

Important

Steadfast ART Pty Ltd ACN 118 261 608, its subsidiaries and its associates

All content on the Steadfast ART website summarises selected issues of interest to current or potential insureds as well as members of discretionary mutual funds.

This website provides information rather than financial product or other advice. The content of this website, including any information contained on it, has been prepared without taking into account your objectives, financial situation or needs. You should consider the appropriateness of the information, taking these matters into account, before you act on any information. In particular, you should review the product disclosure statement for any product that the information relates to it before acquiring the product.

Professional advice should always be sought before any action is taken based on the content of this website.

The information provided on this website is general in nature only.

While Steadfast ART aims to use reasonable efforts to include accurate and up-to-date information on this website, errors or omissions may occur.

Information is current as at the date articles or other material are written (as may be specified within them) but is subject to change. Steadfast ART, its subsidiaries and its associates make no representation as to the accuracy or completeness of the information nor do they undertake to update the information.

Any statements relating to the past may not occur in future.

Any case studies are shown for illustrative purposes only.

To the maximum extent permitted by law, we will not be liable for any loss or damage incurred by any person as a result of use or access to this website or the content on it, including any error in any information, opinion or recommendation contained in this website (whether due to our negligence or otherwise). To the

extent that terms implied by law apply to goods or services provided by us, our liability for any breach of those terms is limited at our option to either re-supplying the goods or services, repairing the goods or paying the costs of re-supply of the services or the costs of re-supply or repair of the goods.

All information is subject to copyright and may not be reproduced without the prior written consent of Steadfast ART.

Steadfast ART has access to shared services from Steadfast Group Limited (ABN 98 073 659 677) . These services include manuals, legal, technical, HR, compliance, group insurance arrangements and group purchasing arrangements.

Steadfast ART - Terms of use

1. GENERAL

1.1 This website is owned and operated by Steadfast ART Pty Ltd (ACN 118 261 608). By using this website, you acknowledge and agree to these terms and any additional terms, notices and disclaimers which appear on this website and the Steadfast ART Privacy Policy and Financial Services Guide (Terms of Use).

1.2 Steadfast ART may alter these Terms of Use from time to time after reasonable notice. Your continued use of the website following those changes indicates your acceptance of those changes.

2. RESTRICTIONS ON USE

2.1 You agree that you will not:

2.1.1 use this website for your commercial purposes (including sending unsolicited commercial messages);

2.1.2 use this website in any manner that is unlawful or prohibited by these Terms of Use or by any other applicable law;

2.1.3 falsely misrepresent your identity or affiliation in any way;

2.1.4 access, modify, reproduce, copy, store, sell, distribute, transmit, publish or use in any other way any content on this website for commercial or public purposes without Steadfast ART's prior written consent;

2.1.5 post, publish, distribute, transmit or disseminate in any other way unlawful, obscene, threatening, vulgar, offensive, defamatory, discriminatory or otherwise objectionable content of any kind, including content that contains a virus or other destructive component;

2.1.6 use any data mining, robots or similar data gathering and extraction methods from the website;

2.1.7 interfere with the operation or infrastructure of this website, including using any device, software or technique that could disable, overburden or otherwise interfere with its proper working; or

2.1.8 access this website or any of the information, accounts, software, systems or connected networks it contains through hacking, data mining or similar data extraction methods.

2.2 Any unauthorised use of the website may result in suspension or refusal of access to or use of the website.

3. COLLECTION AND USE OF INFORMATION

3.1 Steadfast ART will collect, use, disclose and handle your personal information in accordance with its Privacy Policy.

4. DISCLAIMERS AND LIMITATION

Information

4.1 This website contains information only. It has been prepared without taking into account your particular objectives, financial situation or needs. Before acting on the

information, you should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

Limitation

4.2 The Competition and Consumer Act 2010 (Cth) may confer rights, guarantees and remedies on you in relation to the provision of goods and services by Xenia Mutual, which cannot be excluded, restricted or modified. Xenia Mutual does not exclude, restrict or modify those rights.

4.3 To the fullest extent permitted by law, Steadfast ART's liability for breach of any guarantee, which cannot be excluded, is limited at the option of Steadfast ART to, in the case of products or services supplied or offered by Steadfast ART which are not of a kind ordinarily acquired for personal, domestic or household use or consumption:

4.3.1 the supply of the products or services again; or

4.3.2 the payment of the cost of having the products or services supplied again.

4.4 Except for the rights, guarantees and remedies which cannot be excluded, restricted or modified:

4.4.1 Steadfast ART excludes all liability (including liability arising as a result of its negligence) for any indirect or consequential expenses, losses, damages or costs, loss of profit, lost revenue, business interruption and loss of data incurred or suffered by or awarded against you under or in any way connected with these Terms of Use; and

4.4.2 Steadfast ART limits its liability in relation to any direct loss to \$100.

Third party content

4.5 Information contained on this website may be obtained from a variety of third party sources. To Steadfast ART's knowledge, the information provided is accurate. However, Steadfast ART has not verified all third party information and cannot guarantee that such content will be accurate at the time you use this website. Steadfast ART makes no representations and, to the extent permitted by law, excludes all warranties in relation to the information contained on this website.

Third party links

4.6 This website may contain links to third party websites. Steadfast ART makes no warranties or representations:

4.6.1 regarding the condition or the content of those websites; or

4.6.2 regarding the quality, accuracy, merchantability or fitness for purpose of any information, products or services on those websites.

4.7 The links are provided solely for your convenience and do not indicate, expressly or impliedly, any endorsement or approval of the websites or the products or services provided on them.

5. COPYRIGHT AND OTHER INTELLECTUAL PROPERTY

5.1 Steadfast ART reserves all copyright in the content and design of this website. All trademarks, trade names, logos, icons, photographs, graphics, slogans, domain names and other materials are either the property of or licensed to Steadfast ART.

5.2 Other than as expressly authorised by Steadfast ART or the relevant owners in writing, or as permitted by applicable law, nothing contained on this website should be construed as Steadfast ART granting any licence or right to use any of the intellectual property on this website except you may view, download or print any content on this website providing it is solely for your own use and that any copyright, trademark or other proprietary notices on any such materials are retained.

5.3 You must not otherwise reproduce, adapt, store, transmit, print, display, publish or create derivative works from any part of the content or design of this website except with Steadfast ART's prior written consent or as permitted by applicable copyright legislation.

6. COOKIES

6.1 This website uses "cookie" technology to assist in identifying registered users and delivering contents specific to your interest. Cookies are pieces of information stored on an individual's computer and are used for customising website information to improve user experience and for tracking user navigation.

6.2 If you do not wish information to be gathered on a cookie, you should disable the acceptance of cookies by your web browser. Your Internet Service Provider may be able to assist you with this.

7. JURISDICTION AND LAW

7.1 Statements made in these Terms of Use or on any other part of this website are not intended to be statements of the law.

7.2 If any provision or part of a provision of these Terms of Use is held by a court of competent jurisdiction to be contrary to law, all other provisions will remain in full force and effect.

7.3 Steadfast ART reserves any rights not expressly granted in these Terms of Use.

7.4 The laws governing these Terms of Use will be the laws of New South Wales, Australia.

DATED: 23 August 2021