



TinyBig Rewards terms and conditions

Issued by Hay Limited

ABN 34 629 037 403

Australian financial services licence AFSL no. 515459

Hay® is a registered trade mark

Issue Date: 01.07.20 V1.0



01 About

TinyBig Rewards

Earn 1% cashback on eligible purchases of \$10 or less subject to the terms of this scheme when you refer a friend to Hay and your friend opens a Hay account using the referral link. Once you've qualified (see how below) you can continue to send invites to your friends via the "refer a friend" button on the homepage of the Hay App. However, you are only able to earn a TinyBig Rewards in respect to the first referral.

START DATE: 01/07/20

TinyBig Rewards is only open to Australian residents who are 16 years and over, have a Hay digital transaction account and have registered access to the 'Hay' App on their compatible device. Entrants under the age of 18 must have parent or legal guardian approval to enter.

HOW TO ENTER: To activate and receive TinyBig Rewards, the following conditions must be met:

- You must have an open Hay digital transaction account
- You must send your referral link to an invitee
- The invitee must use your referral link when opening their Hay digital transaction account. If the referred friend does not use the link when opening their Hay digital transaction account, then the TinyBig Rewards are not valid for the referrer.





ELIGIBLE TRANSACTIONS

- For a purchase to be a qualifying transaction for this Promotion (“Eligible Transaction”):
- The purchase must be made using your valid Hay Visa Prepaid card
- The purchase must be a domestic transaction or settled in AUD only`
- The purchase must be \$10.00 or less.

NON-ELIGIBLE TRANSACTIONS

- Non-card and Pay Anyone payments;
- Funds transfers made using NPP, Direct Entry and HayPay
- Any transactions which have been reversed or canceled
- ATM withdrawals
- International transactions not settled in AUD
- Pending payments

ELIGIBLE REFERRALS

Multiple referrals can be sent however Hay’s TinyBig Rewards can only be earned once when the first successful referred account is opened.

No subsequent referral will result in further rewards.





HOW TO SEND A REFERRAL

- Download the latest version of the app. You can get the Hay App in either the Google Play or the Apple App Store.
- Log in to your Hay account. If you do not already have a Hay account, you can sign up and open an account (if you are eligible) in under 5 minutes. (Refer to Hay's Card and Account Terms and Conditions for eligibility requirements).
- Refer a friend. Use the "Refer friend" short cut on the Home screen and follow the prompts to create and send your referral link.

WHEN YOU RECEIVE YOUR REWARDS

- Rewards are calculated to the nearest cent on transactions that have settled between 00:01 AEST on the first of the month and midnight AEST on the last day of the month
- Rewards will be paid into your Hay account on the 1st of every month
- Rewards will appear as a single transaction in your transaction list.





GENERAL

- Employees and their families and partners of Hay or its affiliates cannot participate in this scheme.
- Hay may terminate this scheme with no further liability to participants (except in respect of bonus payments already accrued) at any time without notice and in particular:
- Hay may in its sole discretion cancel, terminate, modify or suspend this referral scheme and invalidate or reverse any transactions it reasonably believes are not compliant with the terms of this referral scheme, affected entries, or suspend or modify cashback, subject to State or Territory regulation
- Hay reserves the right to disqualify a customer in the event of non-compliance with the terms of this scheme. In the event that there is a dispute concerning the operation of this scheme by Hay, the decision of Hay is final and binding on each entrant and no correspondence will be entered into.

TAX IMPLICATIONS

Hay accepts no responsibility for any tax implications and the entrant must seek its own independent financial advice in regard to the tax implications relating to the cashback payment.





PRIVACY & SECURITY

Hay uses your personal information such as name, account number and transaction information to manage your participation in the offer and track your spend. Hay will only ever use your personal information strictly in accordance with the Hay Privacy Policy.

HAY LIMITED TERMS AND CONDITIONS

Hay Limited Terms and Conditions apply to this TinyBig Rewards scheme in so far as relevant. In the event of any inconsistency between those Terms and Conditions and the terms and conditions of TinyBig Rewards then the TinyBig Rewards Terms and Conditions shall prevail.

LAW AND FORUM

These Terms and all matters arising out or in connection with them shall be subject to and construed in accordance with the laws of New South Wales and the Courts of New South Wales shall have exclusive jurisdiction to resolve any matter or dispute arising out of or in connection with these Terms.



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