ClientConnection

Terms and Conditions

Version 1.5 • Updated 19 October 2026

What you are buying

When you buy a lead through ClientConnection, you are buying an introduction to a customer who has agreed to be contacted by an adviser, and the chance to build a long-term client relationship. You are not buying a guaranteed client, a settlement or a commission.

Many customers need ongoing follow-up before they are ready to act. The faster you make contact with a lead provided to you, the better the likelihood of a successful relationship and potential transaction. Even 15 minutes can make all the difference.

We expect you to use your skill and knowledge to develop the relationship until the customer is ready. We and our related services, such as Base IQ, can help with this if you ask. Those services have their own terms.

By using ClientConnection, you agree to these terms.

How we find and prepare your leads

ClientConnection is more than basic lead generation. Most lead providers pass on a name and phone number. We check, test and add value to every lead before it reaches you.

We find customers through our own websites, social media, and other lead-generation providers in the market. Leads from other providers have already been through that provider's own process. We then apply our own checks and expertise to further improve them. Throughout, we aim to attract customers who have genuine intent.

Before a lead reaches you, we:

(a) review the information the customer has given us;

(b) compare it with currently available rates and deals, and identify changes that could benefit the customer;

(c) prepare a personalised report for the customer;

(d) check for duplicates;

(e) email the report to the customer, which also tests that their email address is correct;

(f) send a text message to confirm the report has been sent, which also tests that their mobile number is live and correct;

(g) pass the lead to ClientConnection;

(h) check again that there is real value for the customer. If there is not, the lead is not offered to advisers or placed in the Marketplace; and

(i) check whether the lead matches a lead product you have ordered. If it does, we send it to you. If it does not match any product, it may be offered in the Marketplace (section 5).

Leads are delivered to advisers in turn (round robin). No adviser is given an advantage over another.

For some products, we take additional steps to confirm the customer's intent. This may include a second email or text message, a phone call, and confirming a meeting time. Where a product includes these extra steps, they are set out in its product description.

1. Who this agreement is with

1.1 ClientConnection (ClientConnection.io) is operated by Riverhorse Technologies Limited ("we", "us" or "our"), Soho Offices, Suite 1, 142 Hurstmere Road, Takapuna, Auckland.

1.2 This agreement is with you as an individual adviser ("you"). Your Financial Advice Provider is not part of this agreement unless we agree that separately in writing.

1.3 You are using ClientConnection for your business. This means the Consumer Guarantees Act 1993 does not apply.

2. Joining and keeping your access

2.1 We check your adviser details, including your Financial Service Providers Register number, before you can buy leads.

2.2 You must keep your details up to date, including your Financial Advice Provider, contact and billing details.

2.3 You can stop using ClientConnection at any time. Any paid term you have separately agreed to still applies.

2.4 We may suspend your access if your details cannot be verified, a payment is unpaid, you misuse the service or you seriously breach these terms. Where we reasonably can, we will tell you first and give you a chance to fix the problem.

3. Lead products and your orders

3.1 Leads are offered as products. Each product describes the type of lead, how it was created, the criteria it meets and its price. You can see this information before you order.

3.2 You can choose one or more products and the number of leads you want each month (your "order"). Any minimum order is shown on screen.

3.3 When a lead matches a product you have ordered, it is sent to you automatically, and the price is deducted from your wallet at that moment. Leads are shared among advisers who have ordered the same product.

3.4 Once you confirm an order, you agree to pay for each lead delivered under it. You can pause or reduce your order at any time. The change applies to leads not yet delivered.

3.5 Your order is a maximum, not a guarantee. We cannot promise how many leads will be available in any month.

3.6 If your wallet does not have enough funds when a matching lead arrives, the lead may go to another adviser.

3.7 You may also buy individual leads that are offered outside your order, including in the Marketplace (section 5).

3.8 Each lead is sold to one adviser through ClientConnection. The customer may still contact other advisers themselves, and we are not responsible for that.

