

TERMS AND CONDITIONS

2022 GUILDFORD BRANCH EXISTING MEMBER REFERRAL OFFER

Gulf and Fraser Fishermen's Credit Union (DBA G&F Financial Group) is offering referral offer to existing members, subject to satisfaction in G&F Financial Group's sole discretion, of the eligibility criteria set forth in these terms and conditions. Employees and Directors of GFFG, their respective advertising or promotional agencies, or family members with whom any such employees or Directors are domiciled (live in the same household) are excluded from the referral offer. G&F reserves the right to cancel this offer for any reason whatsoever, including, but not limited to, printing errors in the contest promotional materials and/or factors affecting any aspect of the prize resulting from situations affecting the prize's supplier(s) that are beyond the reasonable control of G&F.

EXISTING MEMBER OFFER TERMS

Existing members of G&F will receive \$50 Save-on-Foods Gift Card ("Gift Card") if they meet the eligible criteria listed below. This offer is only available for the first 30 qualifying members. A limited quantity of Gift Cards are available on a first-come and first-qualified, first-serve basis. The gifts are to be accepted as is; no substitutions.

Eligibility Criteria

In order to qualify for the offer, existing members must:

- Refer a qualifying friend, family or business member to the Guildford Branch at 101-15679 104 Ave, Surrey, BC, V4N 2H4 ("Guildford Branch")

The referred friend, family, or business member must open a personal or business account at the Guildford Branch on or before July 31, 2022.

How to Receive the Existing Member Offer

\$50 Gift Card

- The existing member will receive \$50 Gift Card once their referred friend, family or business member has:
 - Qualified as per G&F Financial Group's minimum membership requirements as member of G&F Financial Group,
 - Funded the appropriate share account, and
 - Opened a personal or business account at the Guildford Branch as per the eligibility criteria