

Financial Services Guide

Overview

About this Guide: Issue Date 5th February 2025

This Financial Services Guide (**FSG**) is issued by NobleOak Services Limited ABN 66 112 981 718 AFSL 286798 (**NobleOak Services, we or our**) and includes important information about our digital and traditional wealth advisory service known as '*Wealth Maximiser*' (**Wealth Maximiser**). This FSG is intended to help you decide whether to use Wealth Maximiser and sets out important information about the remuneration paid to NobleOak Services and our authorised representatives. It also includes details of our internal and external complaints handling procedures and how these are made available to you.

Your Wealth Coach has been appointed as an authorised representative of NobleOak Services to provide financial product advice on NobleOak Services' behalf (**Authorised Representative**). Your Wealth Coach's profile and contact details are set out in the Wealth Coach Profiles section of this FSG (on the final page).

If you sign up to Wealth Maximiser and are provided with personal financial product advice by your Wealth Coach, the Wealth Coach will generally set out their advice in a Statement of Advice (**SoA**) (or in some cases a shorter document called a Record of Advice (**RoA**)). The SoA will also tell you how we, our Authorised Representatives (and any other relevant persons) are remunerated for the advice given to you. When you are provided further advice, we may not give you a SoA, however the Wealth Coach will record the advice and you can ask for a copy of the advice by requesting it from them within 7 years from the date the advice was provided, in which case you will be provided with an RoA. Please refer to the contact details set out in the Wealth Coach Profile.

The SoA issued to you will also include details in relation to the following:

- Details of our advice and specific steps you need to take to follow it;
- Our Wealth Philosophy that guides our recommendations; and
- Alternative Strategies that are considered.

Wealth Maximiser provides independent product selection support based on strict criteria approved by the Financial Product Committee. Neither NobleOak Services or its authorised representatives receive commissions, fees, or any other financial benefits from this support.

Revenue is generated solely through subscription fees or other disclosed arrangements, which are unrelated to the recommendations provided.

Who is providing the financial services to you?

Your Wealth Coach has been appointed by NobleOak Services as its Authorised Representative to provide financial product advice to you on its behalf. Your Wealth Coach is authorised to provide advice services to you under NobleOak Services' AFSL. NobleOak Services acts at all times on its own behalf and not as a representative of any other organisation.

NobleOak Services is a wholly owned subsidiary of NobleOak Life Ltd ABN 85 087 648 708 AFSL 247302 (**NobleOak**). This FSG does not relate to any financial services provided by NobleOak Life Limited.

What financial services are available to you?

NobleOak Services is authorised under its AFSL to provide financial product advice and deal in certain financial products including certain life, deposit, government debentures, managed investment, retirement savings accounts, securities and superannuation products.

Your Wealth Coach may only be authorised to provide financial advice in some of the above areas. Please refer to the Wealth Coach Profile section which sets out those areas your Wealth Coach is authorised to provide you with advice and recommendations.

Your Wealth Coach must declare whether they are a registered (tax) adviser and the tax (financial) advice service they are authorised to provide.

Payment for the services we provide

NobleOak Services generates revenue through the fees that are paid to access it. These fees may be paid by a range of customers and entities, for example:

- Paid directly by a customer (e.g. through our website on either an annual or monthly subscription basis);
- Paid on behalf of customers by a different company, for example an employer may pay for access for its employees as a benefit to them; or
- Partially paid by a distributor or association, for example as a membership benefit for its customers.

None of these fees are dependent on the recommendations that are made by Wealth Maximiser and do not influence its recommendations.

Our fees are clearly disclosed during the sign up process, and for any additional products or options that are chosen at a later date. Your subscription can be cancelled at any time.

NobleOak provides Life Insurance products through advisers and direct to consumers. NobleOak earns profit through the fees that are paid to access Wealth Maximiser, not on the recommendations. Wealth Maximiser does not recommend NobleOak Life insurance products, nor does it make any specific product recommendations.

As such, neither NobleOak Services nor NobleOak earn any fees or commissions that are referable to the number or value of any products purchased. At a future date, NobleOak Services may offer such products or provide affiliate links to trusted partners. Should this occur, this FSG and the SoA will be updated accordingly.

