Grow Community Member Benefit Terms & Conditions

The Grow Community is operated by Grow Management Pty Ltd ABN [55617707212] ("**Grow**"), a subsidiary of the Credabl Group. Neither Grow nor Credabl accept any responsibility or liability for goods or services supplied by Grow Community network partners. Goods and services supplied by Grow Community network partners will be subject to the relevant supplier's terms and conditions. You should seek your own independent legal, financial, tax or other advice before deciding to use any goods or services supplied by a Grow Community network partner. Please note that Grow Community and/or its Partners reserves the right to alter or change any of the noted member-only benefits at any time.

The following terms and conditions apply when accessing these member-only benefits from partners:

Credabl

Grow Community members that secure a fixed term commercial loan with Credabl, may be eligible to earn 1 Qantas Point per dollar on their monthly repayments. They could also **earn a 50% bonus** on their first 100,000 Qantas Points.

Full terms and conditions for Credabl's exclusive offer to Grow Community members are available here.

Experien Insurance Services

A Grow Community member that is not already an existing client of Experien Insurance Services (Experien) will receive a cash back benefit should they take out a new or replace an existing insurance policy using Experien. The amount of the cash back benefit is dependent on the policy type and agreed minimum annual premium, namely (1) $550 cash back benefit in year 1 on new Life and Income Protection insurance policies(including income protection/trauma or TPD policy) with a minimum annual premium of $1,000; (2) $250 reduction in the first year cost of any Financial Plan; (3) $300 cash back benefit in the first year on Business Insurance with a minimum annual premium of $1,000; and (4) $175 cash back benefit in year 1 only on Dental Professional Indemnity Insurance with a minimum annual premium of $1,000. All cash back benefits will be payable in year 1 only and after the policy has been in force for at least 3 months. Cash back benefits are not available in conjunction with any other offer from Experien. The benefit applies to new policies only and there is only one cash back per policy per customer. The cash back benefit must be claimed by the Grow member on request to Experien and be claimed within 12 months of becoming eligible. This offer first commences for new policies first arranged from 21st March 2024 and is valid until 21st March 2025 unless advertised otherwise.

Life insurance and Financial Advice services are provided by Experien Insurance Services Pty Ltd (EIS) ABN 99 128 678 937 and Experien Financial Services Pty Ltd (EFS) ABN 32 631 346 757. EIS and EFS are a Corporate Authorised Representative (No. 320626 and No. 1274354) Count Financial Limited ABN 19 001 974 625, AFSL 227232. General insurance services are provided by Experien General Insurance Services Pty Ltd ABN 77 151 269 279 AFS Licence No. 430190 (EGIS) trading as Experien Insurance Services.

Great Dental Websites

Grow Community members qualify for a free customised Stock Theme design (valued at $749) when purchasing a new website from Great Dental Websites or as an existing GDW client. This offer is exclusive to Grow Community members, subject to change at any time, and is available once every three years per member.

Prime Practice

Discounted rates on selected training sessions applies for Grow Community members. One ticket per Grow Community member per event at the discounted rate. Grow Community members can buy discounted tickets for one or all of these events. This offer cannot be used in conjunction with any offer from Prime Practice. Offer to be taken up on or before 31 December 2026.

Whitehead Legal

Grow Community members get access to discounted Services Facility Agreements (SFA), SFA implementation guides and payroll tax exposure advice when partnering with the Whitehead Legal Team. These discounts are tailored to individual requirements and circumstances, based on the outcome of the consultation with Julian Whitehead from Whitehead Legal.

32 Byte

Grow Community members opening a new dental practice get one month of free tech support with a minimum 12-month commitment with 32 Byte. Standard service terms and conditions apply. Offer is non-transferable and cannot be combined with other promotions. 32Byte reserves the right to modify or withdraw the offer at any time.

The following terms and conditions apply for benefits from selected service providers to compliment the value adding benefits and solutions available to Grow Community members.

Bite Magazine

A complimentary Bite Magazine subscription is available exclusively to Grow Community members for the first 12 months. After this period, the subscription will continue at the member's expense. To cancel the subscription after the complimentary period, please contact Bite Magazine directly. This offer is available for a limited time only.