

TERMS AND CONDITIONS

This website is operated by Ascentia Financial Group Pty Ltd, ABN 22 627 644 160. We are an authorised representative of AD Advisory Services Pty Ltd ABN 68 005 830 802 an Australian Financial Services Licensee. These are the terms and conditions for use of this site and access to the information contained on this site.

1. We and our authorising licensee and other members of our group of companies:
 - a) do not give any warranty or make any representation as to the accuracy, reliability, completeness or security of the information contained on this site and as to changes in circumstances after the date of publication that may impact on the accuracy of the information;
 - b) may change and update the information from time to time;
 - c) make no representation in relation to, and are not responsible in any way, for the content of any other site you access via this site; and
 - d) own the copyright in the information on this site.
2. Users must not use or reproduce any of the trademarks that appear on this site.
3. Users of this site must not:
 - a) do anything to alter or modify the information on this site;
 - b) use the material on this site for any purpose other than as a source of information for personal use unless authorised to the contrary;
 - c) distribute, copy or otherwise reproduce in any way any of the material available from this site unless it is expressly authorised;
 - d) post any material which is defamatory, in breach of copyright, in breach of the Trade Practices Act or otherwise in any way unlawful or inappropriate.
4. Users can print a hard copy of material on this site for their personal use only other than material where this is prohibited by a notice to that effect on this site.
5. The information contained on this site is made available to residents of Australia and its territories and is not intended to be a recommendation, offer or invitation to take up securities or other investments.
6. We and our authorising licensee are not liable in any way to any person for any loss, damage, cost or expense incurred as a result of the material contained on this site or from unauthorised access to, or any misuse of this site including, without limitation, any negligence by us.
7. All references on this site to "\$" or "dollars" are references to Australian currency unless otherwise stated.
8. Users of this site agree to indemnify us and our licensee from all liability, cost and expense, (including legal fees) arising directly or indirectly from the use or distribution by any person of material placed on the site by the user or from the alteration, modification of or addition to material on the site by the user.
9. We and our authorising licensee do not endorse and are not responsible for information, feedback, questions or comments placed on this site by third parties. We can reproduce, use, disclose and distribute the information to others in our absolute discretion.
10. Links to other sites are provided for your convenience only. Any such links do not constitute or imply endorsement or recommendations of any other company, product or service or any affiliation between us and other organisation (unless otherwise expressly stated).
11. You consent to us monitoring your use of this site.