Wealth Coach remuneration

Your Wealth Coach is paid at an hourly rate as agreed between NobleOak Services and the Wealth Coach from time to time and does not operate on a commission basis.

What commissions/bonuses do our staff receive?

Our staff do not receive any commissions, bonuses or other benefits for the personal advice provided as a result of customers utilising Wealth Maximiser. Our staff receive a salary (including superannuation).

Our Wealth Coaches may operate their own businesses separate to Wealth Maximiser. Where any of our Wealth Coaches receive separate compensation or remuneration for work with organisations referenced in our material, we will disclose this.

NobleOak Services employees or may also receive non-monetary benefits such as study assistance, travel and attendance expenses paid for at business related conferences and other functions or gift vouchers.

Compensation Arrangements

NobleOak holds professional indemnity (PI) insurance cover in respect of the financial services provided by NobleOak Services. The insurance, subject to its terms and conditions, covers relevant activities of our representatives and meets the requirements of section 912B of the *Corporations Act 2001* (Cth).

The financial services that NobleOak Services provide are covered by this professional indemnity insurance policy. The insurance policy is subject to its terms and conditions and covers the activities of our representatives and Authorised Representatives.

Partnerships

Wealth Maximiser is partnering with distributors, associations and other business entities to make financial advice as accessible as possible to Australians. Wealth Maximiser may remunerate partners for referring customers, employees or members to the service. This means some partners may also pay for a proportion of the Wealth Maximiser service on behalf of a customer, employee or member.

Privacy

The security of your personal information is important to NobleOak Services. Your information will be collected and handled in accordance with our privacy policy, which complies with the requirements of Australian privacy legislation. For more information, please refer to our website <https://www.nobleoak.com.au/privacy-policy/>.

How to lodge a complaint with us

NobleOak Services is committed to handling any complaints promptly and fairly. If you have a complaint about the personal advice provided by or on behalf of NobleOak Services, you can contact us on 1300 041 494. If we are unable to resolve your complaint within the 30-day maximum period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If you are unhappy with the handling of your complaint, or the resolution of your complaint you can escalate your complaint to The Australian Financial Complaints Authority (AFCA.). AFCA is a fair and independent dispute resolution body established by the Government to help resolve financial complaints, and is free to consumers.

You can contact AFCA:

On their website: www.afca.org.au

By email: info@afca.org.au

By phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, MELBOURNE VIC 3001

Do you need assistance to make a complaint?

If you are deaf or have a hearing or speech impairment you may like to use the [National Relay Service](#).

Voice Relay: 1300 555 727

TTY: 133 677

SMS Relay: 0423 677 767

If you require assistance with translation and Interpreting 'Translation and Interpretation Services' provides interpreting services to people who do not speak English and to agencies and businesses that need to communicate with their non-English speaking clients. Translation and Interpretation Services' can be contacted on 1300 000 795.

How to contact us

Phone: 1300 249 084

Mail: GPO Box 4793, Sydney, NSW, 2001

Email: info@wealthmaximiser.com.au

Wealth Coach Profiles

Your Wealth Coach is authorised by NobleOak Services to provide financial product advice as part of the Wealth Maximiser Service, in accordance with the below.

Wealth Coach Profiles	<p>Name: Karen Eley AR No: 276754 Ph: +61 1300 249 084 Email: karene@nobleoak.com.au Postal Address: Wealth Maximiser Level 4/44 Market St Sydney NSW 2000 Memberships (if applicable): # Financial Advice Association of Australia (FAAA) Qualifications: Certified Financial Planner, Diploma of Financial Planning, Bachelor of Accounting</p> <p>Name: Victoria Spurway AR No: 1000958 Ph: +61 1300 249 084 Email: victorias@wealthmaximiser.com.au Postal Address: Wealth Maximiser Level 4/44 Market St Sydney NSW 2000 Memberships (if applicable): Financial Advice Association of Australia (FAAA) Qualifications: Graduate Diploma of Applied Finance (Financial Planning), Life Risk Specialist (LRS®), Self-Managed Superannuation Funds, Margin Lending and Geared Investments, Certified Financial Planner (CFP®), Accredited Aged Care Professional</p>
Authorised Financial Services	<p>The Wealth Coach is authorised to provide financial product advice only in respect of the following financial products:</p> <ul style="list-style-type: none">• deposit and payment products – non-basic deposit products;• government debentures, stocks and bonds;• investment life insurance products;• life risk insurance products;• managed investment schemes, including IDPS;• retirement savings account products;• securities; and• superannuation.

