

## THE FAIR TRADE PRACTICE – CLAIMS SPECIALIST PBA RECOMMEND A FRIEND TERMS AND CONDITIONS



Here at the Fair Trade Practice we are committed to providing an excellent service. We believe in transparency, which is why it is important that you read our terms and conditions carefully. They explain our responsibilities to you and vice versa.

- 1.** The Protection Specialist t/a The Fair Trade Practice (TFTP) will give the person who recommends someone they know (the referrer) a £10 Compliments Voucher (there is no cash alternative) per Packaged Bank Account (PBA) recommendation, subject to a maximum of 25 recommendations.
- 2.** The referrer will only be eligible to receive vouchers for packaged bank account recommendations if they have entered into a Payment Protection Insurance (PPI) or PBA agreement with TFTP.
- 3.** The referrer is only entitled to a voucher if the person they recommended enters into an agreement with TFTP for TFTP to act on their behalf.
- 4.** The company providing the Compliments vouchers may impose their own terms and conditions as to the vouchers and TFTP have no liability as to how those terms and conditions operate.
- 5.** As an alternative to sending the referrer a voucher TFTP will be happy to award an equivalent amount to a nominated registered charity if requested to do so by the referrer.
- 6.** The referrer will only be eligible to receive a voucher when they recommend someone who has given permission for their details to be passed to TFTP.
- 7.** Where someone is recommended who is not known to the referrer, or is known by them but has not given permission to be contacted. TFTP will not reward the referrer for the recommendation.
- 8.** If the referrer recommends more than one person who is not known to them or has not given permission to be contacted, TFTP will withdraw the recommend a friend scheme for the referrer immediately and they will not be eligible to receive any further vouchers. In such circumstances TFTP may also choose not to honour the existing recommendations made by the referrer.
- 9.** Where the referrer has recommended someone, who is not known to them or who hasn't given permission to be contacted, they may be considered to be operating an unauthorised claims management business which is an offence under the Compensation Act 2006.
- 10.** TFTP reserves the right to withhold issuing of the vouchers for a recommendation where the referrer is outside of payment terms.
- 11.** TFTP will not accept recommendations through this scheme if the referrer is a business. Recommendations are only accepted from individuals who are not in business. However if you are a business, please

contact us as we may be able to enter a different agreement with you.

**12.** In the event that a recommendation is duplicated by two referrers, TFTP will award vouchers to the referrer who made the recommendation first. In the event that this is impossible to verify, the vouchers will be split equally between the referrers.

**13.** TFTP reserves the right to withdraw the Recommend A Friend Scheme at any time and without notice. In such circumstances, all recommendations notified to TFTP at the point of withdrawal of the scheme would be honoured but the referrer would not be entitled to receive a voucher for any recommendations after that point.

**If there is anything within the terms and conditions that you are not sure about, please call us on 01489 660300 and a member of our team will be happy to help you.**