



Terms and Conditions: Threefold 'Win \$5k' Promotion

1. Promotion Overview The 'Win \$5,000' promotion (the "Promotion") is run by Threefold Protect Limited ("Threefold"). The Promotion offers participants the chance to win NZD \$5,000.

2. Draw Schedule Threefold's 'Win \$5,000' prize draw runs on an ongoing basis, with draws taking place twice yearly on June 1st and December 1st (each a "Draw Period"). Entries are open year-round and are allocated to the next upcoming draw at the time of the completed review.

3. Eligibility a. The Promotion is open to New Zealand residents aged 18 years or older. b. Employees of Threefold and their immediate families are not eligible to participate. c. Participants must meet the entry requirements detailed below to be eligible.

4. Entry Requirements Complete a review with a Threefold adviser to earn one entry per review category. Review categories are: mortgage, personal risk/insurance, general risk/insurance, KiwiSaver, and managed funds. A maximum of one entry per category will be awarded per person during any 12-month period. No purchase or financial commitment is required to enter or win.

5. Entry Verification a. All entries must be completed prior to the relevant draw date to be valid. b. Threefold reserves the right to verify the eligibility of participants and the validity of entries. c. Incomplete, fraudulent, or duplicate entries will be disqualified.

6. Prize a. The prize is NZD \$5,000. b. The prize will be paid to the winner, as set out in clause 7. c. The winner is responsible for any tax implications arising from the prize.

7. Prize Conditions a. The prize is personal to the winner and cannot be claimed by, or paid to, any third party. b. The prize will be paid directly into a New Zealand bank account held in the winner's name. c. The winner must provide valid bank account details within 10 business days of being notified. Failure to do so may result in the prize being redrawn in accordance with clause 8(c).

8. Winner Selection and Notification a. One winner will be drawn randomly from all eligible entries within 14 business days after each draw date in June and December. b. The winner will be notified via email or phone within 3 business days of the draw. c. If the winner cannot be contacted within 7 business days of notification, Threefold reserves the right to redraw the prize.

9. Publicity By entering the Promotion, participants consent to Threefold using their first name in connection with announcing the outcome of this Promotion (including on Threefold's website and social media channels) without additional compensation. Use of a participant's image for promotional purposes requires separate, explicit opt-in consent, which will be sought from the winner following the draw. Participants may decline image use without affecting their eligibility.

10. Privacy Personal information collected during the Promotion (including name, contact details, and bank account details for prize payment) 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 Promotion, including winner notification and prize payment. Entering the Promotion does not sign participants up for marketing communications. Threefold will only send marketing communications, such as its monthly newsletter and occasional updates about Threefold's



products and services, where the participant has chosen to opt in on the entry form. Participants can withdraw this consent at any time by contacting Threefold at clientservices@threefold.co.nz or using the unsubscribe link included in any marketing communication.

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.

11. General Conditions a. Threefold may modify, suspend, or terminate the Promotion at any time and for any reason, including where circumstances beyond its control prevent it from proceeding as planned. If cancelled, no alternative prize or compensation will be offered, and participants will be notified via Threefold's website. b. Threefold will administer the Promotion reasonably and in good faith. Nothing in these terms limits any rights you have under the Consumer Guarantees Act 1993, the Fair Trading Act 1986, or other applicable law. c. By participating, participants 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 Promotion. 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 participants in good faith to resolve the matter. This does not affect any rights you have under New Zealand law.

12. Governing Law This Promotion and its Terms and Conditions are governed by the laws of New Zealand.

13. Contact Information For any questions regarding the Promotion, please contact Threefold at clientservices@threefold.co.nz

These Terms and Conditions were last updated on June 8, 2026.