

# WEBSITE TERMS OF USE

## 1. ABOUT THE WEBSITE

- Welcome to [www.yolkfinance.com.au](http://www.yolkfinance.com.au) (the 'Website'). The Website provides finance broking services (the 'Services').
- The Website is operated by Yolk Finance Pty Ltd (ABN 23 627 220 955). Access to and use of the Website, or any of its associated Products or Services, is provided by Yolk Finance Pty Ltd. Please read these terms and conditions (the 'Terms') carefully. By using, browsing and/or reading the Website, this signifies that you have read, understood and agree to be bound by the Terms. If you do not agree with the Terms, you must cease usage of the Website, or any of Services, immediately.
- Yolk Finance Pty Ltd reserves the right to review and change any of the Terms by updating this page at its sole discretion. Amendments will be effective immediately upon notification on the Site, without further notice to you. Your continued use of the Site following such notification will represent an agreement by you to be bound by the Terms as amended.

## 2. ACCEPTANCE OF THE TERMS

- You accept the Terms by remaining on the Website. You may also accept the Terms by clicking to accept or agree to the Terms where this option is made available to you by Yolk Finance Pty Ltd in the user interface.

## 3. COPYRIGHT AND INTELLECTUAL PROPERTY

- The Website, the Services and all of the related products of Yolk Finance Pty Ltd are subject to copyright. The material on the Website is protected by copyright under the laws of Australia and through international treaties. Unless otherwise indicated, all rights (including copyright) in the Services and compilation of the Website (including but not limited to text, graphics, logos, button icons, video images, audio clips, Website, code, scripts, design elements and interactive features) or the Services are owned or controlled for these purposes, and are reserved by Yolk Finance Pty Ltd or its contributors.
- All trademarks, service marks and trade names are owned, registered and/or licensed by Yolk Finance Pty Ltd, who grants to you a worldwide, non-exclusive, royalty-free, revocable license whilst you:
  - use the Website pursuant to the Terms;
  - copy and store the Website and the material contained on the Website in your device's cache memory; and
  - print pages from the Website for your own personal and non-commercial use.

Yolk Finance Pty Ltd does not grant you any other rights whatsoever in relation to the Website or the Services. All other rights are expressly reserved by Yolk Finance Pty Ltd.

- Yolk Finance Pty Ltd retains all rights, title and interest in and to the Website and all related Services. Nothing you do on or in relation to the Website will transfer any:
- business name, trading name, domain name, trademark, industrial design, patent, registered design or copyright, or
- a right to use or exploit a business name, trading name, domain name, trademark or industrial design, or
- a thing, system or process that is the subject of a patent, registered design or copyright (or an adaptation or modification of such a thing, system or process), to you.
  - You may not, without the prior written permission of Yolk Finance Pty Ltd and the permission of any other relevant rights owners: broadcast, republish, up-load to a third party, transmit, post, distribute, show or play in public, adapt or change in any way the Services or third-party Services for any purpose, unless otherwise provided by these Terms. This prohibition does not extend to materials on the Website, which are freely available for re-use or are in the public domain.

#### 4. PRIVACY

- Yolk Finance Pty Ltd takes your privacy seriously and any information provided through your use of the Website and/or Services are subject to Yolk Finance Pty Ltd's Privacy Policy, which is available on the Website.

#### 5. GENERAL DISCLAIMER

- Nothing in the Terms limits or excludes any guarantees, warranties, representations or conditions implied or imposed by law, including the Australian Consumer Law (or any liability under them) which by law may not be limited or excluded.
- Subject to this clause, and to the extent permitted by law:
- all terms, guarantees, warranties, representations or conditions which are not expressly stated in the Terms are excluded; and
- Yolk Finance Pty Ltd will not be liable for any special, indirect or consequential loss or damage (unless such loss or damage is reasonably foreseeable resulting from our failure to meet an applicable Consumer Guarantee), loss of profit or opportunity, or damage to goodwill arising out of or in connection with the Services or these Terms (including as a result of not being able to use the Services or the late supply of the Services), whether at common law, under contract, tort (including negligence), in equity, pursuant to statute or otherwise.

- Use of the Website and the Services is at your own risk. Everything on the Website and the Services is provided to you “as is” and “as available” without warranty or condition of any kind. None of the affiliates, directors, officers, employees, agents, contributors and licensors of Yolk Finance Pty Ltd make any express or implied representation or warranty about the Services or any products or Services (including the products or Services of Yolk Finance Pty Ltd) referred to on the Website, includes (but is not restricted to) loss or damage you might suffer as a result of any of the following:
- failure of performance, error, omission, interruption, deletion, defect, failure to correct defects, delay in operation or transmission, computer virus or other harmful component, loss of data, communication line failure, unlawful third-party conduct, or theft, destruction, alteration or unauthorised access to records;
- the accuracy, suitability or currency of any information on the Website, the Services, or any of its Services related products (including third party material and advertisements on the Website);
- costs incurred as a result of you using the Website, the Services or any of the products of Yolk Finance Pty Ltd; and
- the Services or operation in respect to links which are provided for your convenience.

## 6. LIMITATION OF LIABILITY

- Yolk Finance Pty Ltd's total liability arising out of or in connection with the Services or these Terms, however arising, including under contract, tort (including negligence), in equity, under statute or otherwise, will not exceed the resupply of the Services to you.
- You expressly understand and agree that Yolk Finance Pty Ltd, its affiliates, employees, agents, contributors and licensors shall not be liable to you for any direct, indirect, incidental, special consequential or exemplary damages which may be incurred by you, however caused and under any theory of liability. This shall include, but is not limited to, any loss of profit (whether incurred directly or indirectly), any loss of goodwill or business reputation and any other intangible loss.

## 7. TERMINATION

- The Terms terminate automatically if, for any reason, we cease to operate the Site;7.2 We may otherwise terminate the Terms immediately, on notice to you, if you have breached the Terms in any way.

## 8. INDEMNITY

- You agree to indemnify Yolk Finance Pty Ltd, its affiliates, employees, agents, contributors, third party content providers and licensors from and against:
- all actions, suits, claims, demands, liabilities, costs, expenses, loss and damage (including legal fees on a full indemnity basis) incurred, suffered or arising out of or in connection with your content;
- any direct or indirect consequences of you accessing, using or transacting on the Website or attempts to do so; and/or any breach of the Terms.

## **9. GOVERNING LAW**

- The Terms are governed by the laws of New South Wales, Australia. Any dispute, controversy, proceeding or claim of whatever nature arising out of or in any way relating to the Terms and the rights created hereby shall be governed, interpreted and construed by, under and pursuant to the laws of New South Wales, Australia, without reference to conflict of law principles, notwithstanding mandatory rules. The validity of this governing law clause is not contested. The Terms shall be binding to the benefit of the parties hereto and their successors and assigns.

## **10. SEVERANCE**

- If any part of these terms is found to be void or unenforceable by a court of competent jurisdiction, that part shall be severed and the rest of the Terms shall remain in force.

Last updated April 2022