill Ave, Surfers Paradise QLD 4217.

By referring an individual or business to Orama Finance Pty Ltd or any subsidiary company of Orama Finance Pty Ltd, the referring individual/s or business/s will be deemed to have accepted these terms & conditions.

1st August, 2023