

Finance House LLC ("FH or Finance House") is conducting a Refer a Friend campaign (the "Campaign") from 20th October 2023 till 19th December 2023, or until otherwise notified by FH, FH's public website or through any other channel as deemed appropriate by FH (the "Campaign Period").

These Campaign Terms and Conditions ("T&Cs") shall apply to you, with respect the Campaign, therefore, kindly read them carefully. The Campaign Period, any elements of the Campaign and the T&Cs may vary without notice by FH, at its own discretion.

Eligibility Criteria to participate in the Campaign:

1. The Campaign is open for existing FH and non-FH customers, hereafter called ("Referrer"), who successfully refer a New customer to FH, to avail a Gold Loan, and who meets the eligibility criteria of FH to avail the Gold Loan, hereafter called ("Referred"), during the Campaign Period. The Campaign is open for existing FH and non-FH customers, hereafter called ("Referrer"), who successfully refer a new customer to FH to avail a Gold Loan, and who meets the eligibility criteria of FH to avail the Gold Loan, hereafter called ("Referred"), during the Campaign Period.
2. The Gold Loan is available to UAE Residents, and the Referrer can refer as many friends/acquaintances as no cap applies on the number of referrals.
3. For FH customers, for the Referrer to be eligible to participate in the Campaign, the repayments of the Referrer in the current month and previous month should be regular, where applicable, as per the standards and policies of FH.
4. The Referrer must ensure that the Referred is interested in the Gold Loan. FH does not represent nor warrant the accuracy of the information passed by the Referrer to the Referred.
5. The Referrer represents and warrants that he/she has obtained the express consent of the Referred to pass on their contact details and information to FH. The Referrer shall hold FH, its directors, officers, and employees harmless from any breach of privacy such a reference may entail.
6. The Referrer must submit the details of the Referred through the FH website using the form designated for that purpose.
7. To be eligible for the referral, the Referred should avail a minimum Gold Loan amount of AED 10,000 (Ten Thousand Dirhams).
8. In case a Referred is referred by multiple Referrers, the first Referrer shall qualify under this Campaign.
9. For the Referrer to be eligible for any benefit under this Campaign, the Referred should avail Gold Loan under this Campaign within sixty (60) days from the date of receipt of the Referred details from the Referrer, using the FH website's designated form ("Successful Referral").
10. Subject to meeting the criteria mentioned herein, as an incentive under this Campaign, the Referrer shall be eligible for AED 250 incentive per Successful Referral.
11. The Referrer's Incentive under the Campaign shall be released to the Referrer within two (2) months of Gold Loan disbursement to the Referred.
12. FH at its sole discretion has the right to determine if a Referral qualifies under this Campaign.
13. FH and FH Group employees are not eligible under this Campaign.
14. These T&Cs are governed by and construed in accordance to the UAE laws and regulations, and any dispute arising out of or in relation to these T&Cs shall be subject to the exclusive jurisdiction of Abu Dhabi courts. However, FH reserves the right -as it deems fit- to pursue any legal action or claim in other jurisdictions.