

School Holidays Bonus Referral Terms and Conditions

The Spriggy School Holidays Bonus Referral offer (“Bonus Offer”) will run from 23 June 2026 until 11.59pm AET on 30 June 2026 (“Bonus Period”) and is available to all Spriggy parent members who are invited to participate in this Bonus Offer by Spriggy during the Bonus Period (via email or in-app message). The Bonus Offer is a limited time offer that applies in addition to the existing Spriggy Refer a Friend offer, and is designed so that existing Spriggy users can share Spriggy with their friends and family during the school holidays in the spirit of genuine referral.

These School Holidays Bonus Referral Terms and Conditions (the “Bonus Terms”) apply in addition to, and should be read together with, the Spriggy Refer a Friend Terms and Conditions (the “Referral Terms”). The Referral Terms continue to apply in full and are not changed by these Bonus Terms. Where these Bonus Terms use a word or expression that is defined in the Referral Terms, it has the same meaning in these Bonus Terms unless stated otherwise.

By sharing your unique referral link or signing up using a referral link (“Referral Link”) during the Bonus Period, each of the referrer and Referred Member agrees that both the Referral Terms and these Bonus Terms apply.

The Referral Terms provide that the Referral Offer is not available in conjunction with any other offer unless we agree otherwise. We agree that, for the Bonus Period, the Bonus Offer and the Referral Offer apply together, so that a referral that qualifies during the Bonus Period can earn both the referral reward payable under the Referral Terms and the Bonus Reward payable under these Bonus Terms.

To be eligible for the Bonus Offer, the friend or family member that you refer to Spriggy must sign up for Spriggy using your Referral Link during the Bonus Period. The Referred Member must also meet all of the Eligibility Criteria set out in the Referral Terms, which include obtaining a Parent Wallet and one or more Visa Prepaid Cards issued by Indue Ltd, AFSL 320204 (“Indue”) and making at least one successful purchase using the Prepaid Card. Those remaining steps do not need to be completed during the Bonus Period and may be completed afterwards.

The Bonus Offer does not change the Referral Terms in any way. The \$20 referral reward continues to be paid to each of the referrer and Referred Member in the ordinary way, and at the time, set out in the Referral Terms.

In addition to the \$20 referral reward payable under the Referral Terms, the Bonus Offer provides a further \$20 to each of the referrer and the Referred Member for each Referred Member who qualifies under these Bonus Terms (the “Bonus Reward”). This means that, where all of the requirements of the Referral Terms and these Bonus Terms are met, the referrer will receive \$40 in total and the Referred Member will receive \$40 in total for that referral, being a \$20 referral reward and a \$20 Bonus Reward each. There is no limit on the number of Bonus Rewards you can earn, as long as each Bonus Reward relates to a different qualifying Referred Member.

The Bonus Reward is only payable if both you and the Referred Member are active Spriggy members as at 31 July 2026. For the purposes of these Bonus Terms, an "active Spriggy member" means a member whose Spriggy account has not been cancelled or suspended and who, as at that date, is either within a free trial period or has paid all membership fees that have fallen due.

This requirement applies to both the referrer and the Referred Member. If either one of you is not an active Spriggy member as at 31 July 2026, neither will receive a Bonus Reward.

The Bonus Reward will be paid by Spriggy into the Parent Wallet during the week commencing 3 August 2026, and you will be notified by email once the Bonus Reward has been paid. As with the referral reward, the Bonus Reward can't be withdrawn from the Parent Wallet, 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.

For the avoidance of doubt, the Parent Wallet Limit and Prepaid Card Limit still apply, and the Bonus Reward can only be paid into a Parent Wallet subject to the balance of that Parent Wallet not exceeding the Parent Wallet Limit.

All other terms of the Referral Terms apply to the Bonus Offer and the Bonus Reward, including the rules about how referrals must be made, the conduct that is not permitted, our ability (acting reasonably) to refuse to pay or cancel a payment, and the rule that all of Spriggy's decisions about participation and eligibility, and the amount of any reward, are final and binding. We may at our discretion, acting reasonably, refuse to pay or cancel a Bonus Reward without notice in the same circumstances, and on the same basis, as set out in the Referral Terms.

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

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

Dated 22 June 2026.

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, and the Refer a Friend Terms and Conditions, also apply. You agree to be provided the PDS, FSG and other terms documents by accessing the links. Fees & charges 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.