

# Terms of Use

Thank you for visiting our website. This website is owned and operated by i4finance Pty Ltd. The following sets out the terms and conditions under which you may use the Site. If you want to use i4finance Pty Ltd, you must agree to conform to and be legally bound by the terms and conditions described below.

**IF YOU DISAGREE WITH ANY OF THESE TERMS OR CONDITIONS, DO NOT USE OUR WEBSITE.**

## MINORS

We do not provide services or sell products to children. If you are below the age of 18, you may use our website only with the permission and active involvement of a parent or legal guardian. If you are a minor, please do not provide us or other website visitors with any personal information.

## PRIVACY POLICY IS PART OF THESE TERMS AND CONDITIONS

Our privacy policy is part of, and subject to, these terms and conditions of use. For further details please refer to the [Privacy Policy](#).

## MODIFICATIONS AND TERMINATIONS

These terms and conditions may change from time to time. If such changes are made, they will be effective immediately, and we will notify you by a notice posted on our website's home page of the changes that have been made. If you disagree with the changes that have been made, you should not use our website.

We may terminate these terms and conditions of use for any reason and at any time without notice to you.

If you are concerned about these terms and conditions of use, you should read them each time before you use our website. Any questions or concerns should be brought to our attention by sending an e-mail to [info@i4finance.com.au](mailto:info@i4finance.com.au) and providing us with information relating to your concern.

## LICENSEE STATUS

You understand and agree that your use of our website is limited and non-exclusive as a non-transferable revocable licensee. We may terminate your license to use our website, and access to our website, for any reason, and without giving you notice.

## CONTENT OWNERSHIP

All content on our website is owned by i4finance or our content suppliers. On behalf of ourselves and our content suppliers, we claim all property rights, including intellectual property rights, for this content and you are not allowed to infringe upon those rights. We will prosecute to the fullest extent of the law anyone who attempts to steal our property.

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If you believe that your intellectual property rights have been infringed upon by our website content, please notify us by sending an e-mail to [info@i4finance.com.au](mailto:info@i4finance.com.au), or by sending mail to us at the address listed below. Please describe in detail the alleged infringement, including the factual and legal basis for your claim of ownership.

Copyright in the Site (including text, graphics, logos, icons, sound recordings and software) is owned or licensed by i4finance Pty Ltd. Other than for the purposes of, and subject to the conditions prescribed under the Copyright Act 1968 (Australia) or similar legislation which applies in your location, you may not in any form or by any means: (i) adapt, reproduce, store, distribute, print, display, perform, publish or create derivative works from any part of the Site; or (ii) commercialize any information or items obtained from any part of the Site; without Coronet's written permission. (b) The trademarks used on the Site are owned by Coronet. You must not copy or use those trademarks, unless expressly authorized in writing by i4finance Pty Ltd.

## ORDERS

(a) An order placed by you on the Site for an item is only an offer by you to purchase an item for the price as displayed on the Site. i4finance Pty Ltd reserves the right to accept or reject your offer for any reason whatever. Reasons may include, but are not limited to, the unavailability of an item or an error or change in the price displayed on the Site. (b) Your

contract with i4finance Pty Ltd will only come into existence when i4finance Pty Ltd advises you by email that it has accepted your order and confirmed receipt of your payment. (c) Seek Home Loans does not guarantee that it will be able to make any changes, additions or cancellations to an order after it has accepted your order and it has confirmed receipt of your payment by email. However if an order has not been processed for delivery, change, additions or cancellations may still be possible. If an item you have ordered is temporarily out of stock, you will be contacted by email and informed of the expected delivery date. You will not incur any fee for this process.

## **DISCLAIMER OF LIABILITY**

(a) i4finance Pty Ltd does not accept responsibility for any loss or damage, however caused (including through negligence), which you may directly or indirectly suffer in connection with your use of the Site or any linked website, or which may arise directly or indirectly in respect of items supplied pursuant to an order placed on the Site. I4finance does not accept any responsibility for any such loss arising out of your use of, or reliance on, information contained on or accessed through the Site. (b) With regards to any loss or damage which may be suffered by you in connection with the purchase and use of any items supplied via the Site, i4finance, at its sole discretion, limits its liability to the extent permitted by law, and is fair and reasonable for i4finance to do so, to either repairing or replacing those items or paying the cost of having those items repaired or replaced.

## **OBSCENE AND OFFENSIVE CONTENT**

We are not responsible for any obscene or offensive content that you receive or view from others while using our website. However, if you do receive or view such content, please contact us by e-mail to [info@i4finance.com.au](mailto:info@i4finance.com.au) so that we can investigate the matter. Although we are not obligated to do so, we reserve the right to monitor, investigate, and remove obscene or offensive material posted to our website.

## **INDEMNIFICATION**

You understand and agree that you will indemnify, defend and hold us and our affiliates harmless from any liability, loss, claim and expense, including reasonable attorney's fees, arising from your use of our website or your violation of these terms and conditions.

## **GOVERNING LAW**

These Terms and Conditions are governed by and construed in accordance with the laws of the State of New South Wales, Australia, and you irrevocably submit to the exclusive jurisdiction of the courts in that State.

## **SEVERABILITY OF THESE TERMS AND CONDITIONS**

If any part of these terms and conditions of use are determined by a court of competent jurisdiction to be invalid or unenforceable, that part shall be limited or eliminated to the minimum extent necessary so that the remainder of these terms and conditions are fully enforceable and legally binding.

## **HOW TO CONTACT US**

Any questions or concerns about these terms and conditions of use should be brought to our attention by e-mail to [info@i4finance.com.au](mailto:info@i4finance.com.au) and providing us with information relating to your concern.

You may also mail your concerns to us at the following address:

i4finance Pty Ltd  
Suite 4/517 Pittwater Road  
Brookvale, NSW, 2100

## **ENTIRE AGREEMENT**

These terms and conditions, including the policies incorporated herein by express reference, constitute your entire agreement with us with respect to your use of our website.