

**ANNEXURE TO AGREEMENT FOR SALE AND PURCHASE OF REAL ESTATE  
SPECIAL CONDITIONS OF THE MORTGAGE HOLIDAY PROMOTION**

1. By participating in this Mortgage Holiday Promotion ("Promotion"), you agree to be bound by these terms and conditions.
2. The Promotion is open to all eligible Purchasers who have entered into an Agreement for the sale and purchase of a property that has been selected by the Vendor for the purposes of the Promotion ("the Agreement") on or between 1<sup>st</sup> December 2024 to 31<sup>st</sup> January 2025, both dates inclusive ("Promotion Period").
3. The Vendor, at its sole discretion, reserves the right to amend, vary, extend or discontinue the Promotion at any stage, for any reason.
4. Employees and contractors of Mike Greer Homes, Mike Greer Commercial, Mike Greer Developments and any other Mike Greer related entity and their immediate families are ineligible to participate.
5. To qualify for the Promotion, the Purchaser must, during the Promotion Period, have duly executed an Agreement, confirmed all purchaser conditions within ten (10) working days from the date of the Agreement and paid the full deposit amount in accordance with the terms of the Agreement. The purchase price payable under the Agreement must be the full purchase price advertised and offered by the Vendor.
6. This promotion is open to New Zealand residents only and aged eighteen (18) years or over.
7. The Promotion does not apply to the purchase of any KiwiBuild qualifying property, any Alliance property, and property within Spring Grove Lifestyle Village, or to any Agreement where the Purchaser has been introduced to the Vendor by a property investment company and/or promotor.
8. The Promotion only applies to properties selected by the Vendor, in the Vendor's sole discretion, that are completed or are listed as being under construction as at 1 December 2024.
9. Agreements which are not entered into or confirmed in accordance with these terms and conditions will be ineligible.
10. Settlement of the Agreement must take place as specified in the Agreement. The Purchaser must settle in full and without deduction, set off or other withholding.
11. The Purchaser acknowledges that the Purchaser (and any other Purchaser related entity) is only entitled to enter into one (1) Promotion Agreement during the Promotion Period.
12. The Purchaser shall not assign or transfer any of its rights or obligations under the Agreement or nominate another party to complete its rights and obligations under the Agreement.
13. The Promotion consists of the Vendor paying the value of the Purchaser's mortgage at the date of settlement of the Agreement for three (3) calendar months, to the maximum value of \$15,000.00 ("the Promotion Amount"). The Promotion Amount shall be calculated by the Vendor based on the 30 year term principal and interest loan with a 20% deposit and at Kiwibank Limited's advertised 1 year fixed interest rate as at the date of the Agreement, to the maximum value of \$15,000.00. The final Promotion Amount will be determined by the Vendor in its absolute discretion using the evidence and information requested and provided by the Purchaser. The Promotion Amount is final once determined and no correspondence will be entered into. The Vendor will provide the Promotion Amount by way of a credit on the Vendor's Settlement Statement at settlement of the Agreement.
14. The Vendor will not be liable to any person in any way for any value in excess of the Promotion Amount, including any ancillary charges or payment associated with the Purchaser's mortgage. The Vendor accepts no liability in relation to any repayment obligations due to the third parties by the Purchaser.
15. The Vendor will not be required to provide any person with the Promotion where, in the Vendor's sole discretion: (a) the person is not (or is no longer) eligible; or (b) the Purchaser does not complete settlement of the Agreement in accordance with the terms as specified in the Agreement and clause 8 herein.
16. In the event of a dispute, the Vendor's decision is final and binding and no correspondence will be entered into.