



REFER-A-FRIEND PROGRAM - REQUIREMENTS AND RULES

Refer-a-Friend Eligibility Requirements

1. Both Referrer and Referred friend ("Referred") must reside in the United States to be eligible for the Refer-a-Friend reward ("Reward").
2. Referrer must be an individual (not a business) over the age of eighteen (18).
3. Referrals are tracked through the referring client's branch office. Regional Management Corporation and its affiliates ("Regional") are not required to pay for any referrals that have not been logged via a branch office.
4. Referred must belong to a household not already known to Regional.
 - A household is one physical mailing address.
 - Referred cannot reside at the same address as Referrer.
 - Only one Referred per household is eligible.
 - Referred cannot already be a Regional account holder or former account holder.
5. Regional reserves the right to disqualify any user from the Program at any time, for any reason.
6. Employees of Regional and those ineligible by law are ineligible for Reward.
7. Program can be terminated or altered at any time and without notice.

Refer-a-Friend Payment Rules

1. Payment of Program Rewards will be made when the following requirements are fulfilled:
 - Referred opens an account with Regional.
 - Payment will be issued to referrer by Regional in the form of a check.
2. Cannot be combined with any other offer.
3. Maximum amount of referral payments a Referrer can earn within a calendar year is \$500.
4. If payment is made in error, or is determined to be the result of deceptive practices, Regional reserves the right to decline or reverse payment.