



Terms and conditions

What is on offer (the 'Promotion'):

Squirrel (we) are offering referrers (you) the opportunity to participate in our referral program. We reserve the right to amend or terminate the program at any time, for any reason. The program is administered by Squirrel.

1. Referrers are provided with a unique code to share with as many friends as they like.
2. When an eligible friend signs up for a Squirrel saving and investment account using the referrer's unique code placed in the promo field of our investor registration process, and subsequently deposits at least \$100 into their on-call account, the friend is eligible to receive a \$100 incentive from Squirrel in their on-call account. At this point the referrer is eligible to receive a \$50 incentive from Squirrel in their on-account.
3. Each referrer is eligible for up to 10 \$50 incentives under this Promotion.
4. Squirrel will notify the referrer and friend by email when their respective incentives have been deposited into their Squirrel on-call accounts.
5. The incentive will be deposited into the Platform on-call account of each referrer the week after the friend has successfully signed up and deposited \$100 into their on-call account.
6. Prior to making a deposit the participant must complete all registration and verification processes in relation to their identity and personal information to our satisfaction.
7. This Promotion is only open to permanent New Zealand residents and investors must be over 18 years old on the date of their registration. All other standard [terms and conditions](#) of the Platform will apply and must be met and accepted by any new investor registration.
8. Squirrel will not be held liable for any failure to fully complete an investor registration and Squirrel takes no responsibility for any investor registrations which are delayed, incomplete or otherwise invalid.
9. Subject to any terms implied by law which cannot be excluded, Squirrel will not be responsible or liable, in contract, tort (including negligence), equity or otherwise for any direct, indirect, incidental, consequential, special, or punitive damage, or for any loss of profit, income or savings, or any costs or expenses incurred or suffered by you or any other person, arising out of, or in connection with, your access to, or use of, the Platform, its website or any linked websites, other than claims arising under the Consumer Guarantees Act 1993, where applicable.
10. In the event of unforeseen circumstances beyond Squirrel's reasonable control, Squirrel reserves the right to cancel, terminate, modify or suspend the Promotion or amend these terms and conditions, either in whole or in part, with or without notice.

11. By registering as an investor on the Platform under this Promotion you agree to be bound by these terms and conditions and the standard [terms and conditions](#) of the Platform.
12. This offer is valid until 30/09/2023 unless otherwise notified.