

Terms and Conditions:

- I. Definitions
 - **Referror** – a Kabayan Remit customer referring new remitters.
 - **Referee or Referred Remitter** – the person who got referred to Kabayan Remit through a phone call.
- II. Referror needs to call 020-3474-0999 or any Kabayan Remit mobile number to give the names and numbers of his referrals. Kabayan agent will contact the referrals, register them, and assist them with their first remittances.
OR
Referrals can call Kabayan directly, register, and make a transaction. Referrals need to advise the name of the referror upon registration for it to be counted.
- III. Referror needs to advise Kabayan regarding their referrals prior to making the referral's first transaction in order for it to be counted as a referral. For this reason, transaction done online will not be counted.
- IV. Referror will get 1 point every successful referred remitter.
- V. One successful referred remitter is equal to first transaction of a newly registered remitter and not existing Kabayan Remit client. Referrors will get a point for first remittance of referrals only.
- VI. Discount codes will be given to the referror once he/she reached the required number of referrals.
- VII. The discount code is exclusively for the referror's use only and cannot be given to his/her family and friends. The referror's discount code will be locked to his/her Member ID number.
- VIII. The following discounts will be given once reached the specified numbers of referrals valid for two months with unlimited use.
 1. Unlimited **25% discount** on your service fees for two (2) months for every 5 successful referred remitters.
 2. Unlimited **50% discount** on your service fees for two (2) months for every 10 successful referred remitters.
 3. Unlimited **75% discount** on your service fees for two (2) months for every 15 successful referred remitters.
 4. Unlimited **FREE** service fee for two (2) months for every 20 successful referred remitters.
- IX. The referror will get a discount code for unlimited 25% off service fee once he/she referred at least 5 new remitters. The discount can go up if a referror can accelerate his/her referrals to 10 (50% off), 15 (75% off), and 20 (FREE). Each code will be valid for two months.
- X. If the number of new referrals has not been maintained before the expiration of the referror's code (second month) or not increased to the next level, then discount code will be inactive and won't be upgraded.
- XI. By joining this campaign, referror confirms that he/she has his/her friend's permission for us to contact them. Referror may refer as many friends as he/she likes.
- XII. We may withdraw this scheme by providing the participants with a 30 days' notice. In the event of any dispute, the Company's decision will be final. We reserve the right to vary the terms of this scheme without notice.
- XIII. In the event of abuse or suspected abuse of the discount code by the referror, we reserve the right to withdraw the discount code without notice.