

# Referral Program Designer

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

## Background

Designs a referral program for a financial-services business within conduct rules — the referral mechanic and incentive (where permitted), the required disclosures, and a track-and-reward process. Use this to grow through client referrals. Note some products restrict incentives, so confirm what is allowed for your product and regulator.

## Purpose of this tool & output

Grow through client referrals

## How the output is used

Use the designer to grow through client referrals within regulatory limits.

## Important cautions

AI-generated design; confirm incentives are permitted for your product and regulator.

## Companion documents

- Lead Management System
- Financial Marketing Compliance
- Content Strategy Builder
- Social Content Planner
- Customer Onboarding Journey
- Financial Literacy Content Kit

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.