



Advice Knight Refer a Friend Promotion – Terms and Conditions

1. About the promotion

1.1 The Advice Knight Referral Promotion (the “Promotion”) is run by Advice Knight.

1.2 The Promotion rewards existing clients and other referrers with a NZD \$150 Prezzy Card for each successful referral of a new client who takes out a home loan through Advice Knight.

2. Who can refer

2.1 To be eligible as a referrer, you must:

- be at least 18 years old; and
- live in New Zealand.

2.2 Employees of Advice Knight (and their immediate family members) are not eligible to participate in the Promotion.

2.3 There is no limit to the number of people you can refer, but only one reward is payable per new client referred.

3. Who counts as a referred client

3.1 A “referred client” must be a new client to Advice Knight. This means they:

- are not currently an active client of Advice Knight; and
- have not received financial advice or intermediary services from Advice Knight in the 24 months before making their referral contact, as shown in Advice Knight’s records.

3.2 The referred person must be made aware that they are being referred by you.

4. How to make a referral

4.1 To qualify, the referral must be recorded before the referred client engages with Advice Knight.

“Engage” means any of the following:

- making direct contact with Advice Knight for advice;
- having an initial meeting or call with an Advice Knight adviser; or
- receiving any financial advice or intermediary services from Advice Knight.

4.2 A referral can be recorded by:

- the referred client mentioning your full name when they first contact Advice Knight; or
- you submitting their details via an Advice Knight referral form, email, or other official channel approved by Advice Knight.

4.3 If there is any dispute about who referred a client, Advice Knight’s records will be used to determine eligibility.

5. What counts as a successful referral

5.1 To qualify for the \$150 Prezzy Card, the referred client must, between 1 August 2026 and 30 December 2026:

- settle a new home loan arranged through Advice Knight

5.2 Only one reward is payable per referred client.

5.3 The referred client is under no obligation to proceed with any product or service. The Promotion does not influence the advice they receive.

6. When and how rewards are paid

6.1 The \$150 Prezzy Card will be issued within 30 days after:

- the referral has been verified as eligible; and
- the referred client has completed a qualifying home loan settlement as described in clause 5.

6.2 Prezzy Cards will be delivered by email or post, at Advice Knight's discretion.

6.3 Prezzy Cards:

- are not transferable;
- cannot be exchanged for cash; and
- cannot be exchanged for other goods or services, except as permitted by the Prezzy Card terms.

7. Privacy and use of information

7.1 Any personal information collected as part of the Promotion will be handled in accordance with Advice Knight's Privacy Policy and used only for:

- administering the Promotion;
- verifying eligibility; and
- meeting compliance and record-keeping obligations.

8. Changes to the Promotion

8.1 Advice Knight may amend, suspend, or cancel the Promotion at any time, provided that any referral that has already met all qualification criteria at the time of change will still be honoured.

8.2 All decisions by Advice Knight about eligibility, verification, and reward payment are final.

9. Governing law

9.1 This Promotion and these terms are governed by the laws of New Zealand.

10. Contact

10.1 If you have any questions about the Promotion or these terms, please contact Advice Knight at team@adviceknight.co.nz or via www.adviceknight.co.nz

These terms were last updated on 13 August 2026.