

Website Terms and Conditions

Updated January 2024

This website policy applies to this website, which is operated on behalf of EXEQ Finance; ACN 147 057 538 and its related bodies corporate (“we, us and our”).

Using this website

The products and services described in this website are available only to Australian residents and accessing any product or service via this site is not an offer, inducement or invitation to purchase those products or services.

The material on this website is only to provide you with general information and does not constitute financial, legal or other advice. Your use of the material on this site does not give rise to any obligation on behalf of us or our related entities, or any author of any material on the site.

We do not warrant or represent that the information in this site is free from errors or omissions or is suitable for your intended use. Information contained on this website has been prepared without taking into account your objectives, financial situation or needs. We recommend that you seek independent advice before acting on any information on this website. All applications for credit are subject to our or the external financiers usual credit assessment criteria.

This website may contain links to third party websites for your information and convenience. The operators of these third party sites are not affiliated with us and we are not responsible for the content of these sites

This website and all matters relating to this website are either governed by and are to be construed according to the laws applicable in the State of Queensland and the Commonwealth of Australia. 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.

Copyright

We have and retain copyright in all works contained in this website. We license you to reproduce those works only if:

- the reproduction is for private or non-commercial purposes; and
- you ensure that the works are clearly attributed to us.

We are committed to protecting your privacy.

Collection and use of information

When you access and interact with us on this website, we may collect personal information from you directly or via your use of our services. We will only collect personal information, which is reasonably necessary for, or directly related to, our functions or activities.

Sensitive information

Sensitive information is any information about a person's racial or ethnic origin, political opinion, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health information.

We will not ask you to disclose sensitive information, but if you elect to provide sensitive information it will also be captured and stored.

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Information from third parties

Our website contains links to websites of third-party providers of goods and services (Third party websites). If you have accessed third party websites through our website and if those third parties collect information about you, we may also collect or have access to that information as part of our arrangements with those third parties.

Where you access a third-party website from our website, cookie information, information about your preferences or other information you have provided about yourself may be shared between us and the third party.

The links to third party websites are not an endorsement of those parties or their products or services. We are not responsible for the quality, validity or accuracy of information published on third party websites that are linked to this site.

Advertising and tracking

When you view our advertisements on a third party website, the advertising company uses 'cookies' and in some cases 'web beacons' to collect information such as:

- the server your computer is logged onto.
- your browser types.
- the date and time of your visit; and
- the performance of their marketing efforts.

When you access our website after viewing one of our advertisements on a third party website, the advertising company collects information on how you utilise our website (eg which pages you view) and whether you complete an online application.

Cookies

We use 'cookies' to provide you with better and more customised service and with a more effective website.

A 'cookie' is a small text file placed on your computer by our web page server. A cookie can later be retrieved by our webpage servers. Cookies are frequently used on websites and you can choose if and how a cookie will be accepted by configuring your preferences and options in your internet browser.

We use cookies for different purposes such as:

- to allocate a unique number to your internet browsers;
- to customise our website for you;
- for statistical purposes;
- to identify if you have accessed a Third Party Website; and
- for security purposes.

IP addresses

Your IP address is the identifier for your computer when you are using the internet.

It may be necessary for us to collect your IP address for your interaction with various parts of our website.

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Online applications

When you send a completed online application to us, we retain the information contained in that application. We are able to then use that information to provide any financial services that you require.

Security of information

The security of your information is very important to us.

We regularly review developments in security and encryption technologies. Unfortunately, no data transmission over the Internet can be guaranteed as totally secure.

We take all reasonable steps to protect the information in our systems from misuse, interference, loss, and any unauthorised access, modification or disclosure.

If we no longer require your information, and we are legally permitted to, we will take all reasonable steps to destroy or de-identify the information.

We take reasonable steps to preserve the security of cookies and personal information in accordance with this policy. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted).

Direct marketing

We will not use or disclose sensitive information about you for direct marketing purposes unless you have consented to that kind of use or disclosure.

We may use your personal information for direct marketing purposes. If you do not wish to receive direct marketing communications from us or from other organisations, or wish to know the source of the information being used, you may submit a request to our Privacy Officer via email to admin@exeqlife.com.au. We will respond to your request as soon as practicable.

Disclosure to overseas entities

We do not generally disclose personal information obtained from cookies to overseas entities in the course of our activities.

Disclaimer

Subject to any terms implied by law and which cannot be excluded, we accept no responsibility for any loss, damage, cost or expense (whether direct or indirect) incurred by you as a result of any error, omission or misrepresentation in any information in this site. Specifically, we do not warrant that the files contained in or referred to in this web site are free of viruses or other defects. If that liability cannot, by law, be excluded, the liability of us will be limited to replacing the defective file.