



BRING A FRIEND (BAF) PROGRAM

The Salmon Bring-a-Friend ("BAF") Program is a referral feature that allows existing Salmon customers ("Referrers") to invite new customers ("Referrals") to apply for or open eligible Salmon products.

Participation in a product-specific referral program will only be valid upon the participant's express agreement to the governing Terms and Conditions for that product:

- [BAF Terms & Conditions – "Credit Line" and "Product Loan"](#)
(Published by Salmon Finance Inc.)
- [BAF Terms & Conditions – "Time Deposit"](#)
(Published by Salmon Bank (Rural Bank) Inc.)