

Website Terms and Conditions

1. About This Website

- 1.1. This website is owned and operated by EBC Asset Management Pty Ltd (ACN 669 579 480) (AFS Licence Number 552 009) (**EBC Asset Management, we, us, or our**).
- 1.2. By accessing or using this website, you agree to be bound by these Terms and Conditions.

2. Nature of Information

- 2.1. The content on this website is provided for general informational purposes only and does not constitute:
 - (a) An offer, solicitation, or invitation to purchase or subscribe for any securities, units, investments, or financial products;
 - (b) Financial product advice (whether personal or general);
 - (c) Legal, taxation, or other professional advice; or
 - (d) A recommendation to engage in any investment strategy or transaction.
- 2.2. You acknowledge and understand that:
 - (a) All investments and financial transactions carry inherent risks, including the risk of loss of capital;
 - (b) Historical performance data, if presented, does not guarantee or predict future results;
 - (c) Forward-looking statements, projections, forecasts, and estimates are subject to uncertainties and assumptions that may not materialise; and
 - (d) Actual outcomes may differ materially from any projections or estimates provided.

3. Disclaimers and Limitations of Liability

- 3.1. To the maximum extent permitted by law, EBC Asset Management:
 - (a) Makes no representations or warranties (express or implied) regarding the accuracy, completeness, currency, reliability, or suitability of any information on this website;
 - (b) Does not warrant that this website will be uninterrupted, error-free, or free from viruses or other harmful components; and
 - (c) Disclaims all warranties, including implied warranties of merchantability, fitness for purpose, and non-infringement.
- 3.2. To the fullest extent permitted by law (including under the Australian Consumer Law), EBC Asset Management excludes all liability for:
 - (a) Any errors, omissions, or misstatements (whether negligent or otherwise) in the content of this website;
 - (b) Any loss, damage, cost, or expense (whether direct, indirect, consequential, or incidental) arising from your access to or use of this website or reliance on its content;
 - (c) Any loss of profits, revenue, data, business opportunities, or goodwill; and

- (d) Any damages arising in contract, tort (including negligence), equity, statute, or otherwise.
- 3.3. Where liability cannot be excluded by law, EBC Asset Management's liability is limited to the maximum extent permitted.
- 3.4. EBC Asset Management is under no obligation to update, correct, or maintain the currency of information on this website. Information may be based on market conditions, assumptions, or data that change without notice.

4. Your Responsibilities

- 4.1. Before making any investment or financial decision based on information from this website, you should:
 - (a) Assess whether any product or strategy is appropriate for your individual circumstances, objectives, and financial situation;
 - (b) Obtain and review all relevant disclosure documents, product disclosure statements (PDS), information memoranda, or offer documents;
 - (c) Consult with EBC Asset Management staff directly to discuss your specific requirements; and
 - (d) Seek independent financial, legal, and taxation advice from qualified professionals.
- 4.2. You are responsible for:
 - (a) Conducting your own due diligence and investigations;
 - (b) Verifying any information before relying on it; and
 - (c) Making your own independent assessment of any investment opportunity.

5. Conflicts of Interest and Related Interests

- 5.1. EBC Asset Management and its directors, officers, employees, and related parties may:
 - (a) Hold positions in, or have financial interests in, securities or products referenced on this website;
 - (b) Act in various capacities (including as adviser, underwriter, broker, dealer, lender, or principal) in relation to issuers or products mentioned;
 - (c) Receive fees, commissions, or other benefits for services provided; and
 - (d) Have relationships with issuers, including through board appointments or other commercial arrangements.
- 5.2. These activities are conducted in accordance with applicable laws and our internal policies.

6. Jurisdiction and Regulatory Information

- 6.1. Unless otherwise specified, the products and services described on this website are available only to persons located in Australia and are subject to Australian law.
- 6.2. The information on this website is not intended for distribution to, or use by, any person in any jurisdiction where such distribution or use would be contrary to local law or regulation. Accessing this website does not constitute an offer or invitation in jurisdictions where such offers or invitations are prohibited.

