

## WEBSITE TERMS & CONDITIONS

These terms & conditions and the privacy statement ('Terms and Conditions') govern your use of this website. By accessing and using this website, you agree to abide by the Terms and Conditions.

### Access to website

This website and the copyright in all text, graphics, images, software and any other materials on this website is owned by the CMC Markets Group ('CMC Markets') or its licensors. You may only use the materials on this website solely for your own personal use and solely for non-commercial purposes. For the purpose of these Terms and Conditions, members of the CMC Markets Group include CMC Markets Asia Pacific Pty Ltd (ABN 11 100 058 213), CMC Markets Stockbroking Limited (ABN 69 081 002 851), CMC Markets Pty Ltd (ABN 75 100 058 106) and other related companies.

You may display on a computer screen or print extracts from this website for the above-stated purpose only and without alteration, addition or deletion. Except as expressly stated within these Terms and Conditions, you may not without CMC Markets' prior written permission alter, modify, reproduce, distribute or commercially exploit any materials from the website.

You acknowledge that 'CMC Markets', 'CMC', 'CMCforex', 'cmcforex.com', 'cmcpartners.com' and 'cmcworldwide.com' are trademarks of CMC Markets. You may reproduce such trademarks without alteration on material downloaded from this website to the extent authorised above, but you may not otherwise use, copy, adapt or erase them without CMC Markets' prior written permission.

The names and logos of other companies appearing on this website may be the trademarks of third parties and are used by CMC Markets with the permission of their respective owners.

### Intellectual property notices

All copyright, database rights, trademarks and other intellectual property rights in the works of authorship ('Contents') contained in this website, including but not limited to all design, text, sound recordings, and images are owned, except as otherwise expressly stated, by CMC Markets or a third party including our licensors. These Contents may or may not be identified with a symbol identifying a name, term or item in which copyright or a trademark is held. The lack of such symbol should not, under any circumstances, be understood as meaning that the Contents are not the intellectual property of either CMC Markets or a third party.

### Entire agreement

These Terms and Conditions (and, as relevant, the Bendigo Invest Direct Terms and Conditions) contain the entire agreement between you and CMC Markets relating to your access and use of this website. CMC Markets may change these Terms and Conditions at any time and will notify you of such changes by posting an updated version of these Terms and Conditions on this website. You are responsible for regularly reviewing these Terms and Conditions and if you use this website after any such changes are published, such use shall constitute your agreement to such changes.

### Third party's materials and websites

This website may contain materials produced by third parties or links to other websites. Such materials and websites are provided by third parties and are not under CMC Markets' direct control and CMC Markets accepts no responsibility or liability in respect of any such third party materials or for the operation or content of other websites (whether or not linked to this website). You acknowledge that CMC Markets shall be entitled to require you to remove any link from another website to this website which you install without obtaining CMC Markets' prior written consent.

### CMC Markets' liability

The information and material on this website is provided as general information only and has not been prepared to take account your particular objectives, financial situation or needs and is not suitable to be relied upon as personal financial product advice. Therefore, before acting on the information and material on this site, you should consider whether the information and material is appropriate for you, having regard to your objectives, financial situation and needs.

If you register to become a customer of the Bendigo Invest Direct service which is provided by CMC Markets and receive services from CMC Markets, you will be required to accept, as relevant the Bendigo Invest Direct Terms and Conditions and CMC Markets Stockbroking Financial Services Guide and any supplementary and replacement documents and updated information that is provided to you by CMC Markets including via emails. Such Terms will govern your relationship with CMC Markets and CMC Markets' liability to you in respect of Services provided.

Website terms & conditions continued overleaf >

## WEBSITE TERMS & CONDITIONS (continued)

Although CMC Markets updates the website on a regular basis, it does not warrant that the information or materials contained in the website are current or accurate or that any of products or services featured on the website are available. CMC Markets may change the materials appearing on this website at any time without notice.

CMC Markets is not liable for any damages including, without limitation, damage to your computer or computer system or settings, loss of data, revenue or profits, which you may suffer arising out of your use, delay in using, or inability to access this website, or in any other way connected with this website, including from the downloading of any software from this website. CMC Markets disclaims any representation or warranty that the website or materials will meet your requirement or that the website or any software will be uninterrupted, secure or free from errors or viruses.

### Indemnity

You agree to indemnify and hold CMC Markets, subsidiaries, affiliates, officers and employees not liable for any loss, cost, damage, claim or demand, including reasonable legal fees, made by any third party or incurred or suffered by CMC Markets or its subsidiaries, affiliates, officers or employees in connection with your use of the website in breach of these Terms and Conditions or negligence.

### Your information

In addition to any obligations that you may have if you register to become a customer of CMC Markets, you agree to ensure that all information which you provide to CMC Markets is complete and accurate to the best of your knowledge and belief. You agree to notify CMC Markets immediately of any changes to the details you have provided to enable CMC Markets to keep its records up to date and accurate. The information that you provide about yourself to CMC Markets will only be used by CMC Markets in accordance with its Privacy Statement and otherwise in accordance with the National Privacy Principles in the Privacy Act 1988 (Cth) and the 'private sector amendments' contained in the Privacy Amendment (Private Sector) Act 2000 (Cth).

### Applicable law

This website (including these Terms and Conditions) shall be governed by Australian Law, in particular the Law of New South Wales which will have exclusive jurisdiction over any disputes arising from this website.

### Company details

The registration details of CMC Markets Asia Pacific Pty Ltd, CMC Markets Stockbroking Limited and CMC Markets Pty Ltd are:

#### CMC Markets Asia Pacific Pty Ltd

ABN 11 100 058 213  
AFSL No. 238054

#### Registered office

Level 20  
Tower 3  
International Towers  
300 Barangaroo Avenue  
Sydney NSW 2000

#### CMC Markets Stockbroking Limited

ABN 69 081 002 851  
AFSL No. 246381

#### Registered office

Level 20  
Tower 3  
International Towers  
300 Barangaroo Avenue  
Sydney NSW 2000

#### CMC Markets Pty Ltd

ABN 75 100 058 106  
AFSL No. 279437

#### Registered office

Level 20  
Tower 3  
International Towers  
300 Barangaroo Avenue  
Sydney NSW 2000

### Regulatory information

CMC Markets Asia Pacific Pty Ltd, CMC Markets Stockbroking Limited and CMC Markets Pty Ltd are licensed and regulated in Australia by the Australian Securities and Investments Commission.

CMC Markets Stockbroking Limited is a Participant of the ASX Group.