



Website Terms of Use

By accessing, using or browsing on this website, or by continuing to do so, you expressly accept and agree to be bound by these terms of use (Website Terms). In accepting these Website Terms, you agree that these Website Terms and our Privacy Policy will apply whenever you access or use this website.

Attvest Finance Pty Ltd ABN 37 169 039 221 (we, us, our or Attvest) may amend these Website Terms from time to time. Your use of the website after we make amendments to these Website Terms will oblige you to comply with these Website Terms as amended.

By using this website, you warrant to us that you are at least 18 years old and have the legal authority to use this website in accordance with these Website Terms and you confirm that we are not aware of and could not have considered any of your specific objectives, financial situation, particular circumstances or subsequent needs at the date you access this website, and this website (including all its content) does not constitute general or specific or professional advice or an expression of a professional opinion but is informational only and is provided for information and marketing purposes.

1. Intellectual property

- a. All intellectual property in this website and its content, including copyright, any trade marks and any other intellectual property rights in or associated with this website is owned or licensed to us.
- b. You must not do or allow any third party to do anything which may infringe, damage or endanger our intellectual property rights or the intellectual property rights of a third party in respect of the website and its content.

2. Privacy

We will collect, hold and use your personal and credit related personal information (personal information) in accordance with our Privacy Policy available on this website.

3. Security

- a. We take all reasonable steps to ensure the security of our systems. Any information which we hold for you is stored on secure servers. In addition, our employees and the contractors who provide services relating to our information systems (as applicable) are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for any loss that may arise from unauthorised access to your personal information subject to any breach of law by us.
- b. The website may contain links to other websites. We are not responsible for the privacy practices or the content of such websites. We accept no responsibility for and you release us from any liability that may arise from your use of a third party website.
- c. We exercise all due care to ensure that your information is secure on our system. However, the possibility exists that the information could be unlawfully observed by a third party while the data is being transmitted over the internet or while stored on cloud based servers. You release us from any liability that may arise if any other persons obtain the information you submit to the website, subject to any breach of law by us.

4. No representations and warranties

- a. To the maximum extent permitted by law, we do not provide any representations or warranties relating to this website or its availability.
- b. We will not be responsible in any way for the availability of the website subject to any breach of law or circumstances within our reasonable control. We will use commercially reasonable endeavours (taking into account our internal standards, written or otherwise) to maintain the performance of this website where this is within our direct control.
- c. We cannot and do not warrant that the website will operate error-free or that the website and its server are free from computer viruses or other harmful mechanisms.

5. Risks and release from liability

To the maximum extent permitted by law and subject to any breach of law by us:

- a. we accept no liability for any loss or damage howsoever arising (including any indirect or consequential loss) to any person or corporation who may rely on the information contained on this website for any purpose or as a result of the use of or access to this website; and
- b. you release us from all damages, losses, actions, costs, claims, demands and causes of action whatsoever at law, in equity or under statute which you or anyone claiming through you may have, or might at any time have or have had against us in respect of, arising out of or resulting from access, attempted access or use of the website.

6. Third party data

We are not responsible for the content of any data on or accessed through the website that is not originated by us. We exercise no direct supervision or control over the content of such data. We do not assume any responsibility for data not actually provided or expressly authorised by us. The responsibility for data that does not conform to these Website Terms and all possible consequences lie with the provider or sender of the data.

7. Acceptable uses

You must use the website responsibly and within the law. It is your responsibility to:

- a. use the website in a manner which does not violate any applicable laws or regulations;
- b. respect the legal protection afforded by copyright, trade mark, license rights and other laws to data accessible via the website;
- c. respect the privacy of others;
- d. use the website in a manner which does not interfere with or disrupt other users of the website, services or equipment;
- e. refrain from acts that waste resources or prevent other users from receiving the full benefit of the website; and
- f. use the website lawfully, ethically and in accordance with accepted community standards.

8. Unacceptable uses

- a. You must not use the website in any way which breaches local, state, federal or international laws or regulations. Without limiting that, you must not:
 - i. violate copyright, trademark or other intellectual property rights;
 - ii. illegally store, use or distribute software owned by or licensed to us;
 - iii. transmit threatening, obscene or offensive materials;

- iv. discriminate or promote discrimination based on race, sex, religion, nationality, disability, sexual orientation or age;
 - v. misrepresent or defame others;
 - vi. commit fraud;
 - vii. damage, modify or destroy any of our or any other person's files, data, passwords, devices or resources;
 - viii. make an unauthorised transmission of confidential information or data protected by trade secrets;
 - ix. engage in misleading or deceptive on-line practices;
 - x. conduct any business or activity or solicit the performance of any activity that is unlawful;
 - xi. impersonate any person, or misrepresent your identity or affiliation with any person; or
 - xii. attempt to do any of these things.
- b. You must not use the website to interfere with or disrupt the website or other users, services or equipment. In particular, for example, you must not:
- i. distribute messages to inappropriate or unrelated forums, newsgroups or mailing lists;
 - ii. send unsolicited commercial messages;
 - iii. initiate or spread computer worms, viruses or other types of malicious programs;
 - iv. make transmissions of any type or quantity which adversely affect the operation of the website or jeopardises the use of the website, or its performance for other users of the website;
 - v. harass or impersonate us, the website or other users of the website;
 - vi. engage in conduct which causes a threatened or actual nuisance to other users of the website; or
 - vii. violate or attempt to violate the security of the website.

9. Our rights

- a. You will indemnify us against all damages, losses, actions, costs, claims, demands and causes of action whatsoever at law, in equity or under statute that we suffer or incur as a result of any breach of these Website Terms by you.
- b. Without limiting any of our other rights, if you breach any term of these Website Terms, we will have the right to:
 - i. confiscate or destroy or require you to return or destroy, at your cost, all material that you have obtained from the website;
 - ii. require you to delete or otherwise permanently remove from any electronic device, information you have obtained from the website, using any means reasonably necessary;
 - iii. suspend or terminate your access to the website; and
 - iv. take any other action against you.
- c. These Website Terms are governed by and are to be interpreted pursuant to Queensland law and users of the website submit to the exclusive jurisdiction of Queensland courts in respect of any disputes under or related to these Website Terms or a user's access to or use of the website.

10. What we may do to ensure that these Website Terms are being followed

- a. We may (but are not obliged to) monitor your use of the website to determine whether these Website Terms are being followed. If we monitor your use, we will safeguard your privacy unless doing so would involve us concealing a criminal offence, be contrary to law or inhibit the enforcement of these Website Terms.
- b. If we become concerned that your use of the website may break the law or that you have not complied with these Website Terms, we will generally attempt to contact you before taking action (if possible).
- c. If we believe that your use of the website may break the law or that you have not complied with these Website Terms we may:
 - i. notify you by email (if possible);
 - ii. suspend or terminate your access to the website without notice; and
 - iii. notify and provide relevant information to the authorities, as appears appropriate in the circumstances.

11. Limitations

- a. Whilst we will make all commercially reasonable efforts to post a prior warning on the website, we may from time to time suspend, disconnect or deny access to the website, without notice to you during any technical failure, modification or maintenance affecting the website, provided that we will use commercially reasonable endeavours (taking into account our internal standards, written or otherwise adopted) to procure the resumption of the website as soon as reasonably practicable.
- b. Without notice to you, we may remove, amend or alter any material or data in the website upon being made aware of any claim or allegation or risk of a claim or allegation that any such material or data is unlawful, defamatory, offensive or in breach of a third party's rights.