



## **Terms & Conditions**

This website is operated by Justine Back Pty Ltd (ABN 74 052 049 493) trading as Back to Back Financial Planners. We are an authorised representative of an AMP Australian financial services licensee, as shown in our Financial Services & Credit Guide. Your access to this website is subject to these terms and conditions, the our Privacy Policy Statement, notices, disclaimers and any other terms and conditions or other statements contained on this website (referred to collectively as "Terms and Conditions"). By using this website you agree to be subject to the Terms and Conditions.

### **Access for persons from within Australia only**

This website is for only for the use of persons accessing the website from within Australia. The services described in this website are only available to persons accessing the website from within Australia.

### **No investment advice provided to you**

Unless otherwise expressly stated to the contrary, this website is not designed for the purpose of providing personal financial or investment advice. Information provided does not take into account your particular investment objectives, financial situation or investment needs.

You should assess whether the information on this website is appropriate to your particular investment objectives, financial situation and investment needs. You should do this before making an investment decision on the basis of the information on this website. You can either make this assessment yourself or seek the assistance of an adviser.

Unless otherwise expressly stated to the contrary, the information on this website is not a recommendation to invest in any investments, securities or financial products offered by any product issuer, including AMP or a member of the AMP group of companies.

### **Third party offers**

This website may contain references to other special offers or promotions by third parties. Subject to any applicable law which cannot be excluded, we make no warranties or representations regarding the quality, accuracy, merchantability or fitness for purpose of the goods or services available from these persons. Your obtaining of goods or services from these persons is at your own risk. You indemnify us and our authorising licensee against all liability, loss, damage, cost and expense arising from or relating to your obtaining goods or services from a third party referred to in this website.

## **Disclaimer and limitation of liability**

To the maximum extent permitted by law, neither we nor our authorising licensee will be liable in any way for any loss or damage suffered by you through use or access to this website, or our failure to provide this website. Our liability for negligence, breach of contract or contravention of any law as a result of our failure to provide this website or any part of it, or for any problems with this website, which cannot be lawfully excluded, is limited, at our option and to the maximum extent permitted by law, to resupplying this website or any part of it to you, or to paying for the resupply of this website or any part of it to you.

## **General conditions**

These Terms and Conditions are governed by the law in force in the State of New South Wales, and the parties irrevocably submit to the non-exclusive jurisdiction of the courts of New South Wales and courts of appeal from them for determining any dispute concerning the Terms and Conditions.

These Terms and Condition can be modified at any time by us and you agree to continue to be bound by these Terms and Conditions as modified. We will give you notice of these changes by publishing revised Terms and Conditions on this website – we will not separately notify you of these changes.

If the whole or any part of a provision of these Terms and Conditions are void, unenforceable or illegal in a jurisdiction it is severed for that jurisdiction. The remainder of the Terms and Conditions have full force and effect and the validity or enforceability of that provision in any other jurisdiction is not affected. This clause has no effect if the severance alters the basic nature of the Terms and Conditions or is contrary to public policy.

## **Linking to our website**

If you wish to link to this website, you must first seek our written approval.

## **Copyright**

Except where necessary for viewing the information on this website on your browser, or as permitted under the Copyright Act 1968 (Cth) or other applicable laws or these Terms and Conditions, no information on this website may be reproduced, adapted, uploaded to a third party, linked to, framed, performed in public, distributed or transmitted in any form by any process without the specific written consent of the Owner.