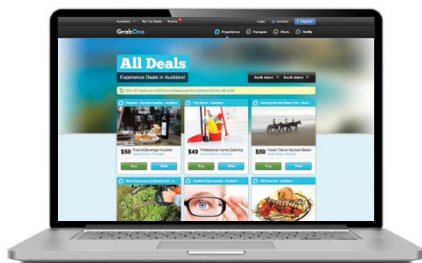


Generate and win

WIN
Thousands
of dollars
worth of
prizes up
for grabs

Enter NOW

Let Generate help
your friends and family
with free KiwiSaver advice
– and go in the draw to win.*



1 WINNER

\$4,000
House of Travel Gift Card*

Take that well deserved break with
your partner, family or friends on us.

Entering is easy! Talk to your adviser today!

One contact = **One** entry

*For more details and T&Cs see overleaf.

generatekiwisaver.co.nz

10 WINNERS

\$100
Prize Partner vouchers*

Treat yourself on us from one of
our great Prize Partners.



Generate KiwiSaver Scheme

Terms and Conditions

HOW TO ENTER

1. To enter a person must (as a Referrer) complete a valid entry into the promotion entry webpage or promotional entry page provided by Generate Investment Holdings Limited, PO Box 91 609, Victoria Street West, Auckland 1142, New Zealand (the Promoter). Each valid entry entitles the Referrer to one entry in the referral promotion prize draw. A valid entry cannot be a person who is ineligible to join a KiwiSaver Scheme or a person who is already a member of the Generate KiwiSaver Scheme (the Scheme). For the avoidance of doubt, a person may refer themselves only if they attend a meeting with a Generate KiwiSaver Adviser or enrol in the Generate KiwiSaver Scheme via www.generatekiwisaver.co.nz. There is no obligation or requirement for any person referred in the promotion to join the Scheme. The validity of the entry or the outcome of the draw will not be affected by whether or not the person referred joins the Scheme.

2. To be eligible all entries must be received by the Promoter between **00:01 hours 01 October 2019 and 23:59 hours 31 March 2020**.

3. Entrants must be 18 years of age or older to participate in the draw. No person under the age of 18 will be eligible to claim a prize.

4. Entry is open to all New Zealand residents except for employees or their direct families of Generate Investment Holdings Limited, PO Box 91 609, Victoria Street West, Auckland 1142.

THE DRAW AND PRIZES

5. The referral promotion prize draw will be made on or about **15 April 2020**. All prize winners will be contacted by phone on the number provided as part of the entry.

6. There are 11 prize winners in total to be drawn. One prize winner will be selected for the first prize and be awarded **NZD\$4,000 worth of vouchers** or gift cards from their choice of one of our **Prize Partners (House of Travel, GrabOne, Webjet, Ticketek, The Warehouse, Toppedo, 1-day, Ticketmaster and Countdown)**.

Ten prize winners will be selected for the second prize and each will be awarded **NZD\$100 worth of vouchers** or gift cards from one of the Prize Partners. The Prize Partner vouchers or gift cards are only available to purchase goods and services from the Prize Partners in accordance with any terms and conditions of the Prize Partners vouchers or gift cards, and are not redeemable for cash. Once issued the vouchers or gift cards must be treated like cash. Defaced, mutilated, altered, lost or stolen vouchers or gift cards will not be replaced or redeemed. The vouchers or gift cards are redeemable for merchandise or services at participating Prize Partners only,

and not redeemable for cash. Cash will not be given for any unused balance. Unused balance on expiry of the vouchers or gift cards will not be refunded or credited. The vouchers or gift card do not include any personal costs unless expressly stated.

7. If a prize winner requests a purchase in excess of the value of the vouchers or gift cards awarded, the prize winner will pay the difference and no claim for the difference shall be made against the Promoter. The Promoter shall not be under any obligation to meet any difference in value.

8. All completed and valid entries will be entered into the referral promotion prize draw. All entries will be deemed to have been received at the time of receipt by the Promoter and not at the time of transmission by the participant or entrant.

9. There is no limit to how many times you can enter although you can only enter yourself once via the promotion entry webpage. Each completed and valid entry will go into the referral promotion prize draw.

10. If a winner cannot be contacted within 2 days using the phone number provided in the draw entry, the prize may be declared null and void. If a prize is declared null and void the promoter will have the sole and absolute discretion to draw the prize again and award the prize to a new winner.

TERMS AND CONDITIONS OF ENTRY

11. Entry into this prize draw is deemed acceptance of any terms and conditions. If the winner does not accept these Terms and Conditions, the prize will be forfeited.

12. It is the responsibility of the participant to ensure that all entries are received. The Promoter is not liable nor required to replace or to compensate in any way for lost, improperly completed, late, stolen, misdirected or damaged promotion entries.

13. The Promoter reserves the right to extend, postpone, or cancel the competition and to update the terms and conditions, and prizes without notice and for whatever reason.

14. All entries become the property of the Promoter. Entry into the promotion constitutes consent by the Entrant to the Promoter to use the prize winners' personal information for any promotional purposes and for the marketing of the Promoter's products. Personal information collected will only be used by the Promoter and its agents in relation to their products or services. All entrants' personal information will be held in accordance with the Privacy Act 1993 by the Promoter (Level 11, 48 Emily Place, Auckland 1010, New Zealand). Any requests to access, update or correct any information should be directed to the Promoter using the contact details available on the website www.generatekiwisaver.co.nz

15. The Promoter may be required by law to disclose the personal information you provide. The Promoter will only disclose the information if it believes in good faith that it is required to do so.

16. In relation to any aspect of the promotion the Promoter's decision is final and binding on every person who enters and no correspondence will be entered into.

17. The Promoter reserves the right to require the prize winners to sign a declaration confirming their eligibility to accept the prize and to verify their identity and provide proof of residency.

18. The winners will be selected randomly by the Promoter.

19. Prizes are not transferable and not redeemable for cash, unless stated.

20. The Promoter will be responsible for delivery of prizes.

21. Persons referred may receive a copy of the Generate KiwiSaver Scheme Product Disclosure Statement.

22. The Promoter, Public Trust (as Supervisor of the Scheme) and their respective associated agencies, companies and employees, and the Scheme shall not be liable in any way (including, without limitation, indirect or consequential loss) or for any loss or damage or personal injury suffered or sustained by any person directly or indirectly arising out of or in connection with this promotion, except for any liability which cannot be excluded by law. The Promoter is not liable for any tax implications that may result from winning a prize package. The prizes are being provided by Generate Investment Holdings Limited and not the Generate KiwiSaver Scheme nor Public Trust.

23. Nothing in condition 22 is intended to exclude, restrict or modify the winners' rights under the Consumer Guarantees Act 1993.

24. All entrants confirm that the persons referred have consented to providing their personal information to Generate Investment Holdings Limited and their agents and advisers.

25. By participating, entrants grant the Promoter exclusive permission to use their names, characters, photographs, videos, voices and likeness in connection with the Prize Draw and for future promotion and marketing purposes and waive any claims to royalty, right or remuneration for such use.

A copy of the Generate KiwiSaver Scheme Product Disclosure Statement and Q&E Disclosure Statement can be found at generatekiwisaver.co.nz. The issuer is Generate Investment Management Ltd.