3.9 Customer names and contact details are hidden until you have bought the lead.

4. Prices, payment and your wallet

4.1 Prices, GST and any other fees are shown before you buy or confirm an order. Nothing is free unless we say so in writing.

4.2 You pay from your wallet or another payment method we approve. Our payment provider holds your card details; we do not.

4.3 We give you a tax invoice for every payment.

4.4 We may change the price of a lead product. A new price applies only after your current order for that product has been completed, and we will tell you by email before it applies. Marketplace prices may change at any time (section 5).

4.5 Your wallet is used in this order: paid funds first, then any bonus or promotional credits.

4.6 Bonus and promotional credits cannot be exchanged for cash. Replacement credits (section 6) are a return of money you paid, not a bonus.

4.7 Wallet balances cannot be transferred to anyone else and are for ClientConnection purchases. We will refund unused paid funds and replacement credits if we close your account, if we cannot provide the service you paid for, or where the law requires.

5. Marketplace

5.1 Leads that do not match a product definition, or that no adviser can take at the time, may be offered in the Marketplace.

5.2 Marketplace leads show the same hidden preview as other leads.

5.3 When you buy a lead in the Marketplace, you agree to pay the price shown at the time you buy. We may change Marketplace prices at any time.

5.4 Marketplace purchases follow the same replacement, privacy and other rules as any other lead.

6. Replacements and credits

6.1 We will replace a lead, or credit you, if:

(a) the enquiry is fake;

(b) the phone number or email address supplied with the lead is invalid or belongs to someone else;

(c) the customer did not give permission to be contacted by an adviser;

(d) the lead materially does not match the product description you bought; or

(e) you bought the same enquiry through ClientConnection in the previous six months.

6.2 We will not replace a valid lead just because the customer does not reply, changes their mind, misses a meeting or does not get finance. We also do not replace a lead because of errors in other information the customer gave, such as their loan balance or property value. You must check that information as part of your own advice process.

6.3 To claim, report the problem in ClientConnection within 72 hours of the lead being delivered. Include the lead reference and brief evidence. If ClientConnection is unavailable, email us at info@riverhorse.io.

6.4 We will still consider a later claim if the problem could not reasonably have been found within 72 hours, or was caused by a fault in our system.

6.5 If we approve a claim, we will usually give you a comparable replacement lead. Otherwise, we will give you a credit for the amount you paid. You will receive a cash refund where the law requires it, or if we cannot give you a suitable replacement within 30 days.

6.6 If you disagree with our decision on a claim, you can ask us to review it.

7. Returning customers

7.1 We match returning customers using their email address and mobile number. If a customer uses different or shared details, we may not be able to match them, and we cannot guarantee a match we could not reasonably detect. If you think you have bought a duplicate, send us the evidence.

7.2 If you bought the same enquiry in the last six months, it is covered by section 6, and you will not be charged again.

7.3 If a customer you bought in the last six months makes a genuinely new enquiry, we will send it to you directly at no charge, but this is always subject to the customer's wishes and privacy law.

7.4 Buying a lead does not give you permanent exclusive rights to that customer, as the customer may request other advisers to assist them, and we have no control over them doing that.

8. Your role once you have bought a lead

8.1 By buying a lead, you accept that you are paying for access to a customer who has agreed to be contacted, now or in the future. The price reflects that access.

8.2 You are responsible for contacting the customer promptly, following up and building the relationship until they are ready to proceed. A customer who does not reply straight away will usually become a client later, provided you nurture them properly.

8.3 We are not responsible for whether a lead results in business, now or in the future.

8.4 Please keep ClientConnection updated on contact, progress and outcomes, including settlements where you know them and are allowed to share them. This helps us improve lead quality. You do not need to send us advice files.

8.5 Supplier pricing and other advisers' results are confidential and are not shared with you.

9. Lead information is not advice

9.1 Leads may include discussion points, estimated savings, rate comparisons and charts based on the customer's information and published rates. These are a guide only. Check them yourself. They are not a promise of approval, settlement, commission or savings.

