

Terms of Use

This website is owned and operated by Vested Equities Pty Ltd ("Vested Equities") ABN 54 601 621 390 holds an Australian Financial Services Licence (AFSL 478987). The products and services described in this site are available only to Australian residents and in relation to property in Australia. Applications from people other than Australian residents will not be accepted. The information in this site has been prepared in accordance with Australian law for the supply of goods and services. The information may not satisfy the laws of any other country. It is not directed at people in any other country and should not be relied on by people in any country other than Australia. The information in this site is current at the date of publication but may be subject to change. Your use of, or access to, the Vested Equities website ('this website') is conditional upon your acceptance and compliance with the terms, conditions and disclaimers ('terms of use') contained within this document and elsewhere on this website. Vested Equities shall have the right, at its sole discretion, to modify, add or remove any terms or conditions of these terms of use without notice or liability to you. Please check these terms regularly to ensure that you are aware of any changes. Your continued use of the website following the posting of changes to these terms (including the Vested Equities "Privacy Policy") will mean you accept any changes made to the site. You acknowledge and agree that, in using the material on this website, you have not relied in any way upon any representation or statement made by or on behalf of Vested Equities, its directors, employees or consultants and that you have satisfied yourself to the condition and suitability of the website for your purposes, in light of your individual circumstance, before acting on the material.

Advice warning

This website may contain general financial product advice and does not constitute an offer or inducement to enter into a legally binding contract. It does not form part of the terms and conditions for Vested Equities products or services. The information provided on this website is not intended as, nor is it a substitute for, personal financial services advice. As this website has been prepared without consideration of any specific client's investment objectives, financial situation or needs, a financial advisor should be consulted before any investment decision is made. Readers acting on this information without first consulting an adviser do so entirely at their own risk. Where the general advice relates to the acquisition or possible acquisition of a particular financial product, the client should obtain a specific Product Disclosure Statement (PDS) relating to the relevant product and consider the PDS before making any decision about product acquisition. In deciding whether to open a trading account with Vested Equities, investors should obtain a copy of the Financial Services Guide or by telephoning Vested Equities on (02) 9259 5000. Conflicts of Interest Vested Equities or its associates, officers or employees may have interests in CFDs or securities and may receive fees, brokerage or commissions. Further, Vested Equities or its associates, officers or employees may buy or sell the securities as principal or agent and may enter transactions which are not consistent with any recommendations above.

Investment Risk

None of Vested Equities, its associates, officers or employees guarantees the performance, return of capital from or any particular rate of return of a trading account. Investment products are always subject to risk. We recommend obtaining professional advice before investing. All investments are subject to risk. There is a risk that the value of the investment may rise or fall and produce a return which is less than you anticipate. Rises and falls in value can occur rapidly and for a variety of reasons. Trading derivatives (including CFDs) carries an inherently higher level of risk to your capital than traditional share trading. Do not invest in derivatives with money you cannot afford to lose. An investment in derivatives carries a high degree of risk to the investor, and which due to fluctuations in value, the investor may not get back the amount he has invested. With certain transactions clients may not only lose what they have invested at the outset but may incur a liability to pay further unspecified amounts at a later date. The inherent concept of Derivatives means that they are not suitable for an investor seeking an income from his investments because the income from such investments may fluctuate in value in money terms. For an investment in an OTC product, which is not a readily realisable investment, it may be difficult to sell or realise the investment and obtain reliable information about its value or the extent of the risks to which it is exposed. The value of investments denominated in foreign currencies may diminish or increase due to changes in the rates of exchange. Derivatives are therefore only suitable for those customers who fully understand the market risk and have previous trading experience. It is advisable to seek independent advice if necessary.

Reliance on website content

While Vested Equities has made every effort to ensure that the information presented in this website is free from errors or omissions and is based on information obtained from sources which are considered reliable, Vested Equities, its directors, employees and consultants do not represent, warrant or guarantee, expressly or impliedly, that the information contained in this website is complete, accurate or is suitable for your intended use. Nor does Vested Equities accept any responsibility to inform you of any matter that subsequently comes to its notice, which may affect any of the information contained in this website. No liability will be accepted by Vested Equities to any person for loss or damages incurred as a result of any reliance or action taken regarding the information made available in this website. The use of this website does not create any relationship between the user and Vested Equities.

Network integrity

While Vested Equities has taken reasonable steps to ensure the integrity of our computer networks, we are unable to guarantee files and attachments are free from contamination. Before opening any attachments or emails, or downloading files from this website, visitors to the Vested Equities website should ensure they have precautions in place to protect against viral infection.

Linked third party websites

The Vested Equities website may contain links to other websites, however, we do not endorse, review, approve or accept any responsibility in relation to the operators of linked third party sites or the information and material on such sites, nor the products or services offered. To the extent permitted by law, Vested Equities and its respective directors, officers and agents disclaim all responsibility for any loss or damage which may be suffered by any person directly or indirectly through any person's dealings with them or by use of the website whether that loss or damage is caused by any fault or negligence on the part of Vested Equities, its directors, officers, employees and agents. The fact that a website is linked to this website does not imply any endorsement or sponsorship by us of that website or that we are affiliated in any way with the third party operating that third party website. If you access these websites, you do so at your own risk.

Indemnity

Other than any responsibilities implied by law which cannot be excluded, you agree to indemnify and hold Vested Equities, its directors, its affiliates, staff, employees and consultants harmless from any claim suit, damage or demand, including reasonable legal fees, liabilities, costs or expenses whatsoever arising out of or referable to material on this website or to any linked third party material, whether in contract, tort including negligence, statute or otherwise. You expressly understand and agree that your use of the service is at your sole risk and that this website is provided on an "as is" and "as available" basis.

Copyright

Vested Equities owns the copyright and intellectual property on information and material provided on this site unless expressly stated to the contrary. You may not reproduce, transmit, adapt, disseminate, distribute, load, post, transmit, store in a retrieval system, sell, modify or republish or otherwise use any of the material on this website without our prior written consent, other than for the lawful purposes set out in the Copyright Act 1986 (Cth).

Jurisdiction

All information and services contained within this website are governed by and are to be construed according to the laws applicable in the State of New South Wales and the Commonwealth of Australia. For more information, please contact us contact@vested.com.au, phone (07) 56 555 333 or talk to your client adviser.