

## Referral Program Terms and Conditions

1. The Refer-a-Friend Program (“Program”) made available by Brim Financial Inc. (“Brim”) is available to an existing Brim cardmember of an eligible Brim credit card account (“Account”) (referred to as “you” and “your”) who successfully refers a new cardmember to Brim.
2. A “successful referral” means a referral that meets the following conditions:
  - an online application is submitted by the individual that you refer, through a link provided or using a referral code that you provide, and Brim receives the application; and
  - Brim approves the application and the person you referred activates the card.
3. The referral bonus is described in the promotional materials that are sent to you (“Bonus”). The Bonus will be provided to the primary cardmember on the Account for each successful referral (or in some cases, each five successful referrals as set out in the promotional materials sent to you) as set out in Section 2. To receive the Bonus, the Account of the primary cardmember must be open and in good standing at the time the Bonus is issued. The Bonus will be awarded within two to three statement cycles.
4. You must only make recommendations to known friends and family members with whom you have a close personal or family relationship which includes direct, voluntary, two-way communications and who has confirmed that they want to receive the communication. Each time you make a referral, you represent and warrant to us that you have a close personal or family relationship (as defined above) with the individual that you refer that complies with these terms.
5. Each individual you refer must be a legal resident of a Canadian province in which Brim is offering credit cards and must be age of majority in their province of residence.
6. If the individual that you refer has already received a referral for a Brim card or applied or applies for a Brim card outside this Program, you will not be eligible for a Bonus as part of this Program.
7. All Brim cards are subject to the applicable product terms and conditions. In addition, the credit card offer made to your referrals is subject to the terms set out in the offer.
8. You will be notified when a Bonus is issued for a successful referral or referrals depending on the terms of the offer.
9. This Program may be suspended, changed or withdrawn at any time without notice. In addition, Brim may at its sole discretion suspend, disqualify, limit or revoke your participation in this Program at any time, including if it finds or believes that you are manipulating or otherwise not complying with the terms of this Program.
10. You agree that you have read these Terms and Conditions and agree to be bound by them. We may change any provision in these Terms and Conditions from time to time.

April 1, 2018