<p>Restricted Services</p>	<p>The Wealth Coach is not authorised to provide the following services:</p> <ul style="list-style-type: none"> • provide financial product advice to clients in respect of any Financial Product it is not authorised to advise on; • deal in any financial product; • provide tax (financial) advice, unless they satisfy the education and training requirements to be appointed as a 'qualified tax relevant provider'. Please see the row immediately following to determine whether your Wealth Coach is qualified to deliver tax (financial) advice; or • recommend, or be seen to recommend, specific financial product recommendations.
<p>Are the Wealth Coaches 'qualified tax relevant providers' (QTRP) and therefore qualified to provide tax advice?</p>	<p>Yes. Karen Ely and Victoria Spurway are qualified tax advisors.</p>

PLEASE RETAIN FOR YOUR REFERENCE AND FOR ANY FUTURE DEALINGS

Terms and Conditions

Wealth Maximiser Service and Website Terms and Conditions

Published: 5th February 2025

Wealth Maximiser Service and Website Terms and Conditions

Wealth Maximiser –Service Terms and Conditions Wealth Maximiser is operated by NobleOak Services Limited (“NobleOak”, “We” or “Our”) ACN 112 981 718 AFSL 286798, Level 4/ 44 Market Street Sydney 2000. Use of and access to Wealth Maximiser is subject to these Service Terms and Conditions which include any other notes, disclaimers and other terms and conditions. By using or accessing Wealth Maximiser you agree to be subject to the Service Terms and Conditions set out below.

These Service Terms and Conditions may be modified at any time by NobleOak. You agree to be bound by these Service Terms and Conditions as modified and appearing within the NobleOak website.

Access for Australian Residents within Australia Only

Wealth Maximiser is only for the use of persons accessing it from within Australia. The products and services described in this website are available for Australian citizens and residents of Australia only.

Other Restrictions on Use

Unfortunately, Wealth Maximiser is currently unavailable to people who are:

- temporary visa holders
- going through a marital or de facto relationship separation
- experiencing a major medical episode or critical illness

Wealth Maximiser packages

Gold

The Gold package includes:

- Three tailored wealth strategies
- A Strategy Session with a Wealth Coach, in which you determine which wealth strategy may be best for you
- A tailored year-long action plan based on your chosen strategy
- Monthly educational emails
- Monthly online Group Coaching sessions facilitated by a Wealth Coach
- 3 x Wealth Coach Check-in sessions annually
- The ability to update your goals and financial situation through the Wealth Maximiser website biannually (i.e. twice per year)
- Access to our # Asset Class Guidance (ACG) relevant to your Wealth Strategy is included in the standard package fee. Each ACG includes detailed commentary on a particular asset class as well as product selection support to meet general needs.

Silver

The Silver package includes:

- Three tailored wealth strategies
- A Strategy Session with a Wealth Coach, in which you determine which wealth strategy may be best for you
- A tailored year-long action plan based on your chosen strategy
- Monthly educational emails
- Monthly online Group Coaching sessions facilitated by a Wealth Coach
- 1 x Wealth Coach Check-in session annually
- Access to our Asset Class Guidance relevant to your Wealth Strategy is included in the standard package fee. Each ACG includes detailed commentary on a particular asset class as well as product selection support to meet general needs.

Bronze

The Bronze package includes:

- Three tailored wealth strategies
 - A Strategy Session with a Wealth Coach, in which you determine which wealth strategy may be best for you
 - A tailored year-long action plan based on your chosen strategy
 - Monthly educational emails
 - Three tailored wealth strategies
 - Monthly online Group Coaching sessions facilitated by a Wealth Coach
- Access to our ACGs relevant to your Wealth Strategy can be made available for an additional fee per ACG. Each ACG includes detailed commentary on a particular asset class as well as product selection support to meet general needs. Further information about the Wealth Coach Strategy Session and Group Coaching sessions can be found in FAQs at <https://wealthmaximiser.com.au/pricing>

Statement of Advice

Any personal advice given to you as part of Wealth Maximiser will be confirmed in a Statement of Advice., except where:

- you are receiving further advice;
- you have already received a Statement of Advice; and
- the basis on which the further advice is given is not significantly different from the basis on which the previous advice was given.

