

# Important Notice

## Important information

In this website the reference to "St Andrew's", "we", "us" or "our" means St Andrew's Wealth Management Ltd ABN 97 097 084 878, AFSL 230727.

This website is provided for use by Australian residents only and the financial services and products referred to in this website are only available to Australians in Australia. The information contained in this website has been prepared in accordance with the laws applicable to the State of Western Australia and the Commonwealth of Australia. This website may not comply with the laws of any other country.

By accessing and using our website, you agree to accept and be bound by this Important Notice and acknowledge that this Important Notice is subject to our Privacy Policy.

## Important information about advice

All material and information in this website is of a general nature only and is not intended to be personal financial product advice or recommendations. The material and information has not been prepared taking into account the particular personal/investment objectives, financial situation and needs of any particular person/investor. Accordingly, you should assess whether the material and information is appropriate in light of your individual circumstances before acting on the material and information. You should also read and consider the Product Disclosure Statement (PDS) before acquiring any financial products described in this website.

## Website currency and correctness

St Andrew's has taken reasonable care in creating this website and will endeavour to keep it current. You should, however, always confirm that offers, rates, terms and conditions, information and all other notices on this website are still valid as St Andrew's reserves the right to change them at any time. While we will endeavour to ensure that all information on our website is correct, we do not guarantee the accuracy of any information contained on our website.

## Information for personal use

The information contained on our website is for your personal use only. You must not use or distribute the information for any public or commercial purpose. You may download information from the website but you must not infringe our intellectual property rights by modifying, amending, reproducing, republishing, adapting or distributing the information in any way. All copyright and the trademarks on our website are owned by us.

## Website content and liability

We do not warrant or represent that the information in our websites is free from errors or omissions or is suitable for your intended use. 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, statement, representation or opinion that that website may contain.

We do not guarantee that any files downloaded by you will be free of viruses, worms or other destructive programmes and accept no responsibility for any loss occasioned by you as a result of such a programme. You are responsible for installing appropriate software in order to minimise any loss suffered as a result of a destructive programme.

While will make every effort to ensure that the services available through our website is free of defects and fully operational, we do not make any guarantee in this regard.

## **Security of your personal information**

We will endeavour at all times to ensure our website is secure and that your personal information is not accessed by an unauthorised third party. We accept no liability in the event a third party illegally obtains your information from our website. Please also refer to our Privacy Policy.

## **Information you provide to us**

You agree that we will use any information you provide to us in accordance with our Privacy Policy. Please bear in mind that the internet is not yet a secure system. Any information that you may provide on the internet is at your own risk.

You agree that any information you provide to us is not misleading or deceptive, defamatory or owned by another person. You agree that the receipt, use or storage of your information will not expose us to any civil or criminal liability and in the event it does so you agree to fully indemnify us

## **Links to other websites**

This website may contain links to websites operated by third parties. St Andrew's does not endorse or approve of the operators of these other websites, or the information and materials on those websites. Subject to any responsibilities implied by law which cannot be excluded, St Andrew's is not liable to you for any losses, damages, liabilities, claims and expenses whatsoever arising out of information, materials or services provided on or through this website. Where liability cannot by law be excluded, St Andrew's liability is limited, to the extent possible, to the supply of the services again, or the payment of the cost of having the services supplied again.

## **Copyright**

The material on this website is copyrighted by St Andrew's. Other than for the purposes and subject to the conditions prescribed under the Copyright Act 1968 (Cth), no part of this website may be reproduced, uploaded to a third party, linked to, framed, stored in a retrieval system or transmitted in any form or by any means (including but not limited to electronic, mechanical, micro copying, photocopying, recording, or otherwise) without prior written permission of St Andrew's.

## **Website content and liability**

Navigator Australia Limited ABN 45 006 302 987, AFSL 236466, the issuer of the Top 200 Product Disclosure Statement, has not prepared, and does not endorse or approve, any information contained on this website other than the Top 200 Product Disclosure Statement.