



Terms and Conditions: Threefold School Referral Programme

These Terms and Conditions were last updated on June 06, 2026.

1. Programme Overview

The Threefold School Referral Programme (the “Programme”) is run by Threefold Protect Limited (“Threefold”). The Programme enables signed-up partner schools to earn referral payments, paid to the school’s Parent Teacher Friends Association (PTFA), when members of their community complete a financial review with a Threefold adviser and subsequently become a Threefold client.

Threefold provides partner school PTFAs with a fixed annual contribution, and may also make referral payments where members of the school community complete a review and later become Threefold clients. The school and PTFA do not provide financial advice and do not endorse or recommend Threefold’s services. Threefold remains responsible for any financial advice it provides.

The Programme operates on an ongoing basis with no fixed end date, subject to clause 8 below.

2. Eligibility

Referral payments will only be made to the PTFA of schools that are signed-up partners of the Threefold School Referral Programme. To participate, a school must have entered into a separate referral partnership agreement with Threefold.

Referrals may be made by any person aged 18 years or older who is a New Zealand resident. There is no requirement for the referring person to have a direct connection to the nominated school. The Programme is directed at parents, caregivers, and other adults in the school community, and is not directed at children.

Threefold employees and their immediate families are not eligible to receive referral payments or prize draw entries under this Programme.

3. How It Works

1. A person books a complimentary financial review with a Threefold adviser and nominates a partner school at the time of booking or during the review.
2. The review is completed. No purchase or financial commitment is required to complete a review.
3. If the person subsequently becomes a Threefold client (as defined in clause 4), the nominated school earns a referral payment.
4. Completing a review also entitles the person to enter Threefold’s twice-yearly ‘Win \$5,000’ prize draw (see clause 6), with one entry for each review category completed (for example, completing a mortgage review and a KiwiSaver review gives two entries). No purchase or financial commitment is necessary to complete a review or to enter the prize draw.



4. Referral Payments

Referral payments are paid to the PTFA of the nominated partner school, not to the person who completed the review. Payments are made as follows:

- \$150 if the person becomes a Threefold mortgage, KiwiSaver, or insurance client.
- \$500 if the person becomes a Threefold mortgage client with more than \$500,000 in new lending arranged through Threefold.

Only one referral payment will be made per person, based on the highest applicable tier.

A person 'becomes a Threefold client' when, following their review, Threefold arranges a mortgage, KiwiSaver, or insurance product or service on their behalf. A referral payment is earned once Threefold has confirmed the qualifying event, and is paid to the nominated PTFA on a regular basis (as agreed with the individual school) after confirmation.

A person may nominate one partner school only. A school may be nominated at the time of booking or during the review. If no school is nominated, or if more than one school is nominated for the same review, no referral payment will be made. The nominated school must be a signed-up partner of the Programme at the time the review is undertaken; if it is not, no referral payment will be made.

5. Verification

Threefold reserves the right to verify the eligibility of all referrals and to decline payment where:

- The review was not completed while the nominated school was a signed-up partner of the Programme.
- The nominated school is not a signed-up referral partner at the time the referral payment falls due.
- The referral is found to be fraudulent, incomplete, or otherwise invalid.

6. Twice-Yearly Prize Draw

Any person who completes a financial review with a Threefold adviser under this Programme is eligible to enter Threefold's twice-yearly 'Win \$5,000' prize draw, receiving one entry for each review category completed. The draw is open to all Threefold review participants, not only those referred through the School Referral Programme. No purchase or financial commitment is necessary to enter. Draws are held on June 1st and December 1st each year. To be eligible for a draw, a review must be completed before the date of that draw. Full terms and conditions for the prize draw are available [here](#).

7. Privacy

Your privacy is protected. Threefold will never share any individual's personal information, or the details of who has booked a review or become a client, with partner schools or PTFAs. Schools and PTFAs receive only the total number of completed referrals and the referral amount earned, and at no point can they identify who took part.



Personal information collected in connection with this Programme (including name and contact details) will be collected, held, used, and disclosed in accordance with the Privacy Act 2020 and Threefold's Privacy Policy, available at threefold.co.nz/privacy-policy.

Information will be used for the purposes of administering this Programme, including facilitating financial reviews and processing referral payments to partner school PTFAs.

Personal information is collected directly from the individual when they book and complete a review. Where it is necessary to provide financial advice or arrange a product, information may be shared with relevant third parties such as product providers and Threefold's licensing network, as described in Threefold's Privacy Policy.

Participation in the Programme does not sign you up for marketing communications. Threefold will only send marketing communications, such as its monthly newsletter and updates about Threefold's products and services, where you have chosen to opt in to receive them at the time of booking. You can withdraw this consent at any time by contacting Threefold at clientservices@threefold.co.nz or by using the unsubscribe link in any marketing communication. Every marketing communication will identify Threefold as the sender, include Threefold's contact details, and provide a clear unsubscribe option.

Personal information will not be retained beyond the period necessary for the above purposes. Participants have the right to request access to and correction of their personal information by contacting Threefold at clientservices@threefold.co.nz.

8. General Conditions

- a. Threefold may modify, suspend, or terminate the Programme at any time and for any reason, including where circumstances beyond its control prevent it from proceeding as planned. Partner schools and participants will be notified of any material changes.
- b. Threefold will administer the Programme reasonably and in good faith. This does not affect any rights you have under the Consumer Guarantees Act 1993 or the Fair Trading Act 1986.
- c. By participating, persons and schools agree to these Terms and Conditions.
- d. To the extent permitted by law, Threefold is not liable for any loss, damage, or injury arising in connection with this Programme. This does not exclude liability that cannot be lawfully excluded under the Consumer Guarantees Act 1993 or the Fair Trading Act 1986.
- e. Disputes or concerns should be directed to clientservices@threefold.co.nz. Threefold will endeavour to respond within 10 business days and work with you in good faith to resolve the matter. This does not affect any rights you have under New Zealand law.

9. Governing Law

This Programme and these Terms and Conditions are governed by the laws of New Zealand.

10. Contact Information

For any questions regarding the Programme, please contact Threefold at clientservices@threefold.co.nz.