



## Terms & Conditions

1. Both clients and non-clients are eligible for our referral scheme. Money Penny employees are not eligible to refer.
2. The referrer will choose and receive one of the following for every successful referral:
  - £250 John Lewis gift card
  - £250 charity donation made in their name
  - A free month's subscription if they are a Money Penny client

A successful referral is considered to be once the referred person has been either a Money Penny Telephone Answering, Live Chat, Outsourced Switchboard or Bespoke Customer Teams client for more than 3 months. All other products, including Clever Numbers, Pocket Phone System and Digital Switchboard, are not eligible for referral.

3. The £250 John Lewis gift card is subject to Terms & Conditions - [visit John Lewis](#) for further details.
4. For those who have selected the charity option, your chosen charity must be registered on either the **gov.uk** or **mygov.scot** affiliated websites in order for us to honour the donation.
5. If the referrer selects a free month's subscription as their reward, this will be based on their individual scheme, outlined as follows:

<b>Scheme</b>	Messenger	30	90	150	250+
<b>Discount</b>	One free month's subscription	One free month's subscription	One free month's subscription	One free month's subscription	£250 off next invoice

If the client refers more than one person in a month, their discount will roll into subsequent months. Should they refer in their final month of service, no discount will be applied. For Messenger up to 150 scheme clients, if they refer in their free period we'll defer the free subscription until their next paid invoice and it will only be the subscription that is free - extras including 24/7 or out-of-hours support and additional calls and chats will be paid for at normal rates.

6. It is only the referrer who will receive the reward, not the person who has been referred.
7. Self-referrals will not result in any reward.
8. Only new referral enquiries are accepted through the scheme. If the contact referred has been in touch with Money Penny about a product or service within the last 6 months, this will not result in a reward for the referrer.
9. There is no limit to the number of referrals a person can put forward.
10. Money Penny reserves the right to make changes to our referral scheme without notice at any point.
11. Should a referred person change scheme or product during their first 3 months, Money Penny will honour the referrer's chosen reward.