

NZFSG | Settlement Surprise Prize Draw Ts and Cs

1. **Promoter**

Better Finance Limited (**better finance™**), New Zealand.

2. **Eligibility**

Entry is **exclusively for NZFSG advisers**. By entering, you confirm you are a current NZFSG adviser at the time of the draw.

3. **How to Enter**

Scan the event QR and submit the entry form during the NZFSG adviser conference. One (1) entry per adviser.

4. **Prize**

One (1) winner will receive **five (5) × NZ\$200 gift cards** to gift to clients as **surprise settlement gifts** on eligible loans introduced to better finance™.

- **Card choices:** Prezzy, Z, BP, Countdown, Mitre 10, Repco, or The Warehouse (winner may choose the mix).
- better finance™ will **send the winning adviser the chosen gift card after each eligible settlement** for the adviser to gift to their client.
- **No transfers or cash out.** Lost, stolen, or expired cards will not be replaced.

5. **Eligible Settlements**

A settlement qualifies if:

- It is a **personal loan, vehicle loan, or business asset loan** introduced to better finance™ by the winning adviser;
- The loan **settles** (funds disbursed) **within six (6) months** of the draw date; and
- Only **one (1) gift card per settled loan** can be claimed, up to a **maximum of five (5)**.

Final eligibility is determined by better finance™ in its sole discretion.

6. **Draw & Notification**

- **Draw date: Friday, 5 September 2025.**
- The winner will be selected at random and notified by phone and/or email. If the winner cannot be contacted or does not respond within **five (5) business days**, better finance™ may redraw.

7. **Redemption Window**

All five settlements and corresponding gift cards must be **earned and issued within six (6) months of the draw**, i.e., **by 5 March 2026**. Unused entitlements lapse after this date.

8. **No Approval Promises**

Participation in this promotion does **not** imply any promise of approval. **Lending is subject to responsible lending obligations, lender criteria, and affordability assessment.**

9. **Privacy**

Entry details are collected to administer the promotion and may be used to provide adviser resources and updates. You can opt out of marketing at any time.

10. **General**

better finance™ may verify eligibility and may amend, suspend, or cancel the promotion where reasonably necessary (e.g., technical or regulatory reasons). better finance™'s decisions are final and no correspondence will be entered into. Any tax implications are the responsibility of the winner.