

# [Spriggy Schools Bonus Credit Promotion February 2026 - Terms and Conditions](#)

## **1. Promoter**

The promoter of this promotion is Rivva Pty Ltd (ABN 86 603 542 918) trading as Spriggy (Promoter). The name of the promotion is the Spriggy Schools Bonus Credit Promotion (Promotion).

## **2. Acceptance of Terms**

By participating in the Promotion, participants agree to be bound by these terms and conditions (Terms). The Promoter may refuse to award any bonus credit or disqualify any participant whose participation does not comply with these Terms. In addition to these Terms, Spriggy members are subject to the [Spriggy Terms and Conditions](#) and, where applicable, the [Product Terms and Conditions](#).

## **3. Promotion Type**

Bonus credits are awarded only where all eligibility and activity requirements set out in these Terms are satisfied. Skill plays no part in the award of bonus credits.

## **4. Promotion Period**

The Promotion runs from Friday 6 February 2026 at 12:00am AEDT to Thursday 26 February 2026 at 11:59pm AEDT (Promotion Period), unless withdrawn earlier by the Promoter in accordance with these Terms.

## **5. Eligibility**

Participation in the Promotion is open to Australian residents only who meet the eligibility requirements below. Participants must:

- be 18 years of age or older at the time of participation;
- be an existing Spriggy Schools customer;
- not hold, and have never previously held, a Spriggy Pocket Money account or Spriggy Parent Wallet;
- sign up to Spriggy Pocket Money as a Primary Parent (and not as an Additional Parent User);
- receive a Promotion communication via Spriggy-owned channels, including email, in-app message, or push notification; and
- comply with these Terms and all applicable Spriggy terms and conditions.

Employees of the Promoter and their immediate families are not eligible to participate.

Participation in the Promotion is by invitation only. The Promotion is available only to recipients

of Promotion communications sent directly by Spriggy or Spriggy Schools. The Promotion is not transferable.

## **6. How to Participate**

To participate in the Promotion, eligible participants must, during the Promotion Period:

- follow the unique referral link provided in the Promotion communication and/or
- enter the referral code BTS2026 during the Spriggy Pocket Money sign-up process; and
- successfully sign up for a Spriggy Pocket Money account, including completing any required identity and verification checks, obtaining a Parent Wallet and one or more Spriggy prepaid Visa Cards.

Sign-ups completed without using the referral link or referral code may, at the Promoter's discretion, be deemed ineligible for the Promotion.

## **7. Bonus Credit Structure**

Eligible participants may receive up to \$40 in bonus credit, awarded in two separate components, subject to the satisfaction of the criteria below.

### ***Activation Bonus***

Participants will receive \$20 if, during the Promotion Period, they:

- commence their free trial by successfully activating their Spriggy prepaid Visa card and linking a Connected Account; and
- make at least one (1) successful point-of-sale transaction using their Spriggy prepaid Visa card
- The activation bonus will be paid by Spriggy into the Parent Wallet (as applicable) within 14 days of the participant meeting the Eligibility Criteria.

### ***Ongoing Member Bonus***

Participants will receive an additional \$20 if they:

- remain an active Spriggy member as at 31 March 2026.

For the purposes of these Terms, "active Spriggy member" means a participant whose Spriggy account has not been cancelled or suspended and whose membership fees remain payable as at that date. This bonus will be credited manually by the Promoter to the participant's Parent Wallet during the week commencing 30 March 2026, with eligible participants notified by email once the credit has been applied.

## **8. Bonus Credit Conditions**

All bonus credits will be paid into the participant's Parent Wallet. Bonus credits are not redeemable for cash, are non-transferable, and may not be exchanged for any other benefit. Bonus credits cannot be withdrawn from the Parent Wallet and must be used in accordance with Spriggy's Terms and Conditions, including for transfers to a child's Spriggy prepaid Visa Card or

allocation to Savings or Savings Goals. Bonus credits are subject to applicable Parent Wallet limits. The Promoter reserves the right to reverse any bonus credit awarded in error or as a result of a breach of these Terms.

### **9. Communications**

The Promotion will be administered exclusively via Spriggy-owned communication channels, including email, in-app messaging, and push notifications. The Promoter is not responsible for Promotion communications that are not received due to spam filtering, notification settings, device configuration, or incorrect contact details provided by the participant.

### **10. Abuse, Fraud and Improper Conduct**

Participants must not:

- sign up using multiple, fictitious, or false identities;
- distribute referral links or referral codes by bulk email, automated means, or in a manner that may be considered spam;
- distribute referral links or referral codes to strangers or post them on third-party deal, discount, referral-code aggregation or similar websites or forums;
- use the Promotion to violate any law (including applicable spam laws);
- infringe or violate the rights of any third party; or
- otherwise act in a manner that is misleading, deceptive, harmful, illegal, obscene, or outside the spirit and intent of the Promotion.

The Promoter reserves the right, acting reasonably, to verify participation and to withhold, reverse, or decline to award any bonus credit where the Promoter reasonably believes that a participant has breached these Terms, acted fraudulently, or engaged in improper conduct. Where the Promoter reasonably believes a participant has breached these Terms, the participant may, at the Promoter's discretion, be rendered ineligible for any current or future promotional, referral, or similar offer made by the Promoter or its related entities. The Promoter's decisions in relation to eligibility, verification, and bonus credits are final and binding.

### **11. Relationship to Other Offers**

This Promotion is not available in conjunction with any other promotional offer, unless expressly stated otherwise. The Promotion is not available to users who sign up to Spriggy Pocket Money as an Additional Parent User.

### **12. Changes and Termination**

The Promoter reserves the right to suspend, vary, or terminate the Promotion or these Terms at any time, acting reasonably and in accordance with applicable law. Bonus credits earned prior to any change or termination will be honoured unless obtained through a breach of these Terms.

### **13. Liability**

To the extent permitted by law, the Promoter is not liable for any loss, damage, or expense suffered or incurred as a result of participating in the Promotion, except for liability which cannot be excluded by law.

#### **14. General Conditions**

This Promotion is made by Rivva Pty Ltd (Spriggy) in its own right. No bonus credits are payable by Indue Ltd, the issuer of the Spriggy Prepaid Visa Card and Parent Wallet. All participation in the Promotion is subject to Spriggy's standard Terms and Conditions. Spriggy reserves the right to verify participation and disqualify any participant who does not comply with these Terms.

#### **15. 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](#) also apply. You agree to be provided with the PDS, FSG and other terms documents by accessing the links. Fees and 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](#).

Spriggy Schools Pty Ltd (ABN 48 650 445 819) (Spriggy Schools), based in Sydney, Australia, is the issuer of the Spriggy Schools product. Spriggy Schools does not hold an AFS licence but operates in accordance with ASIC Instrument 2016/211 (Non-cash payment facilities). Please consider the Terms and Conditions and the Target Market Determination to ensure the product is right for you. See full [terms](#).