



Butter Insurance – Referral Program – Terms and Conditions

Effective Date: 12 Mar 2026

Butter's referral program is designed to enable existing customers of Butter Insurance (ABN 52 651 061 362) (Butter) to let others know about Butter in the spirit of genuine advocacy and referral.

By opting in to the referral program either as a referrer or referee, you acknowledge and agree to Butter's general terms and conditions and privacy policy, accessible at www.butterinsurance.com.au/useful-links.

These Terms and Conditions ("Terms") govern the Butter Referral Program ("Program") operated by Butter Insurance Pty Ltd ("Butter", "we", "us", "our"). Participation in the Program constitutes acceptance of these Terms.

Butter reserves the right to amend or discontinue this promotion at any time and without any prior notice.

1. Participation

- 1.1 The Program permits eligible Butter customers ("Referrers") to share a unique referral code or referral link with other individuals. Self-referrals are not permitted and will not qualify for rewards.
- 1.2 A person who uses a valid referral code or referral link to purchase a Butter travel insurance policy will be considered a referred customer ("Referred Friend").

2. How Payment is Made

- 2.1 Payment will be made to the referrer within 10 business days of the referee commencing their trip (as shown on the referee's certificate of insurance).
- 2.2 Payment of the Referral Bonus will be made to the referrer via Wise, to the email address attached to the Butter account of the referrer.
- 2.3 If the referrer already holds an account with Wise, the Referral Bonus will be automatically paid into their Wise account.
- 2.4 If the referrer does not hold an existing account with Wise, then the referrer will receive an email notifying them that Butter Insurance would like to send them a payment (Referrer Bonus). The referrer will then need to make an account with Wise to receive their Referral Bonus.

3. Referrer Terms and Conditions

- 3.1 To enable the sharing of your referral code you must be an active Butter customer that has purchased a travel insurance policy. Your referral code will automatically become available in your Butter account once you have purchased your first policy.
- 3.2 Your referral code will entitle any friend (the referee) to 10% off their travel insurance policy premium (discount applied before government fees and charges) (Referee Discount).



3.3 We will also pay you (the referrer) a one-off bonus payment (Referrer Bonus) as per the table below:

Friend Spends (Policy Premium)	You Earn
Up to \$199	\$10
\$200 - \$299	\$20
\$300 - \$399	\$30
\$400 - \$499	\$40
\$500+	\$50

where:

- a) you provide your referral code to a friend (the referee); and
 - b) that referee purchases a travel insurance policy from Butter after Effective Date; and
 - c) the referee applies your referral code as a 'promotional code' when purchasing that policy; and
 - d) that referee does not cancel their travel insurance policy; and
 - e) you follow any necessary requirements to receive the Referrer Bonus including any requirements of a third-party payment processor, including Wise.
- 3.4 Any Referral Bonus payments will be paid to you within 10 business days of the start date of the referred person's period of travel.
- 3.5 Where a person utilises your referral code when purchasing a travel insurance policy from Butter but cancels their policy prior to the start date of their travel, you will not be eligible for payment of the once off bonus payment.
- 3.6 For the avoidance of doubt, the Referee Discount and the Referrer Bonus are payable on a per policy basis, not a per person basis. For example, if the referee uses your code to purchase a travel insurance policy which includes coverage for themselves, their spouse and child, and all other above conditions are met, then they are entitled to receive a 10% Referee Discount only, and you are entitled to receive one Referrer Bonus on the total Policy Premium value only.
- 3.7 We may at our absolute discretion cancel a referral payment without notice to you. Without limiting the circumstances in which we may do so, we may cancel this feature under the following circumstances:
- a) We believe you are acting in a fraudulent, deceptive or misleading way.
 - b) Your conduct is in breach of these terms and conditions or Butter's general terms and conditions.
 - c) We believe the security or quality of the Butter website or related services is threatened.
 - d) You have unpaid fees or charges.
 - e) You are sending an excessive number of unsolicited invites.
 - f) You do not redeem the Referrer Bonus via our payment processor (including Wise) within a reasonable period of time.
- 3.8 You acknowledge that you do not, and you must not, represent us.
- 3.9 You must not make any misrepresentations or engage in any misleading or deceptive conduct or make any misleading or deceptive statements, about Butter Insurance.



3.10 Butter Insurance does not support spamming. You agree to only send your referral code to your friends with their permission.

3.11 You must not, and we do not authorise you to, otherwise market or promote the offer, or Butter Insurance, through paid advertising or to the public at large.

4. Referee Terms and Conditions

4.1 Where you have been provided a referral code from a friend to use for a Butter Travel Insurance Policy, you will be entitled to receive 10% off your policy premium (discount applied prior to the application of any government fees and charges).

4.2 A referral code cannot be used in conjunction with any other discount or promotion.

4.3 Where you use a referral code when purchasing a Butter Travel Insurance Policy, you acknowledge and consent to your first name and travel start date being disclosed to the referrer. Where you cancel your travel insurance prior to the travel start date, this may also be disclosed to the referrer and you acknowledge and consent to that disclosure

5. Verification and Misuse

5.1 Butter may withhold, cancel, or reverse any reward where it reasonably suspects fraud, abuse, manipulation of the Program, or breach of these Terms.

5.2 Butter's decision in relation to eligibility and reward determination is final.

6. General

6.1 Butter reserves the right to amend, suspend, or terminate the Program at any time.

6.2 Participation in the Program constitutes acceptance of any updated Terms.