

Terms and Conditions – The Financial Migration Group Refer a Friend incentive.

1. Only clients and approved professional introducers are eligible to participate in The Financial Migration Group Ltd. (TFMG) “Refer a Friend” incentive scheme
2. Participation in this “Refer a Friend” incentive is deemed to be acceptance of these terms and conditions.
3. The referred person must have consented to having their personal information provided to TFMG. TFMG will comply with the Privacy Act 1993 in its handling and storage of such personal information.
4. The referred person must agree to TFMG’s Client Engagement Terms a copy of which is available on request along with an AFA’s Primary Disclosure Statement.
5. The “Refer A Friend” Scheme is currently open until 31st December 2020. TFMG have the right to extend, amend, and or vary the incentive at any stage at their discretion.
6. The referred person must be a permanent resident of New Zealand and must have a UK pension scheme that can (subject to our best advice process) be transferred to a NZ Registered Superannuation scheme (QROPS)
7. If for best advice reasons the referred persons pension is deemed to be unsuitable to be transferred to New Zealand the promoters will have the discretion to still pay the incentive.
8. TFMG have access to various NZ QROPS and if the Booster Super Scheme does not meet the needs of the client and another NZ Superannuation scheme is recommended then the incentive will still be paid to both parties.
9. Our Secondary Disclosure Statement (a copy is available on request) must disclose all fees payable by the client, any conflicts of interest and non monetary benefits. TFMG pay the Booster Wine Group for the wine and does not receive it free of charge.
10. The minimum value of the referred persons UK pension fund must be gbp 10,000 at the time of TFMG obtaining an updated valuation.
11. Members of the following pensions cannot transfer their UK benefits to a QROPS and are therefore not eligible to participate.
 - a. NHS
 - b. Teachers Pension
 - c. Civil Service
 - d. UK Armed Forces
 - e. Any “Unfunded” State Sector pension scheme.
 - f. The UK State Pension
12. The payment of the incentive to both parties will be made once the referred persons UK pension funds have been cleared in their NZ Superannuation scheme.
13. The referrer may refer as many eligible participants as they like.
14. Both the referrer and the referred person will each receive a 6 bottle case of wines from the Booster Wine Groups (BWG) cellars. The content of the cases may change from time to time.
15. The incentive is not transferable or redeemable for cash.

A Disclosure Statement is available on request and free of charge.