



Refer a Friend Terms and Conditions

The Spriggy Refer a Friend offer ("Referral Offer") will run from 23 May 2022 until the time the Referral Offer is withdrawn at Spriggy's sole discretion ("Campaign Period") and is available to all Spriggy parent members and children. The Referral Offer is designed so that existing Spriggy users can spread the word about Spriggy in the spirit of genuine referral.

By sharing your unique referral link or signing up using a referral link ("Referral Link"), each of the referrer and Referred Member agrees that these terms and conditions apply (the "Terms").

To be eligible for the Referral Offer, the friend or family member that you refer to Spriggy must meet all of the following criteria during the Campaign Period (the "Eligibility Criteria"): (i) sign up for Spriggy using your Referral Link (which includes completion of any required identity and verification checks), (ii) obtain a Parent Wallet and one or more Visa Prepaid Cards issued by Indue Ltd, AFSL 320204 ("Indue"), and (iii) at least one successful purchase must be made using the Prepaid Card. A referred friend or family member that meets these criteria is referred to in these Terms as a "Referred Member".

A new parent member must be at least 18 years old to sign up for Spriggy and obtain a Parent Wallet. If a child that holds a Prepaid Card sends a referral link to a friend or family member that is under 18 years of age, the recipient will need to pass it on to their parent in order for the parent to sign up for Spriggy and obtain a Parent Wallet and for the referrer child to be eligible for the referral reward.

For each Referred Member, you will receive \$20 paid into your Parent Wallet (or if the referrer is a Child, into your Prepaid Card). Each Referred Member will also receive \$20 paid into their Parent Wallet. These payments are each referred to in these Terms as "referral rewards". The value of the referral reward payable will be the amount displayed in these Terms at the date the referral reward becomes payable.

Referral rewards will be paid by Spriggy into the Parent Wallet or Prepaid Card (as applicable) within 14 days of the Referred Member meeting the Eligibility Criteria. Referral rewards can't be withdrawn from the Parent Wallet immediately, it must be used for Spriggy such as a transfer to or use by the Child's Prepaid Card or allocation to the Child's Savings or Savings Goals.

You can only refer friends or family members who do not have, and have never previously had at any time in the past, a Spriggy Parent Wallet. If a Referred Member has or has previously had a Parent Wallet, neither you nor they will be eligible for the referral reward. In order to be eligible for the referral reward, the new parent member must apply using your Referral Link. If they apply from a separate link or independently, you will not be eligible for the referral reward.

By signing up to Spriggy from a Referral Link, Referred Member consents and agrees to the disclosure of having signed up to Spriggy to the person who referred the Referred Member through this Referral Offer.

Any referrals must comply with these Terms and applicable laws. You must not:

- use the Referral Offer for any purpose other than referring your friends and family members for which it was intended;
- refer yourself or sign up for Spriggy using multiple, fictitious or fake details;
- distribute the Referral Link 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;
- use the Referral 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 Referral Offer.

We may at our discretion, acting reasonably, refuse to pay or cancel a referral reward payment without notice. The reasons for us to refuse or cancel a payment may include, but are not limited to, if:

- we reasonably believe you or the Referred Member are acting in a fraudulent way;
- we reasonably believe that you or the Referred Member's conduct is in breach of these Terms; or
- your or the Referred Member's Parent Wallet has been cancelled.

All of Spriggy's decisions about your or the Referred Member's participation in the Referral Offer and eligibility for referral rewards, and the amount of any referral rewards, are final and binding.

This offer is not available in conjunction with any other offer (unless we agree otherwise).

Spriggy reserves the absolute right to suspend, change, or cancel the Referral Offer or these Terms at any time without notice. Referral rewards earned prior to any modification or termination of the Referral Offer will be honoured unless they were awarded as a result of a violation of these Terms.

This Referral Offer is made by Rivva Pty Ltd (Spriggy) in its own right, and no referral rewards are payable by Indue Ltd (the issuer of the Spriggy Prepaid Card and Parent Wallet).

Last modified 8th Feb 2023

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.](#)