Spriggy Schools x Spriggy Pocket Money Sign up offer terms & conditions

These are the terms and conditions that apply in the event that you use the Spriggy Schools x Spriggy Pocket Money sign up offer ("Offer") made available by Rivva Pty Ltd ("Spriggy"). By signing up to Spriggy Pocket Money using the applicable Referral Code, you agree that these terms and conditions apply ("Terms").

- 1. The Offer is available from 02/11/23 until it is withdrawn at Spriggy's sole discretion ("Offer Period").
- 2. The applicable Referral Code(s) will only be available within the Spriggy Schools app, the Spriggy Pocket Money app, by direct email or such other distribution channel Spriggy determines.
- 3. To be eligible for the Offer, you must meet all of the following criteria ("Eligibility Criteria") during the Offer Period: (i) have a Spriggy Schools account, (ii) sign up for Spriggy Pocket Money as a Primary Parent using the applicable Referral Code; (iii) obtain a Parent Wallet and one or more Visa Prepaid Cards issued by Indue Ltd, AFSL 320204; and (iv) at least one successful purchase must be made using the Prepaid Card.
- 4. A new parent member must be at least 18 years old to sign up for Spriggy Pocket Money and obtain a Parent Wallet and the Offer is not available to members who currently have, or have previously had at any time, a Spriggy Parent Wallet.
- 5. Eligible new members will receive the \$20 bonus paid into your Parent Wallet by Spriggy within 14 days of meeting the Eligibility Criteria.
- The bonus can't be withdrawn from the Parent Wallet immediately, it must be used for Spriggy such as a transfer to the Child's Prepaid Card or allocation to the Child's Savings or Savings Goals.
- 7. You must not sign up for Spriggy Pocket Money using multiple, fictitious or fake details, distribute any Referral Code by bulk email or in a way that may be considered spam, distribution to strangers, or posting on a third party deal or discount site (or use a Referral Code that has been distributed in this way), use the Offer to violate any law (including applicable spam laws), infringe or violate the rights of any third party, or otherwise act in a manner that is deemed harassing, harmful, illegal, hateful, obscene or outside the spirit and intent of the Offer.
- 8. Spriggy may at its discretion, acting reasonably, refuse to pay or cancel a bonus payment without notice. The reasons for us to refuse or cancel a bonus payment may include, but are not limited to, if: (i) we reasonably believe you are acting in a fraudulent way; (ii) we reasonably believe that your conduct is in breach of these Terms; or (iii) your Parent Wallet has been cancelled.
- 9. If we reasonably believe that you have breached these Terms by distributing any Referral Code by bulk email or in a way that may be considered spam, distribution to strangers, or posting on a third party deal or discount site, or you use a Referral Code that has been distributed in this way, you will not be eligible for any current or future promotional, referral or similar offer made by Spriggy or its related entities (unless we otherwise agree).
- 10. All of Spriggy's decisions about your participation in, and eligibility for, the Offer are final

and binding.

- 11. This Offer is made available by invitation from Spriggy or Spriggy Schools only, is not transferable and is not available in conjunction with any other offer.
- 12. This Offer is not available if you sign up for Spriggy Pocket Money as an Additional Parent User.
- 13. Spriggy may suspend, change or cancel the Offer or these Terms at any time without notice.
- 14. This Offer is made by Rivva Pty Ltd (Spriggy) in its own right, and no bonuses are payable by Indue Ltd (the issuer of the Spriggy Prepaid Card and Parent Wallet).

Last modified: 02/11/23

Important information about the Spriggy Prepaid Card and Parent Wallet

Visa and the Visa brand mark are registered trademarks of Visa Worldwide Pte Limited. Rivva Pty Ltd (ABN 86 603 542 918, AFSL 513762) (Spriggy) has been appointed as a third party agent of Indue Ltd (ABN 97 087 822 464, AFSL 320204) based in Brisbane, Australia, the issuer of the Spriggy Prepaid Card and Parent Wallet. See Spriggy's FSG. Consider the Product Disclosure Statement, Product Terms and Conditions and the Target Market Determination to ensure the product is right for you. Spriggy Terms and Conditions also apply. Any advice provided is general in nature and does not take into consideration your objectives or financial situation. Before acting on any advice consider its appropriateness. See full terms.

Spriggy Schools Pty Ltd (ABN 48 650 445 819) (Spriggy Schools), based in Sydney, Australia is the issuer of the Spriggy Schools product. Spriggy Schools does not hold an AFS licence but operates in accordance with ASIC Instrument 2016/211 (Non-cash payment facilities). Please consider the Terms and Conditions and the Target Market Determination to ensure the product is right for you. See full terms.