

HOME LOAN REFERRAL PROGRAM 2025

REFER A FRIEND



**23 FINANCE**  
CUSTOMERS COME 1<sup>ST</sup>



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Home Loan Referral Program 2025

‘Refer a Friend’

**We believe that ‘everyone deserves a better broker.’**

**If you’ve had a positive experience, as an existing customer, help your friends and family enjoy the same great service. Please note, they must be new customers.**

**Once your friend's loan settles:**

- **You’ll receive \$395\*** to cover your next annual package fee (or an e-gift card of equivalent value if you don’t have a package), funded from the trail commission received on your loan.
- **Your friend will receive \$800\*** to assist with lender fees that may apply, such as application, valuation, or settlement fees, after we receive the upfront commission from their lender.

How it works?

1. Share your positive experience with friends and family.
2. If agreed, provide their name and mobile number, and we'll reach out to them.
3. Once your friend’s loan settles, you’ll both get rewarded.

***Terms and conditions apply. Please refer to the full Terms & Conditions for detailed information.***



## Terms and conditions:

Cheng & Yu Consulting Pty Ltd (ABN: 93 637 963 501, Credit Representative 529662), trading as 23 Finance (hereafter referred to as "23 Finance"), is a Credit Representative of Finsure Finance and Insurance Pty Ltd (ABN: 72 068 153 926, Australian Credit Licence Number 384704). 23 Finance is responsible for managing and administering the "Home Loan Referral Program 2025 – 'Refer a Friend' (hereinafter referred to as the 'Program')." By participating, you acknowledge and agree to these Terms and Conditions.

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### 1. Eligibility

To participate in the Program:

**Referrer (You) must:**

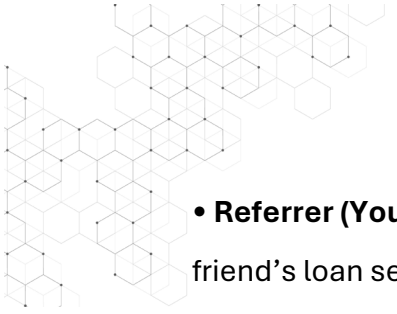
- Be an existing customer of 23 Finance with a settled home loan arranged through us.
- Obtain the Referee's consent before providing their name and mobile number to 23 Finance for contact purposes.

**Referee (Your Friend) must:**

- Be a new customer of 23 Finance who has not previously applied for or obtained a loan through 23 Finance.
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### 2. Referral Rewards & Important Conditions

Once the Referee's loan, arranged through 23 Finance, settles, the following rewards will apply:



- **Referrer (You):** We'll transfer \$395 to your nominated account within 30 days of your friend's loan settlement to cover your next annual package fee (or provide an e-gift card of equivalent value if you don't have a package), funded from the trail commission received on your loan.

- **Referee (Your Friend):** We'll transfer \$800 to your friend's nominated account within 90 days of the loan settlement to assist with lender fees that may apply, such as application, valuation, or settlement fees, once 23 Finance receives the upfront commission from their lender.

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### 3. How the Program Works

- I. **Spread the word:** Share your positive experience with friends and family.
  - II. **Refer Your Friend:** With their consent, provide their name and mobile number to 23 Finance, and we will contact them.
  - III. **Receive Rewards:** Once the Referee's loan settles, both you and your friend will receive the applicable rewards.
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### 4. Program Modifications and Cancellation

- 23 Finance reserves the right to amend, suspend, or terminate the Program at any time without prior notice. However, any valid and completed referrals submitted prior to such changes will still be honoured, and the corresponding rewards will be provided.
  - 23 Finance reserves the right to withhold or cancel rewards for referrals deemed to be fraudulent, unauthorized, or in breach of these Terms and Conditions.
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## 5. Liability and Indemnity

- 23 Finance is not responsible for any disputes between the Referrer and Referee.
  - 23 Finance accepts no liability for any loss or damage arising directly or indirectly from participation in the Program, except as required by law. Furthermore, 23 Finance will not be liable for any actions or events caused by third-party lenders or entities involved in the loan process.
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## 6. Governing Law

These Terms and Conditions are governed by and construed in accordance with the laws of Australia.

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## 7. Contact Information

For inquiries about the Program, please contact:

23 Finance

Phone: 02 8593 3408

Email: [info@23finance.com.au](mailto:info@23finance.com.au)