

SAFETY FIRST — ADVISOR TERMS & CONDITIONS (FINANCE-GRADE VERSION)

Version 1.2 — New Zealand

1. PARTIES

Provider: CMR CORPORATE TRUSTEE LIMITED as trustee of the CMR Corporate Trading Trust, trading as Safety First. Advisor (You): The individual accepting these Terms and performing referral, onboarding, and follow-up functions.

2. ROLE & CAPACITY

You are engaged strictly as an independent contractor Advisor. You are not an employee, partner, agent, representative, or authorised decision-maker of Safety First. You must not provide legal, financial, or medical advice. You must accurately represent the Safety First programme at all times.

3. COMMISSION STRUCTURE

3.1 Safety for Life Plan: You earn \$20 per settled week (50% of the \$40/week subscription). Paid only on successful, cleared payments. 3.2 Custom Safety Packages: For personalised safety plans priced on application, you earn 50% of the net price paid by the customer. 3.3 Commission is contingent on full settlement of payments. No payment is owed on failed, reversed, dishonoured, refunded, or disputed payments. 3.4 Safety First may adjust commissions for future referrals with 14 days' notice.

4. ADVISOR RESPONSIBILITIES

Your mandatory obligations include:

- Maintaining accurate conduct, communication, and professionalism.
- Using only approved templates for messages, follow-ups, and reminders.
- Contacting members only within permitted time windows.
- Following the exact missed-payment workflow (24h resend → BECS switch → Pay-Out offer).
- Logging every contact attempt in the Advisor Portal.
- Never handling raw bank or card information.
- Immediately reporting abusive behaviour, threats, fraud, or identity mismatch.
- Ensuring referral codes are used lawfully and not manipulated.

5. COMPLIANCE & PROHIBITED CONDUCT

You must comply with the Privacy Act 2020, Fair Trading Act 1986, Harmful Digital Communications Act 2015, and Safety First Code of Conduct. Prohibited actions include:

- Misrepresenting your authority or calling yourself an advocate.
- Pressuring or coercing prospects.
- Handling payment credentials.
- Promising results or giving regulated advice.
- Sharing Safety First content with non-members.
- Harassment or deceptive conduct.

Any breach may result in suspension or termination.

6. TERMINATION

Safety First may suspend or terminate you immediately for breach, misconduct, or behaviour harmful to the Safety First brand. You may terminate at any time; however, outstanding earned commissions for settled weeks remain payable. Safety First may withhold final payout pending investigation of suspected misconduct or fraud.

7. PAYMENT & SETTLEMENT

Commissions are paid weekly for settled payments only. Safety First may conduct audits to verify referral legitimacy, payment integrity, and compliance. You consent to corrections, reversals, or clawbacks for misallocated or invalid commissions.

8. PRIVACY, DATA HANDLING & DISCLOSURE

You may only access member information provided in the Advisor Portal. You must not store, download, forward, or disclose any member data without permission. Your access may be monitored. Safety First may share your information for payout processing, tax compliance, enforcement, dispute resolution, or legal requirements.

9. REFERRAL CODE USE

You receive a unique referral code for promoting Safety First memberships and custom packages. You must not alter, sell, or distribute codes deceptively. Safety First may suspend code functionality if misuse is detected. All referrals are tracked electronically, and Safety First's records are final.

10. INDEMNITY

You indemnify Safety First against all loss, claims, damages, or liabilities arising from your breach of these Terms, misconduct, or misuse of data.

11. VARIATIONS

Safety First may amend these Terms with 14 days' notice. Continued participation constitutes acceptance.

12. GOVERNING LAW

These Terms are governed by the laws of New Zealand. Any dispute shall be submitted to the jurisdiction of New Zealand courts.

FINAL ADVISOR ACCEPTANCE

By clicking Agree, Apply, Start, Submit, or any equivalent button, you confirm that you: • Have read, understood, and accepted these Terms; • Have had the opportunity to seek legal advice; • Accept the independent contractor relationship; • Consent to monitoring and compliance requirements; • Acknowledge that commissions are earned only on settled payments; • Accept all responsibilities, restrictions, and enforcement rights described above.