

Terms of Use

This site is owned and operated by The Advisory Financial Services Pty Ltd Australian Business Number 99 133 093 777, Australian Credit License Number 477702

Welcome to The Advisory Financial Services website hereinafter referred to as 'The Company'. Access and use of this website is subject to these Terms of Use and The Company's Privacy Policy. The Company has the right at any time to change or modify the terms or conditions applicable to the use of this site.

Who can use material on this site?

The Company authorises the user to copy any material published by The Company and placed on this website for non-commercial use only, provided that any copied material from the website retains all copyright or other proprietary notices and any disclaimers.

The user acknowledges that The Company and the names of The Company's products are the intellectual property of The Company.

How should I act on the information provided at this site?

The purpose of this site is to provide you with an information service. If you think you may need investment advice, we suggest you approach a licensed investment adviser. You are also advised to consult with a financial representative prior to the execution of credit documentation with any financial institution. Nothing in this site should be taken by you to be the giving of investment advice.

Limitation of Liability

The Company website is provided on an "as is" basis without warranties of any kind, either express or implied, including (but not limited to) warranties of merchantability or fitness for a particular purpose, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to transactions conducted on The Company site.

The user expressly agrees that use of The Company site is at the user's sole risk.

Neither The Company, its affiliates nor any of their respective employees, agents, third-party content providers or licensors warrant that The Company will be uninterrupted or error-free. Nor do they make any warranty as to the results that may be obtained from use of The Company site, or as to the accuracy, reliability or content of any information or service provided through The Company site.

This disclaimer of liability applies to any damages or injury from any cause including, without limitation, failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction or unauthorised access to, alteration of, or use of record, whether for breach of contract, tortious behaviour, negligence or under any other cause of action.

The user specifically acknowledges that The Company is not liable for the defamatory, offensive or illegal conduct of other users or their parties and that the risk of injury from the foregoing rests entirely with the user.

In no event will The Company, or its agents or affiliates be liable for any damages, including (without limitation) direct, indirect, consequential, special, incidental or punitive damages arising out of the use (or of inability to use) The Company site, and the user hereby acknowledges that the provisions of this section shall apply to all content on The Company site.

Fees & Charges

The Company does not charge a fee for the majority of services offered via this Website although standard lender application fees and government charges apply. Where a commercial property is used as security, brokerage fees may apply. The Company receives fees from the lenders when users finalise mortgage loan transactions via our service.

Loan Approvals

The approval of all mortgage loan applications are subject to the lending criteria of the lender chosen by the user.

Third Parties

Where you have clicked-through to The Company via one of our affiliate websites, we may pay the affiliate a marketing fee for the introduction.

What is The Company's legal status?

The Company is a member of the MFFA.

How to Contact Us

Please attention any correspondence relating to The Company's Terms of Use by using the details in the contact us page.