

^First Year Spriggy Membership Sponsored by NAB Offer Terms and Conditions

Under this offer, NAB will sponsor the first year's Spriggy membership for a new parent member for up to four children. Eligibility is limited to new parent members who register for Spriggy between 30 March 2022 and 31 August 2023 AEST (the "Campaign Period").

To be eligible, the new member must satisfy all of the following criteria during the Campaign Period: (i) sign up for Spriggy, (ii) obtain a Parent Wallet and one or more Visa Prepaid Cards issued by Indue Ltd, AFSL 320204 (Indue), and (iii) add their NAB Classic Banking or NAB Visa debit card as the first connected account to top up their Parent Wallet within the Spriggy App (an "eligible member"). The offer only applies for up to four children that are added to the eligible member's Spriggy (and a Prepaid Card is issued to them) in the Campaign Period (an "eligible child").

The sponsored first year period will commence from the date the eligible member adds their eligible NAB bank account or debit card as the first connected account in the Spriggy App.

If the eligible member requests a fifth child or additional children be added to their Spriggy, the offer will not apply for that child. Usual annual Spriggy membership fees under the Family-based Pricing Plan apply in relation to these children, see the [Spriggy Terms and Conditions](#) for details.

At the end of the sponsored first year, the member will be charged the applicable annual Spriggy membership fee under the Family-based Pricing Plan on each annual anniversary in accordance with the [Spriggy Terms and Conditions](#).

This offer only applies to the annual Spriggy membership fee. It does not apply to any other fees and charges in relation to the Parent Wallet and Prepaid Card including fees and charges applied by Indue, see the PDS for details of these fees and charges.

Offer is not available to any person who has or has previously had a Spriggy Parent Wallet. Offer cannot be used in conjunction with any other offer and the free trial period will not apply. The offer or these terms may be suspended, changed or cancelled at any time without notice.

Any advice is general advice only and has been prepared without taking into account your personal objectives, financial situation or needs. Before acting on the advice you should seek professional advice and consider whether it is appropriate for you in light of your objectives, financial situation and needs.

If Spriggy has reasonable grounds to believe that a person has acted in a fraudulent, deceptive or misleading way in connection with the offer (such as using multiple, fictitious or fake details), it may refuse to honour the offer or take any other action that it thinks is reasonably necessary in the circumstances.

For each eligible member in relation to each eligible child, Spriggy will receive payment of the sponsored first year's annual Spriggy membership fee from National Australia Bank Limited (ABN 12 004 044 937, AFSL 230686) (NAB). NAB is not a related entity of Indue or Spriggy. NAB and Spriggy have an arrangement under which they provide information about each other's products. NAB products are issued by NAB. You should consider the Terms and Conditions, Fees and Charges and Financial Services Guide relating to the NAB products (available in branch, by calling 13 29 28 or at nab.com.au) before deciding whether to acquire, or to continue to hold, the product. Target Market Determinations for NAB products are available at nab.com.au/TMD.

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](#).