

CITIZENS BANK

Referral Rewards Program

With low mortgage rates, in-house loan servicing options, and local underwriting and approvals – Citizens Bank offers more to borrowers.

We're hoping you'll help us spread the good word! Enter our Referral Rewards Program, where the rewards are all around.

FOR YOU: A \$100 gift card to enjoy at a select local business when your friend or relative submits a completed mortgage loan application

FOR THEM: Your friend or relative will get \$300 off loan closing costs

To participate in the program by referring a friend or relative, simply fill out your information below, hand this form to that person, and make sure he or she turns it in to the loan officer at the time of application.

Referring person: _____

Mailing address: _____

Email address: _____

Referred borrower: _____

Loan officer: _____

Application date: _____



The referring party will receive a \$100 gift card once the two following conditions are met: 1. The referred borrower submits a completed loan application (including this completed referral form) meeting the full criteria of the program, and 2. The referring party has signed and submitted an acknowledgment attesting they are not involved in the transaction as a provider of real estate and/or settlement services, and they are not an employee of a business that provides settlement services to Citizens Bank. Gift card provided within 30 days of when completed application is received. The referred borrower will receive a \$300 closing cost credit reflected on the Loan Estimate and the Closing Disclosure. The referring party may not be a signer on the referred loan. The referring party does not need to be a Citizens Bank customer, and the referred borrower may be an existing Citizens Bank customer. Offer valid on completed loan applications (which include a property address) for purchase or refinance real estate loans in the first position. If a referral is made for a loan pre-approval, the \$100 gift card will be issued when and only if the pre-approval converts to a completed application during the effective dates of the offer. Employees not eligible to receive offer. Limit one \$100 gift card for the referring party and one \$300 closing cost credit for the referred borrower per transaction. May not be combined with any other offers. Subject to Citizens Bank underwriting and credit standards. Any cash-in-lieu requests will not be honored. Other restrictions and limitations may apply. Offer subject to change at any time.