Ownership

Baldry Financial Services Pty Ltd (ABN 20 080 173 655) trading as BFG Financial Services (BFG) is a private company beneficially wholly owned by its two shareholders.

Accuracy of Information

This Site has been prepared from information believed to be accurate and reliable at the time it was sourced.

No BFG Financial Services company, nor any director, employee or agent of BFG Financial Services, gives any guarantee, representation or warranty as to the reliability, accuracy or completeness of the information on the Site, nor accepts any responsibility or liability arising in any way (including by reason of negligence) for errors in, or omissions from, the information on the Site.

This does not limit any rights a person may have under the Trade Practices Act. Subject to the law, BFG Financial Services does not accept any responsibility, or owe any duty of care, to any person acting, or refraining from acting, as a result of information on the Site.

General Nature of Information

Any reference to currency is a reference to Australian Dollars unless otherwise specified.

The information on this Site is of a general nature only. Full details of products and services on this Site can be obtained by contacting BFG Financial Services or your Financial Adviser.

The information about investments on this Site has not been provided with any particular investment objectives, financial situation or needs in mind. Before making an investment decision you should consider whether the investment is appropriate in light of your investment needs, objectives and financial circumstances. You may want to obtain the assistance of a financial adviser before making that decision.

Terms and Conditions of the Site

The content on the Site is made available by BFG Financial Services. The information linked from the URL https://bfg.net.au and housed on the same machine that houses that URL ("the Site") is subject to the following Terms and Conditions. Each and every time you access or browse this Site you are deemed to accept the Terms and Conditions of the Site.

All information on the Site relating to any products or services is intended only for the information of people within Australia. No advertising or other material comprised in the Site and no offer made from the Site is intended for any person outside Australia. Offers from the Site can only be accepted by a person who is within Australia at the time of his or her acceptance.

Use of the Site is at your risk. To the extent permissible by law, BFG Financial Services excludes all warranties in relation to the information available from the Site and disclaims all liability arising out of or consequent on any:

a. access by you to the information available from the Site;

b. infection by any computer virus which occurs as a result of accessing the Site or any

of the content contained on the Site; or

c. use of any information or content available from the Site.

By sending any information to BFG Financial Services (including any data, questions, comments, suggestions or information for inclusion in the Site) you:

a. represent that the information is not confidential to or owned by any person;

b. represent that the receipt of the information by BFG Financial Services will not expose BFG Financial Services to any civil or criminal liability;

c. represent that the information is not illegal, defamatory or otherwise likely to expose BFG Financial Services to any civil or criminal liability.

By sending any information to BFG Financial Services you agree to indemnify BFG Financial Services and all of its employees, officers and agents from any loss suffered by them as a result of any use of, or reliance on that information.

BFG Financial Services has not reviewed any URL linked to or from any part of the Site which does not form part of the Site. This may not apply to Sites operated by associates of BFG Financial Services.

BFG Financial Services is not responsible for any content found on a Third Party Page, or any Site of which it forms a part. You must determine whether any page is part of the Site each time you follow a link to that page.

To report errors or to offer constructive suggestions about this Website, please email: <u>mail@bfg.net.au</u>.