

**Spread the Word Campaign
September – November 2023
New Zealand Members**
Terms and Conditions

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1. The promotion is open to existing New Zealand Capricorn Members who during the period of 1 September 2023 to 30 November 2023 refer a prospective member to their Area Manager.
2. Allocation of the 10,000 Capricorn Bonus Rewards Points ("Member Reward") is subject to the referred prospect becoming a Member by 31 January 2024.*
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.

* 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.