

\$20 On-call account incentive terms and conditions

What is on offer (the 'Promotion'):

1. \$20 will be deposited into the Squirrel on-call account of eligible newly registered investors on Squirrel's peer-to-peer platform (the 'Platform') who complete their registration between 1 May 2026 and 31 May 2026 (the Promotion Period').
2. To be eligible under this Promotion you (the 'Participant') must meet the following Eligibility Criteria during the Promotion Period:
 - a. successfully complete a new investor registration on the Platform; and
 - b. make at least one deposit into your Squirrel on-call account.
3. Each Participant who satisfies all Eligibility Criteria during the Promotion Period will receive a single \$20 incentive under this Promotion.
4. The \$20 incentive will be deposited into the Participant's Squirrel on-call account within 5 working days of satisfying the Eligibility Criteria. Squirrel will notify the Participant by email to confirm when the \$20 incentive has been deposited.
5. Successful investor registration requires the completion of all verification processes in relation to your identity and personal information to our satisfaction.
6. If the Participant completes their registration but does not make at least one deposit within the Promotion Period, for any reason, they will not be eligible for the \$20 incentive under this Promotion.
7. This Promotion is only open to permanent New Zealand residents and Participants must be over 18 years old on the date of their registration. All other standard terms and conditions of the Platform will apply and must be met and accepted during any new investor registration.
8. Squirrel will not be held liable for any failure to fully complete a registration and Squirrel takes no responsibility for any registrations which are delayed, incomplete or otherwise invalid.
9. Subject to any terms implied by law which cannot be excluded, Squirrel will not be responsible or liable, in contract, tort (including negligence), equity or otherwise for any direct, indirect, incidental, consequential, special, or punitive damage, or for any loss of profit, income or savings, or any costs or expenses incurred or suffered by you or any other person, arising out of, or in connection with, your access to, or use of, the Platform, its website or any linked websites, other than claims arising under the Consumer Guarantees Act 1993, where applicable.
10. In the event of unforeseen circumstances beyond Squirrel's reasonable control, Squirrel reserves the right to cancel, terminate, modify or suspend the Promotion or amend these terms and conditions, either in whole or in part, with or without notice.
11. By registering on the Platform under this Promotion you agree to be bound by these terms and conditions and the standard terms and conditions of the Platform.