



# Sharing is caring

Tell-a-friend and earn  
up to a £75 gift card each



Sheffield  
Mutual Est. 1992



## Tell-a-friend about us and you could both earn up to £75 in gift cards

**A main contributor to our success are referrals from existing members. If you're happy with the service you have received from us, we would like you to recommend us to your friends and family so that they too can start enjoying the benefits of being a member.**

As a thank you for every new member you introduce you will receive a £75 gift card and your friend will receive a gift card of up to £75 based on the amount that they save/invest (subject to minimum premium amounts invested).

By recommending friends and family to us, you will not just be giving them all the benefits that membership brings, you will also be helping us grow. As we go from strength to strength, we will continue to share our success with all our members.

You can introduce as many new members as you like, so feel free to tell as many of your family and friends as possible.

**New member's investment amount**  
(annualised):

**Gift card for new members**

**Gift card for existing members**

<b>Up to - £4,999</b>	→	<b>£25</b>	<b>£75</b>
<b>£5,000 - £9,999</b>	→	<b>£30</b>	<b>£75</b>
<b>£10,000 - £19,999</b>	→	<b>£40</b>	<b>£75</b>
<b>£20,000 - £29,999</b>	→	<b>£50</b>	<b>£75</b>
<b>£30,000+</b>	→	<b>£75</b>	<b>£75</b>

You can each choose either a Love2shop or M&S gift card. Love2shop cards can be used at a range of different outlets and you can find out more by contacting us or by visiting [www.love2shop.co.uk](http://www.love2shop.co.uk).

The application must meet or exceed the minimum investment limits of £10 per month or £100 single to qualify for a gift card.

To recommend a friend, you can submit their details on our website via your online account, you can hand them this leaflet so that they can contact us, or you can contact us to pass over their information. Please make sure you have your friend's permission before sharing their details with us. We can contact your friend by telephone, email or by sending out information in the post, whichever is best for them.



## Terms and conditions of the Tell-a-friend (TAF) promotion

1. When you apply for a policy using the Tell-a-friend scheme, Voucher Express (our gift card fulfilment partner) will send the M&S or Love2shop gift card within 90 days after the policy has started and the first payment has been received. Sheffield Mutual is not responsible for missing cards, cards with no balance or cards with less balance than advertised and all enquiries should be directed to Voucher Express on 0371 384 5931.
2. The 'friend' must not be an existing or previous member of Sheffield Mutual and the existing member must have been an adult member or adult proposer for a child for at least one month prior to the use of the 'TAF' scheme.
3. When the 'TAF' promotion is used, both the existing member and the 'friend' will receive an M&S or Love2shop gift card after the new member's first new policy starts. The existing member will receive a £75 gift card and the amount of the new member's gift card will depend on the amount invested (see table inside). If the new member applies for more than one policy of the same type, gift card amounts will be based on the total amount invested not for each individual policy.
4. Subsequently opened policies and additional contributions will not be included within this scheme.
5. The application must meet or exceed the minimum investment limits of £10 per month or £100 single, to qualify for a gift card.
6. In the case of a joint life policy the existing member will qualify for one gift card only and the new member will be classed as the 'first life' on the policy, the 'second life' will not be eligible to receive a gift card.
7. In the case of a child's policy the gift card will be sent to the proposer.
8. These gift card promotions may not be combined with any other offer.
9. If the new policy is cancelled within the 30 day 'cooling off' period gift cards will not be sent.
10. If the new policy is cancelled within 12 months of commencement, we reserve the right to deduct the value of the gift card(s) from any surrender value or refund of premiums.
11. Gift card types are subject to availability and an alternative may be sent, if the gift card choice is not recorded on the application Love2shop gift cards will be sent.
12. The Society reserves the right to withdraw or amend this offer at any time without notice.
13. The Society may withhold gift cards if the scheme is being misused and/or abused.
14. Gift cards cannot be issued on a retrospective basis - The application form must state the use of the 'TAF' scheme and must include the existing member's name before we process your application in order to qualify for a gift card.
15. Intermediaries may not claim promotional gift cards as well as any other fee/commission arrangements when submitting a new policy.
16. Applicants may not claim a gift card for an application where a fee/commission is being paid to an intermediary unless the intermediary has an arrangement in place with the Society.
17. The promoter of this offer is Sheffield Mutual Friendly Society Limited.



[www.sheffieldmutual.com](http://www.sheffieldmutual.com)



[enquiries@sheffieldmutual.com](mailto:enquiries@sheffieldmutual.com)



Call our team on **01226 741 000**  
Monday - Friday 9am - 5pm

Calls may be monitored and recorded for your protection

Issued by Sheffield Mutual Friendly Society. Sheffield Mutual is the trading name of Sheffield Mutual Friendly Society Limited, 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley S75 3DP. The Society is incorporated and registered under the Friendly Societies Act 1992 (register no 810F) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 139855).

