

FREEBEN
TERMS AND CONDITIONS OF SPECIAL OFFER TO SUBSCRIBERS
Effective from August 2010

The FreeBen software and website service is owned exclusively by Harwil Associates Limited ("Harwil").

These Terms and Conditions apply only to the Special Offer to Subscribers ("Special Offer")

The Special Offer is made entirely at Harwil's discretion and may be amended or withdrawn at any time.

Under the Special Offer, Harwil will apply a credit of £5.00 to the subscription of current subscribers who recommend FreeBen to prospective users such as colleagues, financial advisers and other financial professionals ("Prospects"), where the following conditions are all met:

- 1) The recommendation results in the Prospect registering for FreeBen via the FreeBen website www.freeben.co.uk
- 2) On registering, the Prospect indicates in the appropriate fields that they do so on recommendation, providing the name of the person making that recommendation.
- 3) This registration is processed and approved by Harwil Associates under the standard Terms and Conditions for subscription, a copy of which is available on the FreeBen website.
- 4) The Prospect completes their 30-day free trial of FreeBen and proceeds to make a paid subscription for a minimum 12-month term.

Once applied, the £5.00 credit will be deducted from the next annual subscription payment made by the Subscriber to FreeBen.

Harwil will issue notifications to Subscribers by email of any such credits applied to their subscription account.

Credits cannot be redeemed in any other way and will be void if the Subscriber does not make their next renewal payment.

Credits will be applied up to the value of the Annual Subscription, allowing the Subscriber to renew FreeBen free of charge for the following 12-month period.

Credits cannot be carried over into future subscription periods. Any unused credits will be void at the end of the Subscription period in which they are awarded.

Harwil reserves the right without qualification or reason to refuse to apply credits to Subscriber accounts. Their decision shall be final and binding.