

Terms and Conditions:

Your access to the Camerons Financial Solutions ("CFS") website ("the Website") is subject to both the Terms and Conditions of the Website and the Commonwealth Bank of Australia's Group Privacy Policy, due to the relationship between CFS and Financial Wisdom. These are called "Terms of Use".

Your use of the Website constitutes your agreement to the Terms of Use. These are the current terms and conditions. They replace any other terms and conditions for the Website previously published on the Website. CFS may at any time vary these terms and conditions by publishing the varied terms and conditions on the Website. You accept that by doing this, CFS has provided you with sufficient notice of the variation. CFS reserves any rights not expressly granted in these terms and conditions.

Similarly, Commonwealth Bank of Australia may at any time vary the Group Privacy Policy by publishing the varied policy on its website. You accept that by doing this, Commonwealth Bank of Australia has provided you with sufficient notice of the variation.

Jurisdiction:

Financial Wisdom is not authorised to carry on business in any jurisdiction other than Australia. As a consequence, CFS is only authorised to provide financial advice and services in Australia.

Accordingly, the information on the Website is directed to and available for Australian residents only.

Users of the Website understand and agree that all disputes will be governed by and construed in accordance with the laws of the state in which CFS has its registered office, and all users and CFS submit to the non-exclusive jurisdiction of the courts of that state.

Accuracy of Information, website performance and limitation of liability:

CFS does not warrant the accuracy, completeness or currency of information made available through the Website.

CFS makes no warranty that the use or operation of the Website will be uninterrupted or error-free or that the Website is suitable for any particular purpose or has any performance, functionality or security features except as CFS is required to provide by law.

To the extent permitted by law, neither CFS nor Financial Wisdom and their respective employees, agents and authorised representatives will not be liable for or in connection with any loss or damage (including indirect, special or consequential loss or damage) arising from the use of, or reliance on, any information on the Website whether or not caused by any negligent act or omission in information made available through the Website. However, CFS will endeavour to ensure that information is updated as soon as practicable when it becomes aware that material changes have occurred.

Links to other websites:

The Website may have links to other websites, which are operated by third parties. These links are provided for your convenience and neither CFS nor Financial Wisdom endorses or approves the information, graphics and materials that may be contained on those websites.

Furthermore, neither CFS nor Financial Wisdom make any warranties or representations regarding the accuracy, quality or timeliness of such third-party information, graphics or materials. If you obtain goods or services from these third parties then it is at your own risk. You indemnify CFS and Financial Wisdom against all liability, loss, damage, cost and expense arising from or relating to your obtaining goods or services from a third party referred to in the Website.

CFS recommends that you do not act on the information contained within these websites without obtaining financial advice.

Copyright:

CFS and related logos are trademarks of CFS registered in Australia. Financial Wisdom, Commonwealth Bank of Australia and related logos are trademarks registered in Australia.

Copyright in the information provided on the Website is owned by CFS unless specified otherwise in which case it has been reproduced with the consent of the copyright owner. You may not alter or modify copyright material (whether the copyright is owned by CFS or a third party) in any way. This information may be viewed online and may be reproduced in hard copy only for your personal reference.

You may only use the trade marks and copyright material on the Website with CFS's (and where relevant, the third party's) express permission and in accordance with CFS's (and any third party's) directions from time to time. The use of, and creation of links to, the Website (including use of CFS's trade marks and copyright material and the trade marks and copyrights of any third party) are at the risk of the user and are subject to CFS's (and any third party's) rights and the user's general legal obligations. CFS, Financial Wisdom and Commonwealth Bank of Australia make no warranty and accept no liability in relation to use of the trademarks outside Australia. For further information about creating links to the Website and about using CFS's (and any third party's) trademarks and other material, contact CFS on 03 6337 7777.