Terms and Conditions: Threefold November Review Prize Draw

1. The Promotion

The November Review Prize Draw (the "Promotion") is run by Threefold Protect Limited ("Threefold"). Anyone who completes a review with Threefold in November 2026 goes in the draw to win a prize valued at NZD $400.

2. Promotion Period and Draw Date

a. The Promotion runs from 1 November 2026 to 30 November 2026 (the "Promotion Period").

b. The draw will take place on Tuesday 1 December 2026.

3. Who Can Enter

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.

4. How to Enter

a. Complete a review with a Threefold adviser during the Promotion Period to earn one entry into the draw.

b. Reviews are available in these areas: mortgage, personal risk/insurance, general risk/insurance, KiwiSaver, and managed funds.

c. Only one review per area counts for each person. Reviews in different areas each earn an additional entry. For example, a mortgage review and a KiwiSaver review earn two entries. The maximum is four entries per person.

d. A review is complete once the review meeting with your adviser has taken place during the Promotion Period.

e. No purchase or financial commitment is required to enter or win. Completing a review does not oblige you to take out or change any product.

f. Threefold may verify entries against its records. Incomplete, fraudulent or duplicate entries will be disqualified.

5. Prize

a. There is one prize. The winner can choose either:

   i. a My Food Bag Classic Christmas food box valued at NZD $400; or

   ii. a NZD $400 Prezzy Card.

b. The prize is personal to the winner and cannot be transferred or exchanged for cash.

c. The food box is subject to My Food Bag's own terms, availability and delivery areas. If it cannot be provided, Threefold may substitute a Prezzy Card of the same value.

6. Winner Selection and Notification

a. One winner will be drawn randomly from all eligible entries on Tuesday 1 December 2026.

b. Threefold will contact the winner by email or phone within 48 hours of the draw.

c. The winner must confirm their prize choice and a New Zealand delivery address within 7 days of being contacted. If they do not, Threefold may redraw the prize.

7. Publicity

By entering, you agree that Threefold may use the winner's first name to announce the outcome, including on its website and social media channels, without additional compensation. Threefold will only use the winner's image if the winner separately agrees to this. Declining image use does not affect eligibility.

8. Privacy

a. Personal information collected for the Promotion (such as your name, contact details, prize choice and delivery address) will be collected, held, used and disclosed in line with the Privacy Act 2020 and Threefold's Privacy Policy (threefold.co.nz/privacy-policy). It will be used to run the Promotion, including contacting the winner and arranging the prize.

b. Threefold will not keep your information longer than needed for these purposes. You can ask to access or correct your personal information by emailing clientservices@threefold.co.nz.

9. General Conditions

a. Threefold may change, suspend or end the Promotion if circumstances beyond its control prevent it from running as planned. If that happens, participants will be notified on Threefold's website and no alternative prize or compensation will be offered.

b. Threefold will run the Promotion reasonably and in good faith. Nothing in these terms limits your rights under the Consumer Guarantees Act 1993, the Fair Trading Act 1986 or other New Zealand law.

c. To the extent permitted by law, Threefold is not liable for any loss, damage or injury arising from the Promotion.

d. By entering, you agree to these Terms and Conditions.

10. Questions, Concerns and Governing Law

Please send any questions or concerns to clientservices@threefold.co.nz. These Terms and Conditions are governed by the laws of New Zealand.

These Terms and Conditions were last updated on 4 November 2026.