

Terms, conditions and eligibility criteria apply. Referral eligibility is at our discretion and agreement.

Referral Promotion – Terms & Conditions

1. Eligibility

This promotion is open to existing clients of LIBA (“the Referrer”) who refer a new client to LIBA (“the Referred Client”).

2. Qualifying Referral

A referral will be considered valid where:

- The Referred Client is not an existing or previous client of LIBA; and
- The Referred Client takes out a new insurance policy arranged by LIBA; and
- The policy is successfully incepted and remains active for a minimum period of 30 days.

3. Referral Reward

The Referrer will receive one (1) \$100 gift card per qualifying referral.

4. Payment of Reward

- The gift card will be issued within 30 days after the qualifying policy has incepted and met the minimum active period.
- Gift cards are non-transferable, not redeemable for cash, and subject to the issuer’s terms and conditions.

5. Limitations

- One gift card per referred client, regardless of the number of policies taken out.
- There is no limit to the number of referrals an existing client may make, provided each referral meets these Terms & Conditions.
- Self-referrals are not eligible
- The gift card choice and supplier is at our discretion
- the means of transit/transfer is at our discretion/option.
- this benefit is discretionary and does not constitute a legal contract or obligation.