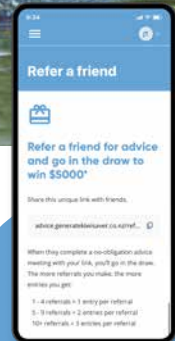




3 WINNERS

\$5,000

travel, entertainment
or technology voucher.



Refer through
the app

Get KiwiSaver advice and be in to WIN*

Make the most of staying at home or plan
a trip for the future, the choice is yours.

Entering is easy.

Talk to our KiwiSaver Advisers or refer your friends
and family members for an adviser meeting
through the Generate App.

1 - 4 referrals = 1 entry

5 - 9 referrals = 2 entries per referral

10 + referrals = 3 entries per referral

E.g. 4 referrals = 4 entries, 7 referrals = 14 entries and 12 referrals = 36 entries.

Generate
generatekiwisaver.co.nz

KiwiSaver
Poua he Oranga

Generate KiwiSaver Scheme

HOW TO ENTER

1. To enter a person must (as a Referrer) complete a valid entry into the promotion entry webpage or promotional entry page provided by Generate Investment Holdings Limited, PO Box 91 609, Victoria Street West, Auckland 1142, New Zealand (the Promoter). Between one and four valid entries entitles the Referrer to one prize draw entry per referral. Between five and nine valid entries entitles the Referrer to two prize draw entries per referral. Ten or more valid entries entitles the Referrer to three prize draw entries per referral. Each valid entry entitles the Referee (the person who is being referred) to one entry each in the referral promotion prize draw. A valid entry cannot be a person who is ineligible to join a KiwiSaver Scheme or a person who is already a member of the Generate KiwiSaver Scheme (the Scheme). For the avoidance of doubt, a person may refer themselves only if they attend a meeting with a Generate KiwiSaver adviser. The validity of the entry or the outcome of the draw will not be affected by whether or not the person referred joins the Scheme.

2. To be eligible all entries must be received by the Promoter between **00:01 hours 1 December 2023 and 23.59 hours 31 December 2023**.

3. Entrants must be 18 years of age or older to participate in the draw. No person under the age of 18 will be eligible to claim a prize.

4. Entry is open to all New Zealand residents except for employees or their direct families of Generate Investment Holdings Limited, PO Box 91 609, Victoria Street West, Auckland 1142.

5. By completing a valid entry the Referrer confirms that they give consent to be contacted by Generate via phone, text or e-mail - or they have obtained the necessary consent from the referred person to provide the Promoter with their name and contact details for the purposes of a Generate KiwiSaver Adviser contacting them about the Scheme. The Referrer may unsubscribe from TXTs or emails sent from Generate KiwiSaver Scheme at any time.

THE DRAW AND PRIZES

1. The referral promotion prize draw will be made on or about **the 15th of January 2024**. All prize winners will be contacted by phone on the number provided as part of the entry.

2. There are 3 prize winners in total to be drawn. Each prize winner will win **NZD\$5,000 worth of vouchers** or gift cards from their choice of one of our **Prize Partners (House of Travel, Ticketek, Ticketmaster, New World, Countdown, The Warehouse, Torpedo7, Briscoes, Farmers, Noel Leeming, Michael Hill)**. The Prize Partner vouchers, or gift cards are only

available to purchase goods and services from the Prize Partners in accordance with any terms and conditions of the Prize Partners vouchers or gift cards and are not redeemable for cash. Once issued the vouchers or gift cards must be treated like cash. Defaced, mutilated, altered, lost or stolen vouchers or gift cards will not be replaced or redeemed. Cash will not be given for any unused balance. Unused balance on expiry of the vouchers or gift cards will not be refunded or credited. The vouchers or gift card do not include any personal costs unless expressly stated.

3. If a prize winner requests a purchase in excess of the value of the vouchers or gift cards awarded, the prize winner will pay the difference and no claim for the difference shall be made against the Promoter. The Promoter shall not be under any obligation to meet any difference in value.

4. All completed and valid entries will be entered into the referral promotion prize draw. All entries will be deemed to have been received at the time of receipt by the Promoter and not at the time of transmission by the participant or entrant. There is no limit to how many times you can enter although you can only enter yourself once via the promotion entry webpage. Each completed and valid entry will go into the referral promotion prize draw.

5. If a winner cannot be contacted within 2 days using the phone number provided in the draw entry, the prize may be declared null and void. If a prize is declared null and void the Promoter will have the sole and absolute discretion to draw the prize again and award the prize to a new winner.

TERMS AND CONDITIONS OF ENTRY

1. Entry into this prize draw is deemed acceptance of any terms and conditions. If the winner does not accept these Terms and Conditions, the prize will be forfeited.

2. It is the responsibility of the participant to ensure that all entries are received. The Promoter is not liable nor required to replace or to compensate in any way for lost, improperly completed, late, stolen, misdirected or damaged promotion entries.

3. The Promoter reserves the right to extend, postpone, or cancel the competition and to update the terms and conditions, and prizes without notice and for whatever reason.

4. All entries become the property of the Promoter. Entry into the promotion constitutes consent by the Entrant to the Promoter to use the prize winners' personal information for any promotional purposes connected with the prize draw and the entrant waives any claims to royalty, right or remuneration for such use. All entrants' personal information will be held

Terms and Conditions

GenerateKiwiSaver.co.nz

in accordance with the Privacy Act 2020 by the Promoter (Level 9, 21 Queen Street, Auckland Central 1010, New Zealand) and the Promoter's Privacy Statement available at Generate Privacy Statement. Any requests to access, update or correct any information should be directed to the Promoter using the contact details available on the website www.generatekiwisaver.co.nz

5. In relation to any aspect of the promotion the Promoter's decision is final and binding on every person who enters, and no correspondence will be entered into.

6. The Promoter reserves the right to require the prize winners to sign a declaration confirming their eligibility to accept the prize and to verify their identity.

7. The winners will be selected randomly by the Promoter.

8. Prizes are not transferable and not redeemable for cash.

9. The Promoter will be responsible for delivery of prizes.

10. Persons referred may receive a copy of the Generate KiwiSaver Scheme Product Disclosure Statement.

11. The Promoter, Public Trust (as Supervisor of the Scheme) and their respective associated agencies, companies and employees, and the Scheme shall not be liable in any way (including, without limitation, indirect or consequential loss) or for any loss or damage or personal injury suffered or sustained by any person directly or indirectly arising out of or in connection with this promotion, except for any liability which cannot be excluded by law. The Promoter is not liable for any tax implications that may result from winning a prize package. The prizes are being provided by Generate Investment Holdings Limited and not the Generate KiwiSaver Scheme nor Public Trust.

12. Nothing in these terms or conditions is intended to exclude, restrict or modify the winners' rights under the Consumer Guarantees Act 1993.

13. All entrants confirm that the persons referred have consented to providing their personal information to Generate Investment Holdings Limited and their agents and advisers.

A copy of the Generate KiwiSaver Scheme Product Disclosure Statement, Generate Managed Fund Scheme Product Disclosure Statement and FAP Disclosure Statement can be found at www.generatekiwisaver.co.nz. The issuer is Generate Investment Management Ltd.