When you are provided further advice, the Wealth Coach will record your advice and you can ask for a copy of the advice (in the form of a Record of Advice (ROA)) by requesting it from them within 7 years from the date the advice was provided. An ROA should be considered alongside the Statement of Advice previously received.

What happens if your circumstances change?

Ahead of receiving the next call with a Wealth Coach all customers will be asked if there have been any significant changes to their financial circumstances. For Gold and Silver customers this will be ahead of your next Check-in and for Bronze customers this will be ahead of your next annual Strategy Session. Where changes are insignificant, all customers will be entitled to receive an RoA with Non-Significant changes detailing new circumstances provided, any minor changes to their original Statement of Advice and accompanying rationale. You may request an RoA from your Wealth Coach within 7 years from the date the advice was provided.

If you experience significant changes to your financial circumstances, this may change which wealth strategy you may want to use and accordingly, your financial projection or goal likelihood. In this scenario, Wealth Coaches need to re-review your advice, which may result in a new Statement of Advice and Strategy Session with them. This is only available to Gold customers. If you are a Bronze or Silver customer that experiences significant changes in circumstances during the year, you can upgrade to Gold by going on your profile and selecting 'Upgrade my plan' or pay a one-off fee of \$299. If you upgrade to Gold you will receive a new Statement of Advice, Strategy Session and anniversary date for your new subscription. If you pay the one-off fee you will receive a new Statement of Advice and Strategy Session and remain on your existing subscription with the same anniversary date.

Below is a list of events that may be considered significant for this purpose:

- Divorce or Separation (when in a relationship with shared finances)
- Inheritance (receipt of a sudden windfall of cash)
- Redundancy or job loss
- Significant health event (affecting your ability to earn income)
- Retirement
- Asset changes (for example, where you buy or sell property or significant financial products or where you enter into a new mortgage or experience a significant increase or decrease in debt)Death of a partner
- Move to Aged Care
- Increase in Dependents
- Goal revaluation (where you change your financial goals significantly)

What is considered 'significant' should always be considered relative to your own position.

Below are some general guidelines on what may be considered significant:

Type of Change	Significance
Income changes	If your income changes by more than 10%, this is likely a significant change. An extended period of decreased income is typically more impactful than a rise income. If you received a pay rise of \$20,000, from an income of \$100,000, this would generally be a significant change.
Separation or Divorce	Any formal or informal separation is considered significant if you have included your partner's income and assets in your application unless your partner's income

	<p>makes up 10% or less of your combined income.</p> <p>If you have separated from a de-facto relationship, and your partners finances were not included in your plan, this may not be considered a significant change.</p>
Redundancy or job loss	<p>A job loss would be considered significant if:</p> <ul style="list-style-type: none"> · You received a substantial redundancy payment (over \$50,000, not including leave entitlements) · You spent a significant time out of the work force (over 3 months). <p>A job loss may not be considered significant if you spent a few weeks out of the work force, then began a new role with similar pay and hours.</p>
Health Events	<p>This includes a health event that requires a substantial expense, time off work or results in an insurance claim. A health event like a cancer diagnosis (even if still working) is considered significant. Something that may not be considered significant is if you broke an ankle playing sport but were able to continue working in a full-time capacity and fully recovered in a few months.</p>
Asset Changes	<p>Asset growth and declines are expected on any wealth journey. Generally, most changes, like an increase in Super balance due to contributions and markets is something that is expected and can simply be discussed with your wealth coach in your next meeting. Some changes may be unexpected and not captured in your goals. For example, if you suddenly decided to gift a total of \$100,000 to your children to help them purchase their first home, this would be a significant change. However, if this was one of your stated goals, it would not be considered significant.</p>
Inheritance	<p>An inheritance may result in a significant increase in assets and will often affect your financial plan. Any lump sum inheritance received above \$50,000 may be considered significant (unless the recipients net wealth is over \$500,000 in which case it might not be significant). A parent passing away and bequeathing all assets to your other surviving parent would not constitute a significant change.</p>
Retirement	<p>Retiring may be considered a significant change if you retire earlier than intended. For example, you may have selected a retirement</p>

