

Terms and Conditions

PERSONAL INFORMATION

By accessing this website you agree to be bound by the terms and conditions below. These terms and conditions are subject to change. We will notify you of amendments to these terms and conditions by posting them to the website. Do not access this website if you do not agree with these terms and conditions.

Unauthorised use of Arrow Financial Advice's Website and systems including but not limited to unauthorised entry into Arrow Financial Advice's systems, misuse of passwords, or misuse of any information posted to a Website, is strictly prohibited.

INTERNET WEBSITE PROVIDERS

This Internet Website and information and services referred to in the Website (collectively, the "Website") are directed to and available for Australian residents. The Website is made available in Australia through Arrow Financial Advice Limited.

This Website also contains certain material in relation to the Financial Products and services available in Australia of related entities of Arrow Financial Advice. These related entities take no responsibility for the Website or its contents.

WEB CONTENT AND MATERIALS

The information on this Website is for information purposes only. It is believed to be reliable, but Arrow Financial Advice does not warrant its completeness, timeliness or accuracy.

The information and materials contained in this Website – and the terms and conditions of the access to and use of such information and materials – are subject to change without notice.

This lionsgatefinancial.com.au Website may contain separate terms and conditions, which are in addition to these terms and conditions. In the event of a conflict, the

additional terms and conditions will govern for the relevant sections or pages. In addition, certain portions or pages of this Website are subject to additional disclosures and disclaimers. In the event of a conflict between those disclosures and disclaimers and these terms and conditions, the additional disclosures and disclaimers will govern those portions or pages.

You agree that: (i) you will not engage in any activities related to the Website that are contrary to applicable law, regulation or the terms of any agreements you have with Arrow Financial Advice and (ii) in circumstances where locations of the Website require identification for access, you will establish commercially reasonable security procedures and controls to limit access to your password or other identifying information to authorised individuals.

Arrow Financial Advice or their suppliers may discontinue or make changes in the information, products, or services described herein at any time without prior notice to you and without any liability to you. Any dated information is published as of its date only, and Arrow Financial Advice does not undertake any obligation or responsibility to update or amend any such information. Arrow Financial Advice reserves the right to terminate any or all Website information, offerings or transmissions without prior notice to the user.

CONFIDENTIALITY AND PRIVACY

Arrow Financial Advice shall use reasonable precautions to maintain the confidentiality of the information you have provided to Arrow Financial Advice and any information you have created, input or developed in connection with your use of the Website, but because such information can be accessed through the Internet, you hereby acknowledge and agree that there can be no assurance that the information, or any information provided to you through the Website, or any communication through email, will remain secure. In addition, Arrow Financial Advice may disclose such information to its employees, representatives, officers, agents, and affiliates, as well as a government entity, or any third party agent or service provider: (a) for any purposes related to the conduct of Arrow Financial Advice's business or to the offering, providing or maintaining of the Website, (b) to comply with applicable rules, orders, subpoenas or other legal processes or as

required by any government agency or official requesting such information, or (c) for any other legitimate business purpose.

You acknowledge that Arrow Financial Advice may disclose and transfer any information that you provide through this Website to: (i) any company within the Arrow Financial Advice group, its affiliates, agents or information providers; (ii) any other person or entity with your consent; or (iii) if we have a right or duty to disclose or are permitted or compelled to so disclose such information by law.

You consent to the transmission, transfer or processing of such information to, or through, any country in the world, as we deem necessary or appropriate, and by using and providing information through this Website you agree to such transfers.

Use of this Website may be monitored, tracked and recorded. Anyone using this Website expressly consents to such monitoring, tracking and recording.

FINANCIAL PRODUCT INFORMATION AND DISCLOSURE

This Website has been prepared for and is given for general information only. As general information, there is no consideration or evaluation of the investment objectives or financial situation of any particular person. All investors should make their own evaluation of the merits and suitability of any financial products and/or advice or seek specific personal advice as to the appropriateness of engaging in any activity referred to in this Website in light of their own particular financial circumstances and objectives.

The Website does not amount to a representation that the investment services and products will be made available to you.

Nothing in the Website constitutes an offer, a solicitation of an offer or a recommendation to buy or sell any Financial Product which may be referenced in the Website, except where an offer is explicitly made through the availability of a prospectus, product disclosure statement or other formal offer or disclosure document on the Website. Such offers can only be made where lawful under applicable law.

Any price indications or market quotations are provided solely for your information. Such prices, bids or quotations are not firm bids or offers either as to price or size and may not reflect current prices, due to delays in transmission or otherwise. Nothing in the Website shall form the basis of or be relied on in connection with any contract or commitment whatsoever and the prices quoted may differ from the price at which a person may buy or sell the particular Financial Product.

You should also read our Financial Services Guide ("FSG") which provides you with information about us and the services we provide.

Arrow Financial Advice receives commission from dealing in financial products and its representatives, authorised representatives or introducers may directly share in this commission. Arrow Financial Advice and its associates may hold shares in the companies recommended. Arrow Financial Advice may receive a handling fee/underwriting fee from an issuer in relation to subscription for shares in new issues. Other arrangements made by your adviser with regard to investment products, trusts or accounts may result in a fee being paid by the issuing institution.

ACCESS TO RESEARCH

While the Website might include summary material derived from research reports published by the Arrow Financial Advice Research Department, it does not constitute a research report, and any reference to a research report or research recommendation is not intended to represent the whole report and is not in itself considered a recommendation or research report. Users are directed to the original research report or note, available from among other sources your adviser or our on-line research which is available once you have logged-in, to review the Research Analyst's full analysis of the subject company.