9.2 You are responsible for your own financial advice, disclosures and obligations to your Financial Advice Provider, including under the Financial Markets Conduct Act 2013, the Code of Professional Conduct for Financial Advice Services, and any lending, registration and anti-money laundering rules that apply to your work.

10. Privacy and customer information

10.1 We use several lead sources and are responsible for the service we provide. We keep records of where each lead came from and the customer's permission to be contacted. We tell customers who will receive their information and why.

10.2 We and you must each comply with the Privacy Act 2020. This includes telling customers how their information is used, letting them see and correct it, storing it securely, and keeping it only as long as needed.

10.3 You must only use a customer's information for their enquiry and other purposes allowed by law. You may share only what is necessary with your Financial Advice Provider, your support staff and product providers, where lawful.

10.4 You must not resell a lead or pass it to another adviser outside your business without our written agreement and a lawful reason.

10.5 Our message to the customer introducing you does not cover all of your own privacy duties. Tell the customer about the information you received where the law requires it.

10.6 Only contact customers using methods they have agreed to, and stop contacting anyone who asks you to. Marketing emails and texts must meet the Unsolicited Electronic Messages Act 2007, including consent, identifying who you are and an unsubscribe option.

10.7 Tell us promptly if you have a privacy breach involving a customer's information. We and you must each make any notifications the law requires.

11. How we use information

11.1 We may use progress and outcome information, where lawful, to check lead quality and improve ClientConnection.

11.2 We may share combined statistics that do not identify any customer or adviser. We will not publish information that identifies a customer, or any adviser's confidential results.

12. “Find A Mortgage Broker” listing

12.1 You may be offered a listing on our adviser directory at www.findamortgagebroker.nz. A listing is optional and is either priced separately or included in a package you have agreed to.

12.2 You must keep your listing accurate and have the right to use any photos and content you supply. We may correct or remove misleading information, or remove a listing that is not eligible.

12.3 Choosing not to have a listing does not affect your leads.

13. Our responsibility and limitation of liability

13.1 We will provide introductions with reasonable care and skill. Customers make their own decisions, and the information they give may be incomplete or wrong.

13.2 As far as the law allows, the most we will pay for any claim about a lead is the price you paid for that lead. We are not responsible for lost commission or expected future earnings.

13.3 This limit does not apply to fraud, deliberate wrongdoing, privacy breaches, refunds we owe you, or rights that cannot be limited by law, including under the Fair Trading Act 1986 and the Privacy Act 2020.

13.4 You are responsible for loss you cause through your advice, misuse of customer information or a serious breach of these terms. You are not responsible for loss caused by us.

14. Changes and ending this agreement

14.1 We will give you 30 days’ notice by email of any important change to these terms. If you do not agree, you can stop using ClientConnection before the change takes effect. Urgent legal or security changes may apply sooner, with as much notice as is reasonable.

14.2 Changes do not affect leads you have already bought or replacement claims already made.

14.3 Either of us can end this agreement by written notice, subject to any paid term you have agreed to.

14.4 When this agreement ends, we will refund unused paid wallet funds as set out in section 4. Any claims already made and your privacy obligations for leads you have bought continue after the agreement ends.

15. General

15.1 These terms, together with the product and price information shown in ClientConnection, are the whole agreement between us about ClientConnection.

15.2 Neither of us is responsible for delays or failures caused by events outside our reasonable control, such as a major system outage at a third-party provider or a natural disaster.

15.3 You may not transfer this agreement to anyone else without our written agreement.

15.4 If any part of these terms cannot be enforced, the rest still applies.

16. Questions, complaints and law

16.1 Send questions, complaints or requests for review to info@riverhorse.io. We aim to respond within 10 working days.

16.2 New Zealand law applies to these terms. Nothing in these terms removes your legal rights to make a complaint.