

REFER & EARN



EARN up to R1000

FOR EVERY NEW SIGNUP!

REFER A CLIENT AND SHARE YOUR **UNIQUE REFERRAL CODE OR UNIQUE LINK!**

T&Cs APPLY



REFER & EARN PROGRAMME – STANDARD CLIENTS

Terms & Conditions

These Terms & Conditions govern the TTT Financial Group Refer & Earn Programme (“the Programme”).

Please read them carefully before participating.

Effective Date: 2 June 2026

Campaign Period: 2 June 2026 – 30 September 2026

SECTION 01

Programme Overview

The TTT Financial Group Refer & Earn Programme (“the Programme”) allows eligible existing clients to earn a cash reward by referring new clients to TTT Financial Group (“TTT”).

YOUR REWARD AT A GLANCE

- Earn **R500 cash back** for every new client you refer whose invoice is **R1,725 to R4,999**.
- Earn **R1,000 cash back** where the referred client’s invoice totals **R5,000 or more**.
- There is no limit to the number of qualifying referrals you may make.

SECTION 02

Eligibility Requirements

Important: *This Refer & Earn Programme applies exclusively to TTT Financial Group Tax clients. Only referrals relating to qualifying tax services and tax clients will be eligible for participation in and rewards under this Programme.*

2.1 The referring client (“Referrer”) must be an existing TTT Financial Group client at the time the referral is made.



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2.2 The referred individual or entity (“Referred Client”) must be a new client of TTT Financial Group, meaning they may not currently be, nor previously have been, a registered client of TTT at the time of referral.

2.3 A Referrer may not refer themselves.

2.4 The Referrer must use their unique TTT referral code (issued via WhatsApp) when making a referral. Referrals submitted without a valid referral code will not qualify.

SECTION 03

Qualifying Conditions

3.1 The referral reward will only be paid once the Referred Client’s TTT invoice has been paid in full. Partial payments will not qualify.

3.2 The Referred Client’s qualifying invoice must be a minimum value of **R1,725 (inclusive of VAT)** for the referral to qualify.

3.3 Reward structure:

- Referrals with a paid invoice between **R1,725 and R4,999** will qualify for a **R500 cash reward**.
- Referrals with a paid invoice of **R5,000 or more** will qualify for a **R1,000 cash reward**.

3.4 Only one reward will be paid per unique Referred Client, regardless of the number of referrers claiming credit for the same individual or entity.

3.5 TTT reserves the right, in its sole discretion, to determine whether a Referred Client qualifies as “new” and whether the referral is valid.

3.6 The Refer & Earn Programme will run from **2 June 2026 until 30 September 2026** (“the Campaign Period”).



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3.7 Only referrals submitted and successfully qualified within the Campaign Period will be eligible for a referral reward.

3.8 Any referrals received after **30 September 2026** will not qualify for any Refer & Earn compensation or reward, regardless of whether the referred client proceeds to engage TTT Financial Group thereafter.

Note:

Rewards are paid per qualifying referral, and there is no maximum limit on the number of qualifying referrals a Referrer may make.

SECTION 04

Reward Payment

4.1 The applicable cash reward will be paid directly into the Referrer's registered South African bank account within 15 business days after the Referred Client's qualifying invoice has been settled in full.

4.2 TTT will use the banking details on record. It is the Referrer's responsibility to ensure that their banking details are accurate and up to date.

4.3 Rewards are non-transferable and may not be exchanged for any other form of credit, discount, or service.

4.4 TTT will not be held responsible for payment delays resulting from incorrect banking information supplied by the Referrer.



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SECTION 05

General Provisions

5.1 TTT Financial Group reserves the right to amend, suspend, or terminate the Programme at any time without prior notice.

5.2 TTT reserves the right to disqualify any Referrer found to be acting fraudulently, in breach of these Terms & Conditions, or misrepresenting TTT's services in any manner.

5.3 The Programme is open to South African residents only and is subject to applicable South African law.

5.4 Participation in the Programme does not create any employment, agency, partnership, or joint venture relationship between the Referrer and TTT.

5.5 These Terms & Conditions shall be governed by and interpreted in accordance with the laws of the Republic of South Africa.

SECTION 06

Privacy & Data Protection

Any personal information collected in connection with this Programme will be processed in accordance with TTT Financial Group's Privacy Policy and the Protection of Personal Information Act ("POPIA").



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