

## **Corporate Authorised Representative**

Ironbark Wealth Advisers Pty Ltd ABN 46 087 364 650 trading as Ironbark Wealth Advisers is a Corporate Authorised Representative of Madison Financial Group Pty Ltd ABN 36 002 459 001 AFSL License No. 246679.

## **Terms of Use**

The Ironbark Wealth Advisers website ("website") is owned and operated by Ironbark Wealth Advisers Pty Ltd ("Ironbark Wealth Advisers") having its registered office at 35 Church Street Dubbo NSW 2830.

By using and accessing this website or any of its pages, you agree to be legally bound by these Terms of Use (including the Privacy Policy) detailed below. These terms are governed by Australian law and Australian courts have exclusive jurisdiction for any disputes arising from your use of this website.

We may change the content or services on the website without notice including the Terms of Use and the Privacy Policy. Your continued access to, or use of, the website means that you agree to and accept the changes we make. We recommend that you periodically review these Terms of Use and Privacy Policy for changes.

The information provided on this website is prepared for residents of Australia only and should not be relied upon by residents of any other jurisdiction.

## **General Advice Warning**

**IMPORTANT:** Any advice provided on this website is General Advice only and has been prepared without taking into account your particular investment objectives, financial situation or particular needs. Before making any investment decision based on this advice, you should consider, with or without the assistance of a financial adviser, whether it is appropriate to your particular investment needs, objectives and financial circumstances. You should obtain and consider the relevant Product Disclosure Statement (PDS) or other disclosure document before making any decision to acquire a financial product.

## **General Information Only**

The material on this website has been prepared for general information purposes only and not as specific advice to any particular person. The examples provided on this website are provided for illustrative purposes only.

Although every effort has been made to verify the accuracy of the information contained on this website, Ironbark Wealth Advisers, its officers, representatives, employees and agents disclaim all liability (except for any liability which by law cannot be excluded), for any error, inaccuracy in, or omission from the information contained in this website or any loss or damage suffered by any person directly or indirectly through relying on this information.

## **Accuracy and Currency of Information**

Ironbark Wealth Advisers believes that the information and material provided on this website is correct at the time of compilation but does not warrant the accuracy or currency of that information and material. You should carefully check the date of compilation of the information and material (where relevant) to determine its currency.

Save for statutory liability which cannot be excluded, Ironbark Wealth Advisers disclaims all responsibility for any loss or damage which any person may suffer from reliance on the information and material on this website or any opinion, conclusion or recommendation in the information and material whether the loss or damage is caused by any fault or negligence on the part of Ironbark Wealth Advisers or otherwise.

### **No Warranty**

The information and opinions contained on the website are provided without any warranty of any kind, either expressed or implied, to the fullest extent permissible pursuant to applicable law. Subject to any rights you may have under the Australian Consumer Law or other applicable consumer protection laws which cannot be excluded, Ironbark Wealth Advisers:

- Makes no warranties that functions contained on the website will be uninterrupted or error-free, that defects will be corrected, or that the website or the servers that make it available will be free of viruses or other harmful components
- Excludes all warranties and conditions whether express or implied
- Limits liability to the extent permitted by law

### **Privacy**

Ironbark Wealth Advisers is committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Our Privacy Policy, available on this website, explains how we collect, use and disclose your personal information.

### **Copyright**

Copyright in all the material, works, software, design, text, graphics and code contained on or used to produce the website and in the information and material and in its arrangement or layout, is owned or licensed by Ironbark Wealth Advisers unless otherwise indicated.

Other than as permitted below, your use of anything in which Ironbark Wealth Advisers owns copyright is governed by the copyright laws of Australia and its international treaties with other countries. The material is freely accessible for browsing purposes only. You may not copy, publish, distribute, create works from or commercially exploit the content of this website for any other purpose without our express written consent.

### **Loss or Damage to Your Systems**

Ironbark Wealth Advisers will not be liable for any loss or damage from any cause to your system or website, or to people linking to this material from your website, caused by or in connection with the use or link to this material. Any such loss or damage will be your responsibility. We advise you to take your own precautions in relation to protecting your system or website from malfunction or viruses.

### **Links to and from other sites**

When you use a link to go from our website to another site, none of these links comprise or imply support or recommendation of any other company, product or service by us. We do not control and are not responsible for the information on any other site found through our website. Linking to and framing of this website is not permitted without our express written consent.

## Complaints

Providing you with quality service is important to us, which is why we have procedures in place to deal with complaints fairly, transparently and quickly.

If you have a complaint about the financial services we have provided, please contact us on (02) 6884 4680 or contact Infocus via the below to discuss your concerns:

Phone: (07) 5406 5000

Mail: The Complaints Manager

Madison Financial Group Pty Ltd

Sunshine Plaza QLD 4558

Email: [ProfessionalStandards@infocus.com.au](mailto:ProfessionalStandards@infocus.com.au)

Your complaint should include an outline of the financial services which have not met with your satisfaction. Include a brief summary of all the facts relating to your complaint and how you believe we can resolve the matter to your satisfaction.

Infocus will investigate your complaint and will make every effort to ensure you receive a fair and prompt reply. For complaints relating to the financial services, we provide you a written response within 30 calendar days of receiving your complaint. We will keep you informed of the progress of your complaint if this investigation cannot be resolved within this time.

If we cannot resolve your complaint to your satisfaction, you may be entitled to lodge a complaint with the Australian Financial Complaints Authority (AFCA). Infocus is a member of the external complaints resolution scheme operated by the Australian Financial Complaints Authority (AFCA). AFCA provide free advice and assistance to customers not satisfied with the responses provided by member companies to their complaints. AFCA may undertake an independent external investigation of the complaint or enquiry. Member companies like Infocus are bound by any decisions made by AFCA.

You can contact the Australian Financial Complaints Authority by;

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Website: <http://www.afca.org.au>

Email: [info@afca.org.au](mailto:info@afca.org.au)