

## Terms and Conditions

### Acceptance of Terms

By accessing or using this site, or by engaging our services, you agree to comply with and be bound to the following Terms and Conditions, which govern all interactions between you (the “Client”) and McCosker Financial Solutions (“we,” “us,” or “our”).

These terms apply to all visiting or using our website and to clients engaging us for bookkeeping and related financial services which is outlined in client contracts. Our services include but are not limited to general bookkeeping, payroll processing, accounts reconciliation, financial reporting, and other business support functions as agreed in writing.

### Website Use and Purpose

The Site is intended to provide general information about McCosker Financial Solutions and the bookkeeping services we offer. While we aim to present accurate and up-to-date information, we make no warranties or representations regarding the reliability, completeness, or timeliness of the content. The content on this website is for informational purposes only and does not constitute professional financial advice or a formal client relationship. Users are encouraged to contact us directly for personalized guidance.

### User Responsibilities

You agree to use the Site for lawful purposes only and in a respectful manner. You may not use the Site in any way that is fraudulent, harmful, or unlawful, or that could damage or impair the Site or interfere with any other party’s use of the Site. You must not disrupt or interfere with the operation of this site, attempt to gain unauthorised access to systems, data or other user’s information. You must not upload or distribute malicious software, viruses or harmful codes. You must not violate the legal rights of others, including privacy and intellectual property rights. By engaging in this site or service, you hereby agree to not defame McCosker Financial Solutions nor any employees of this business. Any misuse of the site may result in restricted access or legal action where appropriate.

Contact us

[admin@mccoskerfinancialsolutions.com.au](mailto:admin@mccoskerfinancialsolutions.com.au)

## **Intellectual Property**

All content featured on this website, including but not limited to design elements, text, graphics, icons, images, branding, format, content and software, is the exclusive intellectual property of McCosker Financial Solutions and must not be copied, distributed, or used without our prior written consent. This content is protected under applicable copyright and intellectual property laws. You are not permitted to reproduce, republish, distribute, modify, or exploit any material on the website without our prior written consent. Any of these strictly prohibited actions will result in immediate legal action.

## **Third-Party Links**

Our website may include links to external websites that are not operated or controlled by McCosker Financial Solutions. These links are provided for your convenience only. We do not endorse, monitor, or accept responsibility for the content, policies, or practices of any third-party sites. Your use of such websites is entirely at your own risk.

## **Limitation of Liability**

We aim to deliver information on provided services that are accurate and compliant with all relevant legislation, but we make no warranties or guarantees regarding uninterrupted access to our website or the performance of any third-party systems we may use. To the maximum extent permitted by law, McCosker Financial Solutions disclaims all liability for any direct, indirect, incidental, consequential, or special damages arising from or related to your use of this website, our service, or reliance on any information provided. This includes, but is not limited to, damages resulting from errors, interruptions, technical issues, data loss, or your reliance on any information provided on the site and we will not be held liable. While we strive to ensure accuracy in our services and on this website, McCosker Financial Solutions is not liable for any loss, damage, or expense arising directly or indirectly from the use of our site or services. We take reasonable precautions to ensure the security and functionality of the Site, however we do not guarantee that it will always be available, uninterrupted, or free from errors or viruses.

Contact us

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## **Privacy and Data Protection**

At McCosker Financial Solutions we are committed to maintaining the highest standards of privacy and data protection, we do not accept liability for any unauthorised access, loss, or misuse of personal or financial data that occurs beyond our reasonable control. We are committed to maintaining the confidentiality of all client information and operate in compliance with our Privacy Policy, which outlines how we collect, store, and use your data. We implement industry-standard security measures to protect client information; however, no method of transmission over the internet or electronic storage is completely secure. As such, we cannot guarantee absolute security and will not be held liable for breaches caused by external factors such as cyberattacks, third-party service failures, or client-side negligence (e.g., compromised email accounts). Clients are responsible for ensuring their own systems and communication methods are secure when transmitting sensitive information to us. In the event of a data breach involving personal information, we will act promptly in accordance with the Australian Privacy Act 1988 and notify affected individuals and the appropriate authorities as required by law.

## **Governing Law**

These Terms and Conditions are governed by the laws of Australia. Any disputes arising from these Terms or the provision of our services will be subject to the exclusive jurisdiction of the courts located in that state.

## **Changes to Terms and Conditions**

We reserve the right to modify or update these Terms and Conditions at any time without prior notice. Any changes will be effective immediately upon being posted on the website. Continued use of the website following any updates constitutes your acceptance of the revised Terms.

If you have any questions or concerns about these Terms and Conditions, or if you wish to access or update your personal information, please contact us.

Contact us

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