

Refer a Friend Terms and Conditions

A previous version of these terms can be found [here](#).

This version was published on 3rd August 2026.

World Learning LTD trading as NatWest Rooster Money

When you refer a friend to NatWest Rooster Money and they subscribe to a Rooster Card, we will add £20 referral bonus ("Referral Bonus") to both your parent accounts.

To qualify for the £20 Referral Bonus, the referred friend must sign up to NatWest Rooster Money between 3rd August 2026 and 30 September 2026, start a Rooster Card free trial, and make their first successful subscription payment. The offer is available to new families only.

The value of the Referral Bonus a referred friend receives is determined by the date they sign up to NatWest Rooster Money.

The referred friend must sign up using your unique referral link or code for both parties to qualify for the Referral Bonus.

The following Terms will apply:

- Referrals can only be made by existing customers of NatWest Rooster Money who have a "Qualifying Rooster Card Account".
- A Qualifying Rooster Card Account for the purpose of receiving a Referral Bonus is a "Valid Paying Subscription" or a valid NatWest Group customers offer for a Rooster Card, where the subscription or offer is not in the one-month trial period, and where at least one child card has been activated. A Valid Paying Subscription is a Rooster Card Account that has exited the free trial period and made a successful payment for either a monthly or annual card subscription. Both you and the referred friend must have Qualifying Rooster Card Accounts to receive the Referral Bonus.
- Only one account per household can refer friends and earn the Referral Bonus and existing customers cannot refer people in the same household.
- Existing customers can refer up to and including 10 friends per year but should remember that Rooster Money parents must be UK residents aged 18 or above to hold a Rooster Card account.

- A referred friend can only be referred once and is restricted to one £20 Referral Bonus per account, per household.
- Qualifying Rooster Card Accounts will be bound by the [Rooster General Terms and Conditions](#) ("Conditions"), which contain all the terms applicable to the Qualifying Rooster Card Account, including any criteria you or a child user needs to meet to open and use the account. In particular the child user must be genuine and must meet the age criteria set out in the Conditions. Proof of age may be required.
- Referred friends who are already existing customers of NatWest Rooster Money will not be eligible to receive a Referral Bonus. For example, if the referred friend opens a new account for the purposes of claiming a Referral Bonus both you and your friend will not receive a Referral Bonus.
- When you refer a friend you will receive your Referral Bonus when the referred friend has opened a Qualifying Rooster Card Account. The Referral Bonus will be paid into your parent account within 10 working days of the referred friend opening a Qualifying Rooster Card Account.
- For each referred friend who signs up to NatWest Rooster Money and opens a Qualifying Rooster Money Account we will add a £20 Referral Bonus to their parent account within 10 working days of opening that Qualifying NatWest Rooster Money Account.
- Where NatWest Rooster Money is unable to offer an account to a customer, neither the referrer nor the referred friend will receive a Referral Bonus.
- If either the referred friend or the referrer closes their Qualifying NatWest Rooster Money Account within 1 month after the 1 month trial has ended, the £20 Referral Bonus will be retained within their NatWest Rooster Money parent account and it will not be possible to withdraw it.
- This Refer a Friend offer is not open to employees or associates of NatWest Rooster Money and is also not open to employees of the NatWest Group plc. In addition, affiliate companies of NatWest Rooster Money are not allowed to promote this offer through their affiliate networks.
- This Refer a Friend offer may be varied or withdrawn at any time in whole or in part without prior notice and is subject to availability and our Fair Use policy. Participation in this Refer a Friend offer constitutes acceptance of these terms and conditions.
- This offer cannot be used in conjunction with other offers except the one month free trial offer, which every Rooster Card passes through, and the [NatWest Group customer offer](#) available for NatWest, Royal Bank of Scotland and Ulster Bank current account customers.
- The Referral Bonus amount will be amended from time to time and such changes will be communicated through the Refer a Friend pages in the Rooster Money app.
- NatWest Rooster Money reserves the right to withhold or withdraw Referral Bonuses where reasonably suspect fraud, misuse, mass-sharing, or breaching these terms.
- The Promoter is NatWest Rooster Money whose registered office is 250 Bishopsgate, London EC2M 4AA.

If you have any questions please reach out to us at hello@roostermoney.com