

COLLIES WEALTH PARTNERSHIPS LIMITED

WEBSITE TERMS OF USE

Welcome to Collies Wealth Partnerships Limited Before you use our site, please read these Terms of Use, as they contain important information.

This website (Site) is operated by Collies Wealth Partnerships Limited (we, our or us). These website terms of use (Terms) apply to your use of, and access to, the Site.

Information and availability

While we use reasonable attempts to ensure the accuracy and completeness of the content and materials on the Site (Content), to the extent permitted by law, we do not warrant the accuracy, completeness or suitability of any of the Content. The Content may be subject to change without notice and we do not undertake to keep the Site up-to-date. The Content is factual information only, is not comprehensive and is for general information purposes only. We also do not warrant that access to the Site will be uninterrupted, error-free or free from viruses.

The information provided on this website is for general informational purposes only and does not constitute financial advice. Before making any financial decisions, we strongly recommend you seek advice from a qualified, registered financial adviser who can provide recommendations based on your specific situation and goals. Past performance is not indicative of future results. Investments carry risk, and you may lose some or all of your invested capital.

Intellectual Property rights

Unless otherwise indicated, we own or license the Content and all intellectual property rights (including any copyright, registered or unregistered designs, illustrations, artwork, patents or trade mark or logo rights and domain names) displayed or used on the Site (Our Intellectual Property).

We authorise you to access and use the Site solely for your own personal, non-commercial use and to display, print and download the Content onto your personal device provided that you do not remove any copyright notice included in Our Intellectual Property.

You must not use the Site, or any of the Content, for your commercial purposes, including, for example, to advertise your own business or for any other revenue generation activity and you must not use the Site, including the Content, in any way that competes with our business.

Subject to the above, your use of, and access to, the Site and the Content does not grant or transfer to you any rights, title or interest to Our Intellectual Property. Unless otherwise permitted in these Terms, you must not:

- (a) copy or use, in whole or in part, any of Our Intellectual Property;
- (b) reproduce, retransmit, distribute, display, disseminate, sell, publish, broadcast or circulate any of Our Intellectual Property; or
- (c) breach any intellectual property rights connected with Our Intellectual Property, including altering or modifying any of Our Intellectual Property, causing any of Our Intellectual

Property to be framed or embedded in another website or platform, or creating derivative works from Our Intellectual Property.

Nothing in the above clause restricts your ability to publish, post or repost Content or Our Intellectual Property on your social media page or blog, provided that:

- (a) you do not assert that you are the owner of the Content or Our Intellectual Property;
- (b) unless explicitly agreed by us in writing, you do not assert that you are endorsed or approved by us;
- (c) you do not damage or take advantage of our reputation, including in a manner that is illegal, unfair, misleading or deceptive; and
- (d) you comply with all other terms of these Terms.

Conduct we don't accept

You must not do or attempt to do anything that is unlawful, which is prohibited by applicable law, which we would consider inappropriate or which might bring us or the Site into disrepute. This includes:

- (a) anything that would constitute a breach of an individual's privacy or any other legal rights;
- (b) using the Site to defame, harass, threaten, menace or offend any person;
- (c) using the Site for unlawful purposes;
- (d) interfering with any user of the Site;
- (e) tampering with or modifying the Site, knowingly transmitting viruses or other disabling features, or damaging or interfering with the Site, including using trojan horses, viruses or piracy or programming routines that may damage or interfere with the Site;
- (f) using the Site to send unsolicited electronic messages;
- (g) using data mining, robots, screen scraping or similar data gathering and extraction tools on the Site; or
- (h) facilitating or assisting a third party to do any of the above acts.

Third party sites

The Site may contain links to websites operated by third parties. Unless we tell you otherwise, we do not control, endorse or approve, and are not responsible for, the content on those websites. We recommend that you make your own investigations with respect to the suitability of those websites. If you purchase goods or services from a third party website linked from the Site, such third party provides the goods and services to you, not us.

Our liability is limited

You may have certain rights under the Consumer Guarantees Act 1993 and Fair Trading Act 1986 in relation to the Site and the Content, and you may contact us for more information about this. Despite anything to the contrary, to the maximum extent permitted by law, we exclude all liability for any loss or damage of any kind (including consequential loss, indirect loss, loss of profit, loss of

benefit, loss of opportunity or loss of reputation) whether under statute, contract, equity, tort (including negligence), indemnity or otherwise arising out of or in connection with the Site or the Content.

Privacy

We respect your privacy and understand protecting your personal information is important. Our Privacy Policy (available on the Site) sets out how we will collect and handle your personal information.

What happens if we discontinue the Site

We may, at any time and without notice, discontinue the Site (in whole or in part), or exclude any person from using our Site.

Which laws govern these Terms

These Terms are governed by the laws of New Zealand. Each party irrevocably and unconditionally submits to the exclusive jurisdiction of the courts operating in New Zealand and any courts entitled to hear appeals from those courts and waives any right to object to proceedings being brought in those courts.

Changes to these Terms

We may, at any time and at our discretion, vary these Terms by publishing the varied terms on the Site. We recommend you check the Site regularly to ensure you are aware of our current terms.

For any questions and notices, please contact us at:

Collies Wealth Partnerships Limited

Email: brett.anderson@collieswealth.com

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