

**Kensington Financial Management Consultants Ltd (KFM)
Recommend a Friend Scheme General Terms & Conditions**

1. The KFM Recommend a Friend reward scheme is open to all KFM customers who are UK residents over 18, except employees (or members of their families) of the Money Advice Group of companies, or anyone professionally connected with the scheme.
2. Introductory recommendations may only be made by a KFM client who has successfully made at least one payment into their agreement (the introducer).
3. The person or persons being introduced to KFM (the applicant) must make at least one payment to a member company of the Kensington Financial Management Consultants before vouchers are released to the referrer.
4. Recommendations must be submitted by completing the relevant leaflet, the online referral form or by contacting an adviser directly.
5. Recommendations not submitted in accordance with these terms and conditions will be disqualified. KFM reserves the right to alter, amend or close this reward scheme without prior notice.
6. By completing the leaflet, online referral form, or contacting an adviser directly, the introducer confirms that they have made the applicant aware of the introduction and have the permission of the applicant to provide their name and contact information so that we may contact the applicant in conjunction with this marketing promotion.
7. The applicant will be contacted using the details provided to us by the introducer in relation to this marketing promotion and reward scheme. The introducer will be identified in the subject matter during contact to let the applicant know who initiated the recommendation. We will not use the personal information of the introducer or the applicant for any other marketing promotions or any other purpose unless separately authorized to do so.
8. Payment will be made in high street vouchers and issued upon successful acceptance of one of our financial solutions. The amount paid will vary according to the solution provided. (Please see 16)
9. Participants in this reward scheme agree to take part in any publicity arranged by KFM in connection with this promotion.
10. KFM take no responsibility for lost, stolen, damaged or returned vouchers and reserves the right to withdraw or amend any details and/or offers.
11. The providers of gifts and activities in this reward scheme are suppliers independent of KFM. In using the vouchers, the recipient contracts directly with those suppliers. Those suppliers are responsible for the safety and quality of the gifts and activities. Individuals who suffer from an allergy or other condition should consider carefully the suitability of the intended gift or activity, and tell the provider before participating.
12. In choosing gifts and activities for children, please consider the age, physical fitness and temperament of the child. KFM, its employees, agents or assignees are not responsible for the suitability of the chosen gifts or activities, or for supervising any child's activities or the use of gifts.
13. KFM takes no responsibility for any personal loss or accident as a result of any of the gifts or activities offered in this reward scheme. All activities are undertaken at the introducer's or applicant's own risk.
14. Please refer to the back of the voucher for full terms and conditions relating to specific activities.
15. KFM is not responsible for the content of any external websites linked to this promotion.
16. Thornley House, Carrington Business Park, Manchester, M31 4DD. Registered in England No. 6244018. Vouchers paid per solution agreed as follows:

Solution	Amount Paid
Re-mortgage / Secured Loan	£250
IVA / Trust Deed	£150
Debt management	£100
Bankruptcy	£100