

## Terms and Conditions: Milford KiwiSaver Coffee Chats

These Terms and Conditions govern the opportunity to chat with a Milford KiwiSaver Adviser and receive \$6 in your Dosh account. You must be eligible to have a KiwiSaver account to discuss KiwiSaver with a Milford KiwiSaver Adviser. This means you must be between the ages of 18 and 65, a New Zealand citizen or permanent resident living, or normally living, in New Zealand. You must have an open Dosh account to be eligible to receive the \$6.

By registering to meet with a Milford KiwiSaver Adviser, you accept these Terms and Conditions.

### Important things to know:

You consent to Milford collecting your information for the purposes of administering this promotion. Milford will only use this data in accordance with our Privacy Policy.

1. **Promoter:** Milford Asset Management Limited is the promoter of this promotion.
2. **Registration period:** From 11 April 2024 until 30 April 2024 unless withdrawn earlier.
3. **Limited number of spaces available:** There are a maximum of 150 free 'coffee' chat slots with Milford KiwiSaver Advisers available with this promotion.
4. **Register:** To register for a discussion with a Milford KiwiSaver Adviser, you must provide your name and contact details on the Milford KiwiSaver Coffee Chat Registration form.
5. **Milford KiwiSaver discussion:** You will be contacted by a member of the Milford KiwiSaver team to arrange a mutually suitable time and date for your KiwiSaver discussion. KiwiSaver discussions will be held Monday to Fridays.
  - The initial KiwiSaver discussion will be general in nature, non-personalised and therefore not include recommendations/ financial advice. It will be for a maximum of 30 minutes.

- However, you can choose to receive personalised financial advice in relation to the Milford KiwiSaver Plan. This would include understanding your goals and tolerance for risk. If advice is requested, a Statement of Advice will be produced, and a follow-up meeting held with the Milford KiwiSaver Adviser to discuss the personalised recommendation(s).
  - Alternatively, you will be able to obtain advice digitally using Milford's Digital Advice tool for the Milford KiwiSaver Plan, available at <https://milfordasset.com/digital-advice-tools>
6. **\$6 payment:** To be eligible to receive the \$6 payment, you must have an open Dosh account. To find out more head to: <https://www.dosh.nz/about>
- The \$6 payment will be made to your Dosh account and will be made within 14 days after your discussion with a Milford KiwiSaver Adviser.
  - Milford will fund the payment of each \$6 credit. The \$6 will be credited to your Dosh account by MCA Investments Limited (trading as Dosh) on behalf of Milford.

## Privacy

7. Milford collects personal information about you in order to conduct and manage the promotion.
8. The Promoter's Privacy Policy available at <https://milfordasset.com/privacy-policy> is incorporated into the Terms and Conditions, and provides further information about:
- how you can seek access to the personal information the Promoter holds and seek the correction of such information; and
  - how you can complain about a breach of privacy and how the Promoter will deal with such a complaint.
9. By providing your details to register for a KiwiSaver discussion with a Milford KiwiSaver Adviser, you agree to receive product-based information from Milford in the future.

## General Terms

10. Employees of Milford are not eligible for the promotion.
11. Milford reserves the right to withdraw the promotion at any time.

12. Milford may disqualify a registrant for: (a) submitting a registration for a KiwiSaver discussion that is not in accordance with these Terms and Conditions; or (b) engaging in any conduct calculated to jeopardise the fair and proper conduct of the promotion.
13. Should you decide to join the Milford KiwiSaver Plan, the standard Milford KiwiSaver application process will apply. For example, you will be required to produce identification information to comply with our obligations and conditions when opening your account.
14. Fees apply to the Milford KiwiSaver Plan (refer to the Product Disclosure Statement) at [milfordasset.com](http://milfordasset.com) for details.
15. If any dispute relating to this promotion arises between you and the Promoter, the Promoter will take reasonable steps to resolve your concerns, taking into account any information you provide, and to respond to your concerns fairly within a reasonable time. In all other respects, the Promoter's decision in connection with all aspects of this promotion is final.