

PHCU Referral Program FAQ:

Who qualifies for the Referral Program?

Any current Province House Credit Union member qualifies for the referral program, and any current Province of Nova Scotia public servant or retiree, who is a non-member.

What do I have to do to get the \$100?

New members must open up, and be approved for one product from each of the following categories, with a minimum loan request of \$1,000:

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| <p>1) <u>Savings Product Line:</u></p> <ul style="list-style-type: none">• Savings• Chequing• RRSP• TFSA | <p>2) <u>Loan Product Line:</u></p> <ul style="list-style-type: none">• CUETS MasterCard• Global Payment MasterCard• Line of Credit• Mortgage |
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What do members earn for making a referral?

Both the referrer **and** the new member will receive \$100, cash for each successful new member (on approved credit).

How many people can I refer?

You can refer as many people as you want! If you referred 10 new members, you would get \$1,000 cash!

New members: once you open up and are approved for your accounts, you then qualify to refer new members and receive an additional \$100, per new member.

How long does it take to receive the \$100, cash?

The new member and the current member will receive their \$100 as soon as the new accounts have been approved. It typically takes no longer than one day for a loan product line to be approved.

If I live outside of Halifax, do I need to come in person to get my cash?

No, we can deposit your \$100 into your account. Please let us know if you would prefer this option.

Do I need to have my referral card in order to qualify for the reward?



While we encourage that you bring in your new member referral card, it is not a requirement for the program. It is however, necessary that you know the name of the colleague who referred you.

Why was my referral denied?

For a more detailed response, please call 902-424-5712 and we will do our best to answer your questions on a case-by-case basis.

Contact us:

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