

OFFICIAL RULES
\$25 REFER-A-FRIEND
SPEEDY CASH

This program is open to legal residents of Canada who are at least the age of majority at the time of participating. The program is sponsored by SPEEDY CASH with its head office located at 202-1967 Trans Canada Hwy, Kamloops, BC, Canada, V2C 4A4. The program is subject to all federal, provincial and local laws and regulations and is void where prohibited. Participation constitutes participant's full and unconditional agreement to be legally bound by these official rules and regulations (the "Official Rules") and SPEEDY CASH's and Administrator's decisions, which are final and binding (without right of appeal) in all matters related to the program. Receiving \$25.00 for Referring-a-Friend is contingent upon fulfilling all requirements set forth herein.

This offer is valid for Payday Loans only; Installment Loans and residents of Manitoba and New Brunswick are exempt from this offer. SPEEDY CASH stores in the provinces of B.C., Alberta, Saskatchewan, and Nova Scotia, including Speedy Cash Online, actively participate in this promotion. This is an ongoing program. SPEEDY CASH and Administrator's hold the right to end this program at any time, without prior notice.

This program provides a \$25 finder's fee for referring a new customer to Speedy Cash. In order to successfully qualify for the \$25 finder's fee, the referring person **a)** must be an existing or previous customer of Speedy Cash who is in good standing in accordance with Speedy Cash policy. A Speedy Cash customer is defined as a customer who has previously used a Speedy Cash service including; Payday Loan and/or Cheque Cashing; **b)** the referred customer must not have previously been a Speedy Cash customer for any product or service; **c)** the customer being referred to Speedy Cash must verbally, or in writing, inform the Customer Service Representative of the name of the referring person at the time of taking out their first loan; **d)** the referred customer must successfully qualify for and take out a loan in accordance with standard Speedy Cash lending policy **e)** the referral finder's fee will be paid out to the referrer, only if they do not have an outstanding balance with Speedy Cash, within 365 days; **f)** the \$25 finder's fee cannot be used to discount any fees or principal of any loan and is not an incentive for the borrower. Employees of SPEEDY CASH, and their families, are not eligible to participate in this program.

A referring customer may refer as many friends as s/he may like. There is no limit as to how many \$25 cash finder's fees are given to one existing customer. For instance, if one existing customer successfully refers five (5) new customers to SPEEDY CASH who meet the conditions detailed above, the referring customer is eligible to receive five (5) \$25 cash finder's fees.

By receipt of \$25 for Referring-a-Friend, the recipient of the \$25 agrees to release and hold harmless SPEEDY CASH, its respective subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees and agents (collectively, the "Released Parties") from and against any claim or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the program or receipt or use or misuse of any prize.

Except where prohibited, participation in the program constitutes applicant's consent to SPEEDY CASH's and its agents' use of the participant's name, likeness, photograph, voice, opinions and/or hometown

and province for promotional purposes in any media, worldwide, without further payment, notice or consideration.

SPEEDY CASH reserves the right to cancel, suspend and/or modify the program, or any part of it (including, without limitation, these Official Rules), if any fraud, technical failures, human error or any other factor impairs the integrity or proper functioning of the promotion, as determined by SPEEDY CASH in its sole discretion. SPEEDY CASH reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the operation of the program or to be acting in violation of these Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the program may be a violation of criminal and civil law, and should such an attempt be made, SPEEDY CASH reserves the right to seek damages from any such person to the fullest extent permitted by law. SPEEDY CASH's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

These are the Official Program Rules. The program is subject to applicable federal, provincial and municipal laws and regulations. The program rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over SPEEDY CASH. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the participant and SPEEDY CASH in connection with the program shall be governed by, and construed in accordance with, the laws of the Province of BC, and the laws of Canada applicable therein, without giving effect to any choice of law or conflict of law rules which would cause the application of the laws of any jurisdiction other than the Province of BC.