



WEBSITE TERMS OF USE

Welcome to Demeter Broking Group Pty Ltd ("Demeter Broking Group") website ("Website"). Demeter Broking Group Pty Ltd (ABN 12 692 648 758) operates this Website, with the registered office located at Unit 3, 7160 Great Eastern Hwy, Mundaring WA 6073. In these Terms of Use, "we," "our," and "us" refer to Demeter Broking Group Pty Ltd.

1. Introduction

1. By accessing and using this Website, you agree to comply with these Terms of Use. If you do not agree, you are no longer permitted to access or use this Website.
2. Violation of these Terms of Use will result in the immediate revocation of your right to access and use this Website.
3. This Website is intended for Australian residents aged 18 years and over. The content, including products and prices, is frequently updated. Products may be withdrawn at any time without notice.
4. We may amend these Terms of Use at any time. The amended Terms will be effective upon posting on this Website. Continued use of the Website constitutes acceptance of the amended Terms.
5. Information presented on this website is based on generalisations. Any advice given does not take into account your objectives, financial situation or needs so please consider whether it is appropriate for you. Subject to suitability. Finance available to approved applicants only. Credit criteria, fees and charges apply. Terms and conditions available on request.
6. *Demeter Broking Group obtains your loan estimate via making a request to a credit reporting body to access your credit reporting information. In order to do this, Demeter Broking Group Pty Ltd will first submit your personal information to the credit reporting body and will be acting as an "Access Seeker" to make the request. The process of obtaining your loan estimate will NOT impact your credit score. Proceeding with your loan estimate for approval with any particular lender may result in a formal credit enquiry.

2. Privacy Policy

1. We prioritise your privacy. Please refer to our Privacy Policy to understand how we use, store, and transfer your information. Use of this Website is subject to our Privacy Policy.

3. Third Party Products

1. This Website offers access to products provided by third parties. We do not control these third parties. Verify and satisfy your personal preferences and requirements before applying for or obtaining any product. Consult relevant product disclosure statements before making a purchase.

2. All prices are in Australian dollars (AUD \$).
3. We are not liable for any loss or damages incurred in connection with products obtained through this Website.
4. Product statements on this Website are summaries for comparison purposes. Confirm the precise terms of any product prior to purchase.
5. Submitting personal details through this Website allows you to make an offer to obtain a product from a third party. Acceptance forms a contract subject to their terms and conditions.

4. The Service and How We Are Paid

1. We provide services to research and compare loan and finance products from third parties.
2. Our comparison service is free to use, subject to these Terms of Use. We receive commission from third party providers if you successfully purchase a product.

5. Permitted Use

You may use this Website for personal use only in compliance with these Terms of Use. Commercial use is prohibited.

You agree not to use automated tools to access data, duplicate content, reverse engineer the Website, or post spam. Unlawful or fraudulent use is prohibited.

6. Registering an Account

If you create an account, you agree to keep your login details confidential and accept responsibility for activity under your login credentials.

7. No Advice

Demeter Broking Group does not offer financial, investment, legal or taxation advice on this Website.

8. Intellectual Property Rights

All intellectual property rights in content on this Website are owned or licensed by Demeter Broking Group Pty Ltd.

9. Exclusions of Liability

This Website and its content are provided "as is". We make no warranties regarding reliability, accuracy or completeness. Use of this Website is at your own risk.

10. Indemnity

You agree to indemnify Demeter Broking Group Pty Ltd for losses arising from breach of these Terms.

11. Contact Us

For questions about this Website or our services, please contact us at amie@demeterbg.com.au or 08 6495 9080.

12. Governing Law

These Terms are governed by the laws of Western Australia and the Commonwealth of Australia.