

**Spread the Word Campaign
September – November 2022
Australian Members**
Terms and Conditions

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1. The promotion is open to existing Australian Capricorn Members who during the period of 15 September 2022 to 30 November 2022 refer a prospective member to their Area Manager.
2. Allocation of the 10,000 Capricorn Rewards Bonus Points ("Member Reward") is subject to the referred prospect becoming a Member by 15 January 2022.*
3. Participation in the Capricorn Rewards scheme is subject to the Capricorn Rewards Terms and Conditions which can be found at: www.capricorn.coop/tc
4. The Member Reward is not redeemable for cash or transferable.

* In Australia prospective members initially join Capricorn on a trial basis. After successful completion of a trial period and having met the minimum required spend of AUD\$12,000 p/a, they may become full shareholder member of Capricorn through the purchase of shares. No offer of shares is made in this promotion. An offer of shares will only be made in, or accompanied by, Capricorn's Prospectus and any supplementary prospectus which is available on request or may be viewed at www.capricorn.coop/corporate-documents. Before making any decision to apply for shares, prospective members should consider the Prospectus and any supplementary prospectus. Any application for shares must be made on the application form in or accompanying the Prospectus.