Communitas Wealth

ABN: 21 620 514 945

Terms & Conditions

Release Date I 23 April 2018

The **Communitas Wealth website ("website")** is owned and operated by the Communitas Wealth, having its registered office at Suite 4, 2/78 Main Street, Greensborough VIC 3088.

By using and accessing the website or any of its pages, you agree to be legally bound by these Terms of Use (including the Privacy Policy) detailed below.

We may change the content or services on the website without notice including the Terms of Use and the Privacy Policy. Your continued access to, or use of, the website means that you agree to and accept the changes we make. We recommend that you periodically review these Terms of Use and Privacy Policy for changes.

The information provided on this website is prepared for residents of Australia only and should not be relied upon by residents of any other jurisdiction.

Disclaimer

The material on this website has been prepared by the Communitas Wealth which comprises of:

Communitas Wealth Pty Ltd – Australian Financial Services Licensee 500551, and

It is general information only and is not intended to be a recommendation to invest in any product or financial service mentioned above. Whilst the Communitas Wealth has used its best endeavours to ensure the information within this document is accurate it cannot be relied upon in any way and recipients must make their own enquiries concerning the accuracy of the information within. The general information in this document has been prepared without reference to any recipients objectives, financial situation or needs. Before making any financial investment decisions we recommend recipients obtain legal and taxation advice appropriate to their particular needs. Investment in a Communitas Wealth individually managed account or separately managed account can only be made on completion of all the required documentation.

Performance Figures

All performance figures contained in this website are sourced from internal and other sources as appropriate. Past performance is not an indication of future performance. No allowance has been made for taxation and fees are not taken into account.

Return of capital and performance

None of Communitas Wealth, their associates and subsidiaries guarantees the success of any trusts, or repayment of capital nor any particular rate of return on income or of capital.

Copyright

Copyright in all the material, works, software, design, text, graphics and code contained on or used to produce the website and in the information and material and in its arrangement or layout, is owned or licensed by the Communitas Wealth or its associates unless otherwise indicated. Other than as permitted below, your use of anything in which the Communitas Wealth or its associates over copyright is governed by the copyright laws of Australia and its international treaties with other countries.

You are permitted to save or print a copy of the website solely for your own information, research or study, but only if you do not modify the copy and you include the copyright notice "© Watershed Dealer Services Pty Ltd." on the copy. You may not copy, publish, distribute, create works from or commercially exploit the content of this website for any other purpose.

Loss or damage to your systems

The Communitas Wealth will not be liable for any loss or damage from any cause to your system or website, or to people linking to this material from your website, caused by or in connection with the use or link to this material. Any such loss or damage will be your responsibility. The Communitas Wealth advises you to take your own precautions in relation to protecting your system or website from malfunction or viruses.

Links to, and from, other sites

When you use a link to go from our website to another site, none of these links comprise or imply support or recommendation of any other company, product or service by us. We do not control and are not responsible for the information on any other site found through our website. Linking to and framing of this website is not permitted without our express written consent.

INFORMATION ABOUT OUR DEALERGROUP

Communitas Wealth Pty Ltd ABN 29 162 693 272 Australian Financial Services Licensee 500551 Telephone: 1300 735 232 Mail: PO Box 250, Greensborough VIC 3088 Email: connect@communitaswealth.com.au Website: communitaswealth.com.au

About this Policy

We may amend or update our Terms and Conditions as required by law or as our business processes or technology changes. We will post the updated policy on our website –www.communitaswealth.com.au. We encourage you to check our website from time to time to view our current terms and conditions or contact us for a printed copy.