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Each time you access a RevTech Media website or other digital content platform you confirm you have read and agree to these terms and conditions (Terms and Conditions of Use).

RevTech Media may from time to time amend, update or change our content platforms including these Terms and Conditions of Use without prior notice. You should periodically check the page containing the Terms and Conditions of Use for changes. These are the current Terms and Conditions of Use and replace any other terms and conditions of use previously published for this website

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Your access and use of our website and other digital content platforms is conditional on you not breaching these Terms and Conditions of Use. You are responsible for maintaining the confidentiality of your user name and password and to ensure that there is no improper use of information made available on our content platforms. We may immediately terminate your access to our content platforms, without notice, if you breach these Terms and Conditions of Use.

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Our content platforms and all works contained in it are RevTech Media's intellectual property and subject to copyright.

By posting any content on our content platforms (including any photographs) you agree to and hereby grant, represent and warrant that you have the right to grant and in fact grant RevTech Media, its contractors, and the users of our content platforms an irrevocable, perpetual, royalty-free, fully

sub-licensable, fully paid up, worldwide licence to use, copy, publicly perform, digitally perform, publicly display and distribute such content and to prepare derivative works of, or incorporate into other works, such posted content. This licence is non-exclusive, except you agree that we shall have the exclusive right to enjoy this licence to the extent of combining your content with the posted content of others for the purposes of our website.

Other than for the purposes of and subject to the conditions prescribed under the Copyright Act 1968 (Commonwealth of Australia) and similar statutes that apply in your location, you may not, in any form or by any means:

- adapt, reproduce, broadcast, decompile, disassemble, copy, store, distribute, transmit, print, modify, perform, publish or create derivative works from any part of this web site; or
- put to commercial use any information, products or services obtained from any part of this web site,
- other than for the purposes of acting for RevTech Media or without RevTech Media's prior written consent.

Framing and Linking to our websites

Linking to our websites and other digital content platforms will only be permitted with the express prior written consent of RevTech Media.

RevTech Media is not responsible for the content of any other website or platform accessed via the RevTech Media website. Links to other websites and platforms are provided for convenience only and do not represent any endorsement by RevTech Media of the products or services offered by the website owner.

Interference

RevTech Media is not liable to you or anyone else if interference with or damage to your computer systems occurs in connection with use of our content platforms or a linked platform. You must take your own precautions to ensure that whatever you select for your use from our content platforms is free of errors, viruses or anything else (such as 'worms' or 'trojan horses') that may interfere with or damage the operations of your computer systems.

Indemnification

You agree to fully indemnify and hold RevTech Media harmless from any claim, cost, demand or damage (including legal costs on a full indemnity basis) incurred or which may be incurred arising from a breach by you of these Terms and Conditions of Use including the improper use of our content platforms by you or anyone who gains authorised or unauthorised access from you.

Governing Law

These Terms of Use are governed by the laws of New South Wales, Australia, and you agree to submit to the non-exclusive jurisdiction of its courts in relation to any matters concerning these Terms of Use.

Privacy Policy

The RevTech Media Privacy Policy sets out how RevTech Media will use your information and can be found here. By using our website or other digital content platform, registering your interest with RevTech Media, contacting RevTech Media or participating in a campaign, you consent to RevTech Media handling and processing your information as described in the Privacy Policy.

Information is sourced from third parties

In compiling this website, RevTech Media has relied on the information provided to us by third parties. We do not guarantee the correctness or completeness of the information provided on this website. From time to time, our content platforms will contain links to a third party's website or platform. RevTech Media takes no responsibility for the information provided on a third party's website

regardless of whether or not the website was accessed through a link from the RevTech Media website. The provision of a link on does not constitute an endorsement or approval of that website or any products or services on that website.

Commissions

RevTech Media does not charge you for our services. RevTech Media may be paid a commission or fee by the participating lender, retailer or provider, or their representative if you decide to accept an offer from a participating lender, retailer or provider which came about as a result of a referral from RevTech Media. RevTech Media may also be paid a referral fee where you access a third party website through one of our content platforms.

The commission RevTech Media may receive will vary depending on the type of product or service and the value of that product or service. Any commissions or fees that RevTech Media may receive as a result of its members taking up products or services as a result of offers on this website will be disclosed on the relevant offer webpage.

You may be required to pay application fees, valuation fees, or other fees to the participating lender, retailer or provider if you elect to apply for an offer made available to members of RevTech Media. These fees are not paid to RevTech Media.

Complaints

If you have any concerns regarding our compliance with relevant privacy or Spam legislation please contact us via email complaints@revtech.media. If we are unable to resolve your problem, you may contact our external dispute resolution scheme. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Our external dispute resolution providers are:

If you are unhappy with our response you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

- Call AFCA on: 1800 931 678 (free call)
- Email AFCA at: info@afca.org.au
- Mail: GPO Box 3, Melbourne, VIC 3001AFCA on: 1800 931 678 (free call)

If your complaint is about Spam, you can contact the Australian Communications and Media Authority (ACMA):

- Call ACMA on: 1300 850 115
- Email ACMA at: info@acma.gov.au
- Mail: PO Box 78, Belconnen, ACT 2616

Privacy Consent

RevTech Media is collecting personal information about you. The notice below is to inform you of your rights under the Privacy Act.

- The information you provide will be held by RevTech Media.
- You can gain access to the information we hold about you by contacting us by emailing contact@revtech.media
- We may use the personal information you provide for the purposes of arranging credit and for direct marketing of products and other services offered by RevTech Media or any organisation we are affiliated with or represent. If you do not wish to receive direct marketing material from RevTech Media you must contact us on the above email to request not to receive this information.
- We may need to disclose personal information to any industry body, tribunal, court or otherwise in connection with any complaint or enquiry to which RevTech Media may need to respond.
- We may disclose personal information about you as required by law, or to any organisation involved in providing credit to you, or any other associates or contractors of RevTech Media,

including, for example, statement printing houses, mail houses, lawyers, accountants, or people considering acquiring or taking an interest in our business or our assets.

- If you do not provide your personal information you will not be accepted as a member of one of our consumer networks.
- To enable us to maintain a successful business and to continue to source switching and group discount opportunities, we may disclose your personal information to other organisations that provide products or services used or
- We may also receive personal information about you from those organisations when we have referred you to that organisation.
- The types of organisations with which we are likely to exchange information about you may include (but will not be limited to) intermediaries, lenders, valuers, brokers, lenders, mortgage insurers, comparison website providers, surveyors, accountants, credit reporting agencies, credit representatives and lawyers.
- Our Privacy Policy contains information about how you can complain about a breach of the Australian Privacy Principles and how we deal with such complaints.

By registering as a member with RevTech Media, you indicate your consent to RevTech Media collecting, using and disclosing your personal information (including any sensitive information) as explained above and in our Privacy Policy), sending marketing information to you (unless you have directed us not to as described in the Privacy Policy).