



Back To You Rewards Terms and Conditions

1. Earning Back To You Points through Community Participation

1.1. If you participate in the Back Me Up community, you may be eligible for Back To You Points which can be converted into pounds sterling and:

- a) Used to buy or contribute towards the cost of your monthly Back Me Up subscription; or
- b) Receive cashback through a BACS transfer direct to your bank account.

1.2. We calculate the Back To You Points due to you monthly for all points earned by participating on the Back Me Up community ("**Back To You Period**"). Following such calculation we shall let you know how many points you have earned and tell you how long you have to decide which of the options described at Clause 1.1 you wish to choose ("**Back To You Window**").

1.3. We will begin to process member choices as specified on www.backmeup.co.uk and endeavour to complete such processing within 15 working days of the end of the Back To You Window

1.4. If you do not notify us how you want to use your Back To You Points within a Back To You Window, any Back To You Points you have accumulated during the last Back To You Period shall roll-over into the following Back To You Period and you will be able to redeem them in the next Back To You Window. Your Back To You points will only be allowed to roll over once, if you do not use them before the end of the second Back To You Window they will be removed from your account.

1.5. In order to be eligible to redeem Back To You Points your Back Me Up Policy must have been live for a least 1 month prior to the start of the Back To You Window.

1.6. If you joined Back Me Up less than 1 month prior to a Back To You Window, you will not be eligible to redeem your Back To You Points in that window. Instead, they will be redeemable in the the next Back To You window .

1.7. If you select cashback, you are responsible for providing us with valid bank account details before the end of the Back To You Window.

1.8. We may suspend or discontinue the Back To You programme at any time. In this event we will provide notice on www.backmeup.co.uk. You would stop accruing Back To You Points, but if you already have Back To You points in your account you will still be able to redeem them.

1.9. If you cancel your Back Me Up Policy and do not take out a new policy then after 6 months the number of Back To You Points in your account will be halved and After 12 months, all of your Back To You points will be removed.

1.10. You are responsible for any tax implications resulting from your participation.

1.11. If there is a dispute as to how many points you have Back Me Up's decision is final and no correspondence will be entered into.

2. Earning Back To You Points through Referring a Friend

2.1 In order to qualify for Back To You Points through referring a friend, The new member must:

- i. Sign-up to Back Me Up using an existing members personalised referral code;
- ii. Successfully purchase and pay for a Back Me Up Policy and
- iii. not cancel their Back Me Up Policy during the initial 14 day cancellation period.

2.2 If a new member purchases a Back Me Up Policy in accordance with Clause 2.1 and where the first months cover is free, the 500 Back To You Points will be credited to both members accounts once the first payment is made to continue the policy.

2.3 Except for members covered by Clause 2.2 above all new members will have their account credited with 500 Back To You Points if all points in Clause 2.1 of these Terms and Conditions are met. The 500 points will appear within 28 days of the first payment being made.

2.4 Once a new member meets all points in Clause 2.1 and isn't a new member under Clause 2.2 of these Terms and Conditions, the existing member whose personalised referral code they used to sign up to Back Me Up and the new member will have their account credited with 500 Back To You Points within 28 days of the first payment being made.

2.5 We reserve the right to remove or not award Back To You Points where:

- a) The new member has not met all points in Clause 2.1 above;
- b) Multiple Back Me Up Policies have been activated by the same individual; and/or
- c) The new member has cancelled their Back Me Up Policy within the first 14 days of taking it out or it doesn't automatically continue after its first free month.

2.6 Back Me Up may terminate the refer a friend scheme by providing reasonable notice on www.backmeup.co.uk at any time, for any reason.