



## **Terms of Use**

The following are the disclaimer and terms and conditions relating to the Fire and Emergency Services Superannuation Fund website.

### Website disclaimer

This website is provided by the Fire and Emergency Services Superannuation Board ABN 55 476 454 384, AFS Licence 259671, Trustee of the Fire and Emergency Services Superannuation Fund ABN 43 198 502 058, and is general information only. You should assess your own objectives, financial situation and needs and read the relevant Product Disclosure Statement before making a decision about products on this website. Actual investment returns are not guaranteed. The information on this website is correct at the time it is published.

### Overview

The information on this website is for general information purposes only. It does not take into account your investment objectives, financial situation or specific needs, therefore it doesn't constitute personal advice on investment or financial matters.

You may not always be able to access this website, whether because of scheduled or unscheduled downtime, or for other reasons. You should take this into account in time-sensitive circumstances, such as changing your investment options, or when you need to provide information to the Fire and Emergency Services Superannuation Fund (FES Super) by a particular date or time.

You should contact FES Super to ask for confirmation of the details and your entitlements and, if required, seek independent advice before making a decision on the basis of the information provided. You should also obtain publications (available on this website), including the relevant Product Disclosure Statements, before making any decision about whether to acquire or dispose of any of the products or services referred to on this website.

By using this website now and in future you acknowledge and agree to these terms of use.

### Changes to terms of use

FES Super reserves the right at any time to modify, update or otherwise alter these terms of use. By using this website now and in future you agree to these terms of use, including any changes that may be made in future. We recommend that you visit this page from time to time to review the current terms of use.

### Accuracy of information

FES Super does not give any warranty to the accuracy, completeness or currency of the information provided on this website. Although FES Super makes every reasonable effort to maintain current and accurate information, you should be aware that there is still the possibility of inadvertent errors and technical inaccuracies.

### Jurisdiction

The content of this site has been prepared for residents of Australia and, as a result, all currency references are shown in Australian dollars unless otherwise stated. If you are accessing the site in any other country, you should check whether you are entitled to access the site. FES Super does not accept any liability from your accessing the site outside of Australia.

### Warranties and third-party information

To the maximum extent permitted by law, all warranties in respect of the contents of this website and in respect of any site linked to this website and in respect of accessibility of this website are excluded. FES Super excludes to the maximum extent permitted by law any liability which occurs or might arise as a result of the contents of this website or any linked site or as a result of the website being inaccessible for any reason, whether due to negligent act or omission or otherwise.

FES Super does not warrant that this site, or any material contained in or obtained through it, is error- or virus-free. Links to other sites are provided for your convenience only. The trustee is not responsible for the content of these other sites and the provision of such links does not constitute an endorsement of those sites or any associated organisations, product or service. By providing links to other sites, FES Super does not warrant that those sites or any material contained in or obtained from those sites is error- or virus-free.

This site may contain material provided by third parties for general reference or interest. Where such material is provided, the views expressed in this material do not necessarily reflect the official policy of FES Super.

#### Privacy policy

Any private or personal information that FES Super obtains through this website will be treated in accordance with FES Super's privacy policy.

#### Reasonable use

- You may not use the information on this website in any way that is unlawful. In particular, you may not use it to:
- Defame, abuse, harass, stalk, threaten or otherwise offend others
- Publish, distribute, email, transmit or disseminate any material which is unlawful, obscene, defamatory, indecent, offensive or inappropriate, use any automated scripting tools or software
- Engage in or promote any surveys, contests, pyramid schemes, chain letters, unsolicited emailing or spamming
- Upload, post, email, transmit or otherwise make available any material that you do not have a right to make available under any law or contractual obligation or which contains viruses or other computer codes, files or programs designed to interrupt, limit or destroy the functionality of other computer software or hardware
- Impersonate any person or entity
- Breach any applicable laws or regulations.

#### Questions

If you have any queries about the terms of use, contact the Fire and Emergency Services Superannuation Fund Secretary on 08 9382 8444.

Copyright 2017 by Fire & Emergency Services Superannuation

*This website is provided by the Fire and Emergency Services Superannuation Board ABN 55 476 454 384, AFS Licence 259671, Trustee of the Fire and Emergency Services Superannuation Fund ABN 43 198 502 058, and is general information only. You should assess your own objectives, financial situation and needs and read the relevant Product Disclosure Statement before making a decision about products on this website. Actual investment returns are not guaranteed. The information on this website is correct at the time it is published.*