



**CREDIT CARD REFERRAL
PROGRAMME TERMS
AND CONDITIONS
BUTTERFIELD BANK
(CHANNEL ISLANDS) LIMITED**

Please read the following Butterfield Bank (Channel Islands) Limited Credit Card referral programme terms and conditions carefully before participating in the customer referral programme. Participation in this program constitutes your acceptance of all the programme terms and conditions.

PARTICIPANT ACCEPTANCE AND TERMINATION

We can and will make all determinations regarding participation in the program. We reserve the right to terminate your participation in the program at any time for any reason or no reason, to the extent permitted by law, upon written notice to you.

To qualify for a referral reward the Referrer must (the "Referrer"):

- Be an existing client of Butterfield Bank (Channel Islands) Limited Personal Credit Card Customer
- Refer a friend or family member who applies for a Butterfield Credit Card between 30.09.25 to 31.12.25, 11:59GMT ("Promotion Period")
- Upon successful completion of the above steps the Referrer will receive a £25.00 reward credited to their Butterfield credit card account

To qualify for a referral reward the Referee must (the "Referee"):

- To qualify for a referral reward the Referee must (the "Referee"):
- Apply for a Butterfield Credit Card between 30.09.25 to 31.12.25, 11:59GMT
- The Referrer must be named in the digital onboarding journey in the 'How did you hear about us' section citing the Referrer's name and email address.
- The Referrer must be a Butterfield Bank (Channel Islands) Limited Personal Credit Card Customer
- Receive approval to become a Butterfield Credit Card holder
- Upon successful completion of the above steps the Referee will receive a £25.00 reward credited to their Butterfield credit card account

Other notes:

- Existing cardholders can receive up to 3 referral rewards in total during the promotional period
- Referral rewards will be credited to the primary account holder only
- Referral rewards are not applicable on applications for additional cards

Please note:

- Applicants must be 18 years old or over and resident in the Channel Islands
- The referral must remain confidential
- The reward cannot be converted or transferred
- Butterfield reserve the right to disqualify a referrer if they do not comply with T&CS or applicable laws
- Butterfield reserves the right to modify or terminate this programme at any time with notice.
- Ask their permission first: please don't spam your friends or family.
- You must not market or promote this offer through paid advertising channels or to the public at large (i.e. public blog sites or social media groups, search engines, or sponsored adverts)
- It may take up to 25 days after the Referees application for the credit to be applied to the Referrer and Referees' card if their application is successful.