

## ***BNZ sports club supporters scheme***

Terms and conditions between BNZ and (“the Club”) that apply to the Scheme:

1. The Club will receive commission of \$250 (inclusive of GST) (“Commission”) from BNZ for each new home loan lending of \$100,000 or more that is drawn down by a referral made by the Club or one of its members (“Successful Referral”).
2. The total Commission due to the Club for any Successful Referrals will be paid in one sum on the 14th of the month following the month in which the draw down was made.
3. To preserve our customers’ privacy, we will not disclose to the Club which referrals resulted in Successful Referrals with Commission being due. We will provide the Club with information on how many Successful Referrals the Club made and how much Commission the Club is due each month.
4. BNZ does not guarantee that any referral will be approved for a BNZ home loan, or a BNZ home loan of particular amount, or given any particular offers or pricing. BNZ’s usual customer lending criteria, terms and fees apply.
5. The Club must not give, or purport to give, referrals any financial advice or any expectation that BNZ will approve them for a home loan.
6. The Club must ensure that referrals are aware that BNZ will pay the Club commission for each Successful Referral. BNZ will provide you with flyers that state this, which the Club must give to each referral, and the referral must present to BNZ at the time of their initial lending application. If the flyer is not presented to BNZ, BNZ will not pay Commission in respect of any Successful Referral resulting from the referral.
7. You must keep the terms of the Scheme confidential and not disclose it to any third party, except as permitted by this letter.
8. BNZ has the right to vary, suspend or terminate the Scheme and/or the Commission at any time.