- 6.3. If you access this website from outside Australia, you do so at your own initiative and are responsible for compliance with local laws.

7. Third-Party Content and Links

- 7.1. This website may contain hyperlinks to third-party websites not controlled by EBC Asset Management. These links are provided for convenience only. EBC Asset Management:
- (a) Does not endorse, approve, or control the content of linked websites;
 - (b) Makes no representations regarding the accuracy, quality, or suitability of third-party content or services;
 - (c) Bears no responsibility for the availability, content, privacy practices, or terms of use of external sites; and
 - (d) Recommends that you conduct your own enquiries regarding third parties and review their terms and privacy policies.
- 7.2. Any software, applications, tools, or calculators accessible through this website (whether proprietary or third-party) are provided "as is" without warranty of any kind. To the maximum extent permitted by law, EBC Asset Management:
- (a) Excludes all liability for damage, loss, or consequences arising from downloading, installing, or using any software;
 - (b) Makes no warranties regarding functionality, compatibility, security, or freedom from viruses or malicious code; and
 - (c) Does not guarantee the accuracy of results produced by any tools or calculators.
- 7.3. You use all software and tools at your own risk and are responsible for implementing appropriate security measures.

8. Intellectual Property Rights

- 8.1. All content on this website, including text, graphics, logos, images, software, and design elements, is owned by or licensed to EBC Asset Management and is protected by Australian and international intellectual property laws.
- 8.2. You may view and print content from this website for personal, non-commercial use only, provided you:
- (a) Do not modify, reproduce, or distribute the content;
 - (b) Retain all copyright and proprietary notices; and
 - (c) Do not use the content for any commercial purpose without EBC Asset Management's prior written consent.
- 8.3. Without EBC Asset Management's express written permission, you must not:
- (a) Reproduce, adapt, modify, distribute, or publicly display any content from this website;
 - (b) Frame, mirror, or incorporate this website or its content into another website;
 - (c) Use any automated system (including robots, scrapers, or data mining tools) to access or extract content; or

(d) Use EBC Asset Management's name, logo, or trademarks without authorisation.

9. Privacy and Data Protection

9.1. EBC Asset Management is committed to protecting your privacy and handling your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles.

9.2. Please refer to our Privacy Policy for detailed information about:

- (a) What personal information we collect and how we collect it;
- (b) How we use, store, and disclose your information;
- (c) Your rights to access and correct your information; and
- (d) How to make a privacy complaint.

10. Security and Fraud Prevention

10.1. EBC Asset Management takes the security of our systems and your information seriously. We implement reasonable technical and organisational measures to protect against unauthorised access, fraud, and cyber threats.

10.2. You should:

- (a) Maintain the confidentiality of any login credentials or passwords;
- (b) Use up-to-date antivirus and security software;
- (c) Be vigilant against phishing, scams, and fraudulent communications; and
- (d) Report any suspected security breaches or fraudulent activity to us immediately.

10.3. If you suspect fraud or have security concerns, please contact us.

11. General Terms

11.1. These Terms and Conditions are governed by the laws of New South Wales, Australia. You irrevocably submit to the non-exclusive jurisdiction of the courts of New South Wales.

11.2. If any provision of these Terms is held to be invalid or unenforceable, that provision will be severed and the remaining provisions will continue in full force and effect.

11.3. These Terms constitute the entire agreement between you and EBC Asset Management regarding your use of this website and supersede any prior agreements or understandings.

11.4. EBC Asset Management reserves the right to modify these Terms at any time without prior notice. Your continued use of the website after any changes constitutes acceptance of the modified Terms. We recommend reviewing these Terms periodically.

11.5. No waiver of any provision of these Terms will be deemed a further or continuing waiver of that or any other provision.

If you have any questions about these Terms and Conditions, please contact us