

First Defence Finance – Refer a Friend

Terms & Conditions (February 2026)

1. Promoter

First Defence Finance (FDF) is a trading name of Plane Saver Credit Union Ltd (“PSCU”). The promoter and administrator of this campaign is Plane Saver Credit Union Ltd.

2. Campaign overview

2.1 This Refer a Friend campaign allows eligible First Defence Finance members to receive a £5 reward when they successfully refer a new member to join First Defence Finance.

2.2 The referred member will also receive £5, subject to these Terms & Conditions.

3. Campaign period

3.1 The campaign will run from **6 February 2026 until 28 February 2026**.

3.2 PSCU reserves the right to **extend, withdraw, or amend** the campaign at any time, including where budget limits are reached.

4. Who can refer a friend

To be eligible to refer a friend, you must:

4.1 Be aged **18 years or over**;

4.2 Be an **existing and active First Defence Finance member**;

4.3 Hold an eligible savings account with First Defence Finance.

5. Who can be referred

The referred individual must:

5.1 Be eligible to join First Defence Finance

5.2 Complete the full membership application process

5.3 Successfully pass all required identity and regulatory checks

5.4 Set up their first savings deposit.

6. How to make a referral

6.1 Referrals must be made using the unique referral link generated by the referring member via the FDF mobile app or online banking.

6.2 The referred member must use this link to complete their application and must select “Family, friend, or colleague” when asked how they heard about us.

6.3 Referrals that do not meet these requirements cannot be tracked and will not qualify for the reward.

7. Successful referrals

A referral is considered successful only when:

7.1 The referred member’s account is fully active; and

7.2 The referred member has made their first savings deposit.

8. Referral reward

8.1 A £5 reward will be paid to both the referring member and the referred member for each successful referral.

8.2 There is no limit to the number of referrals a member can make during the campaign period, subject to these Terms & Conditions.

8.3 Rewards are paid into the members’ Regular Saver account by default and are subject to the Regular Saver account terms.

9. Payment timing

9.1 Referral rewards are not paid instantly.

9.2 Payments will be processed once referrals have been validated and confirmed.

9.3 This can take up to 7 working days to show in your account.

9.4 PSCU reserves the right to process referral payments in batches and to postpone payment where necessary.

10 Employees and Volunteers

Employees of Plane Saver Credit Union Ltd and their immediate family members are not eligible to receive referral rewards under this campaign.

11 Fraud and misuse

If PSCU reasonably suspect fraudulent, dishonest, or abusive behaviour, it reserves the right to:

11.1 Withhold or recover any referral rewards.

11.2 Exclude the member from this or future promotions.

12 Right to amend or withdraw

PSCU reserves the right to amend, suspend, or withdraw this campaign or these Terms & Conditions at any time without notice, where necessary to do so.

13 Data protection

PSCU will use personal data provided in connection with this campaign solely for the purposes of administering the referral reward and fulfilling its contractual obligations. For more information, please see the PSCU Privacy Policy at:

<https://planesavercu.co.uk/privacy-policy>

14 Regulatory information

First Defence Finance is a trading name of Plane Saver Credit Union Ltd. Plane Saver Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Ref: 213609). Deposits are protected under the Financial Services Compensation Scheme (FSCS) up to £120,000.