

Terms of Use Agreement for "Exit The Rat Race" Online Course

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1. Acceptance of Terms

By accessing and using the "Exit The Rat Race" online course (hereinafter referred to as the "Course"), you agree to be bound by these Terms of Use (the "Agreement"). If you do not agree to these terms, you must not use or access the Course.

2. Course Content

All content provided in the Course, including but not limited to videos, texts, graphics, and interactive materials, is the property of Independent Advisers WA and Michel (Mick) Steffan and is protected under copyright law.

3. Use of the Course

- a. The Course is intended for personal, non-commercial use only for Australian Residents only between the ages of 20 and 75. We only accept new students if they have provided their correct details in the sign up form.
- b. You may not share, distribute, modify, transmit, reuse, download, repost, copy, or use the content, whether in whole or in part, for commercial purposes or for personal gain, without express advance written permission from us.

4. User Account

- a. To access the Course, you may be required to provide certain registration details or other information.
- b. You agree that all information you provide to register with this Course is governed by our Privacy Policy, and you consent to all actions we take with respect to your information consistent with our Privacy Policy.

5. Intellectual Property Rights

The Course and its original content, features, and functionality are and will remain the exclusive property of Independent Advisers WA and Michel (Mick) Steffan and its licensors.

6. Prohibited Activities

You agree not to:

- a. Decompile, reverse engineer, or disassemble any software or other products or processes accessible through the Course.
- b. Engage in any activity that interferes with or disrupts the Course.

7. Modifications to the Course

Independent Advisers WA and Michel (Mick) Steffan reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Course with or without notice.

8. Disclaimer of Warranties

The Course is provided on an 'as is' and 'as available' basis. Independent Advisers WA and Michel (Mick) Steffan makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties including, without limitation, implied warranties or conditions of merchantability.

9. Limitation of Liability

In no event shall Independent Advisers WA and Michel (Mick) Steffan or its suppliers be liable for any consequential loss suffered or incurred by you or any third party arising from the use or inability to use this Course.

10. Indemnification

You agree to indemnify, defend and hold harmless Independent Advisers WA and Michel (Mick) Steffan, its officers, directors, employees, agents, and third parties, for any losses, costs, liabilities, and expenses relating to your use of the Course.

11. Governing Law

These terms and conditions are governed by and construed in accordance with the laws of Western Australia, Australia and you irrevocably submit to the exclusive jurisdiction of the courts in that State or location.

12. Changes to Terms

Independent Advisers WA and Michel (Mick) Steffan reserves the right, in its sole discretion, to change the Terms under which the Course is offered. The most current version of the Terms will supersede all previous versions.

13: Nature of the Course Material

"The content provided in the 'Exit The Rat Race' online course is intended to offer general advice only and does not take into account your personal financial circumstances or objectives. As governed by Australian law, the material is not and should not be construed as personal financial advice. It is recommended that you seek advice from a qualified financial advisor if you require personalized financial guidance."

14: Access Duration to the Course

"Upon purchasing 'Exit The Rat Race', you will be granted access to the course materials for a period of 12 months from the date of purchase. After this period, your access to the course materials will expire. It is your responsibility to complete the course within this timeframe. Please note that the expiration of access is irrespective of the course completion status."

Contact Information

For any questions about these Terms of Use, please contact us at micksteffan@ifswa.com.au Independent Advisers WA and Michel (Mick) Steffan

1 February 2024