

# TERMS AND CONDITIONS REFERRAL PROGRAMME

1. **Promotional Offer:** Refer an eligible (as per 3b below) new business to OakNorth Business Banking and get a £300 charity donation (after deduction of any applicable Tax) which will be split equally between the Referrer and Referee —OakNorth will donate £150 on behalf of the Referrer, and £150 on behalf of the Referee, to charities of their choice (subject to charities due diligence).
2. **Promotion Period:** The promotion is valid from 1<sup>st</sup> October 2024 until 31<sup>st</sup> December 2025.
3. **Eligibility & Qualifying Transactions**
  - a. **Referrer eligibility:** Anyone, person or business can refer a business to OakNorth Business Banking (“Referrer”)
  - b. **Referee eligibility:** To be eligible, the referred business must be a UK business that has not applied to OakNorth business banking in the past and meet the standard eligibility criteria for OakNorth Business Banking. Standard eligibility criteria can be found [here](#).
  - c. To qualify for the £300 donation, the eligible Referee must be approved to open an OakNorth Business Banking account and should deposit £50,000 or more within 30 days of applying for the account.
4. **Promotion Details**
  - a. Referrers and Referees will receive a one-time £150 donation each to a charity of their choice for each successful referral.
  - b. To participate in this promotion, the Referee must accurately complete and submit the form available [here](#), including their own Name, Company Name, Email Address, Phone Number, as well as the referrer’s Name, Email Address and Business Name.
  - c. Once the Referee funds the account as per 3 c), OakNorth will contact the Referrer and Referee via the email address provided within 60 days, requesting to choose a charity for the donation. Subject to checks and OakNorth’s satisfaction, OakNorth will make the donations and send a confirmation email to both parties once the donations have been completed.
5. **Limitations**
  - a. We reserve the right to run checks on the charities and the donation is subject to OakNorth’s discretionary approval of the charity. If we do not accept a proposed charity, we’ll give the relevant party the opportunity to propose a different charity of their choice.
6. **General**
  - a. This promotion cannot be combined with any other promotions or offers provided by OakNorth.
  - b. OakNorth reserves the right to withdraw, amend, pause, extend or terminate this offer at any time without prior notice.
  - c. Participation in this promotion is deemed acceptance of these Terms and Conditions.
  - d. You agree to OakNorth sharing information related to your participation in this campaign with the Referrer.
  - e. Any disputes relating to eligibility, or the terms of this promotion will be resolved at the discretion of OakNorth and its decision will be final and binding.
  - f. The promotion is valid for the first 200 eligible entries.