AVALIABILITY OF INTERNET WEBSITE

By offering this Website and information, products, or services via the Website, no distribution or solicitation is made by Arrow Financial Advice to any person to use the Website or such information, products, or services in jurisdictions where the provision of the Website and such information, products, services is prohibited by law.

POTENTIAL DISRUPTION OF SERVICE

Access to the Website may from time to time be unavailable, delayed, limited or slowed due to, among other things:

- hardware failure, including among other things failures of computers (including own computer), servers, networks, telecommunication lines and connections, and other electronic and mechanical equipment;
- software failure, including among other things, bugs, errors, viruses, configuration problems, incompatibility of systems, utilities or applications, the operation of firewalls or screening programs, unreadable codes, or irregularities within particular documents or other content;
- overload of system capacities;
- damage caused by severe weather, earthquakes, wars, insurrection, riots, civil commotion, acts of God, accidents, fire, water damage, explosions, mechanical breakdown or natural disasters;
- interruption (whether partial or total) of power supplies or other utilities of service;
- strike or other stoppage (whether partial or total) of labour;
- governmental or regulatory restrictions, exchange rulings, court or tribunal orders or other human intervention, or;
- any other cause (whether similar or dissimilar to any of the foregoing) whatsoever beyond the control of Arrow Financial Advice.

If access to the Website is unavailable, delayed or limited, or if this Website does not operate quickly or efficiently, you may be unable to transmit your instructions, transactions and other matters, or such instructions may not be promptly executed or you may be unable to retrieve information on a timely basis. Accordingly, you agree that you will not use the Website or Email for the communication of any instructions to Arrow Financial Advice that are critical or time sensitive. Arrow Financial Advice will not be required to act upon any such types of instructions and will not be liable for any actions taken or omissions to act as a result of any communication from the Website or E-mail message you send to Arrow Financial Advice. If your operations depend on such communications with Arrow Financial Advice, and such communications are disrupted or delayed, you may suffer losses. You agree to be solely responsible for the installation, operation and maintenance of the hardware and software necessary to access the Website.

LIMITATION OF LIABILITY

Because of the possibility of human and mechanical error as well as other factors, the Website (including all information and materials contained on the Website) is provided 'as is' 'as available'.

Arrow Financial Advice and third party data providers are not providing any warranties and representations regarding this Website. Arrow Financial Advice and third party data providers disclaim all warranties and representations of any kind with regard to the Website, including any implied warranties of merchantability, non-infringement of third party rights, freedom from viruses or other harmful code, or fitness for a particular purpose. Arrow Financial Advice and third party data providers do not warrant the accuracy, adequacy, or completeness of the information and materials contained on the Website and expressly disclaim liability for errors or omissions in the materials and information.

Furthermore, Arrow Financial Advice and its affiliates will not be liable for any delay, difficulty in use, computer viruses, malicious code or other defect in this Website any incompatibility between the Website and the user's files and the user's browser or other Website accessing program, or any other problems experienced by the user due to causes beyond Arrow Financial Advice and its affiliates' control.

No licence to the user is implied in these disclaimers. Nothing herein shall be construed as limited or reducing Arrow Financial Advice's responsibilities and obligations to clients in accordance with applicable laws and regulations. Under no circumstances will Arrow Financial Advice be liable for any lost profits, lost opportunity or any indirect, consequential, incidental, special, punitive, or exemplary damages arising out of any use of or inability to use the Website or any portion thereof, regardless of whether Arrow Financial Advice has been apprised of the likelihood of such damages occurring and regardless of the form of action, whether in contract, warranty, tort (including negligence), strict liability or otherwise.

LINKS TO OTHER WEBSITES

Links to non-Arrow Financial Advice Websites are provided solely as pointers to information on topics that may be useful to users of the Arrow Financial Advice Website, and Arrow Financial Advice has no control over the content on such non-

Arrow Financial Advice Websites. If you choose to link to a Website not controlled by Arrow Financial Advice, Arrow Financial Advice does not make warranties, either express or implied, concerning the content of such Websites, including the accuracy, completeness, reliability, or suitability thereof for any particular purpose, nor does Arrow Financial Advice warrant that such Websites or content are free from any claims of copyright, trademark, or other infringement of the rights of third parties, or that such Websites or content are devoid of viruses or other contamination.

Arrow Financial Advice does not guarantee the authenticity of documents on the Internet. Links to non-Arrow Financial Advice Websites do not imply any endorsement of or responsibility for the opinions, ideas, products, information, or services offered at such Websites, or any representation regarding the content at such Websites.

COPYRIGHT NOTICE

The works of authorship contained in the lionsgatefinancial.com.au Website (the "Website"), including but not limited to all design, text, sound recordings, and images are owned, except as otherwise expressly stated, by Arrow Financial Advice or one of its subsidiaries. Except as otherwise expressly stated herein, they may not be copied, transmitted, displayed, performed, distributed (for compensation or otherwise), licensed, altered, framed, stored for subsequent use, or otherwise used in whole or in part in any manner without Arrow Financial Advice's prior written consent.

LEGAL ENTITY DISCLOSURE

This Website has been issued and approved for access by Arrow Financial Advice.

COMPLAINS

If you have any complaints regarding the information on this Website you should contact the Compliance Manager at Arrow Financial Advice or your adviser. Arrow Financial Advice is a member of the Financial Industry Complaints Services Limited (FICS).

GOVERNING LAW

In the event any of the terms or provisions of these Terms and Conditions shall be held to be unenforceable, the remaining terms and provisions shall be unimpaired. The unenforceable term or provision as comes closest to the intention underlying the unenforceable term or provision. These Terms and Conditions shall be subject to any other agreements you have entered into with Arrow Financial Advice.

The user's access to and use of the Website, and the terms of this disclaimer are governed by the laws of New South Wales.