	age of 65 in your application. You may at age 62 decide to indefinitely retire, and this would be a significant change in your circumstances.
Aged Care	A move or consideration of a move to a paid Aged Care Facility is often a significant change. If you are unexpectedly required to financially support older relatives in Aged Care, this could be considered a significant change if your overall expenses increase by more than 10% p.a. Receiving a small amount of in-home care that is supplemented by social security and has been accounted for in your budget may not be a significant change.
Death of Partner	This may be a significant change regardless of whether your partner was included in the financial planning process.
Dependents	Changes in family planning will often affect overall income and expenses. If you decide to have additional dependents, this may be considered a significant change. If you have adult children that recently have moved out of home, this may not be considered a significant change (unless your expenses decrease significantly i.e. more than 10%).
Goals	It's intended that your goals will change over time and be reviewed yearly with your Wealth Coach. However, if you wish to change your goals earlier than that, such changes to your goals may be significant. Gold customers are able to do this 6 months after their first Strategy Session. Silver and Bronze customers can upgrade to Gold to do this. Adding a goal affects the goal likelihood of all other goals, and your financial projection overall and may require your Wealth Coach re-review your advice.

General Advice warning

To the extent that any advice you receive as part of Wealth Maximiser is general financial advice, you should consider your financial position, objectives and requirements and the appropriateness of the general advice before making any financial decisions on the basis of that advice.

Partnerships

Wealth Maximiser is partnering with distributors, associations and other business entities to make financial advice as accessible as possible to Australians. Wealth Maximiser may remunerate partners for referring customers, employees or members to the service. This means some partners may also pay for a proportion of the Wealth Maximiser service on behalf of a customer, employee or member.

Your obligations

By signing up to any Wealth Maximiser package, you agree and acknowledge that:

We rely on the information you provide to us. In providing information to us, you warrant that the information is accurate and complete.

As we will be contacting you by email we need to have your correct email address. If you are on a monthly subscription plan, we also need to have the correct banking details. You agree to notify us of any changes to your personal details, including bank and contact details, as soon as reasonably practicable.

Cancellation

You can cancel your subscription at any time by:

- selecting 'Cancel your plan' on the Wealth Maximiser website; or
- emailing us at support@wealthmaximiser.com.au.

Cancellation within 30 days

Monthly Subscription and Annual Subscriptions: If you have a subscription to Wealth Maximiser and choose to cancel your subscription within the first 30 days after signing up for the service, you will cease to have access to the service from the date you cancel your subscription and you will receive a full refund of any amounts paid for your subscription.

Cancellation after 30 days or more

Monthly Subscription: If you have a monthly subscription to Wealth Maximiser and choose to cancel your subscription after 30 days or more, you will continue to have access to the service, including any online Group Coaching sessions and any Wealth Coach sessions already scheduled, for a period of 30 days after the date you cancel your subscription. You will not receive a refund for payments already made in respect of your monthly subscription, however you will not be charged again after you cancel your subscription.

Annual Subscription: If you have an annual subscription to Wealth Maximiser and choose to cancel your subscription after 30 days or more, you will continue to have access to the service, including any online Group Coaching sessions and any Wealth Coach sessions already scheduled, for 30 days after the date you cancel your subscription. You will also be entitled to a refund for the remaining days in your subscription year, calculated based on the prorated daily rate of your package from the date you request cancellation.

This policy is in place to ensure fairness and transparency for our customers. For any inquiries or assistance regarding cancellations and refunds, please contact our customer support team at support@wealthmaximiser.com.au.

Inactive Account Policy

If you have a Bronze package, your account will be considered inactive if you have not:

- attended a Wealth Coach Strategy Session
- within 60 days of receiving your invitation to attend the session; or
- attended an online Group Coaching session
- within a period of 120 days.

If you have a Silver or Gold package, your account will be considered inactive if you have not:

- attended a Wealth Coach Strategy Session or Wealth Coach Check-in
- (as offered by your package) within 60 days of receiving your invitation to attend the session; or
- attended an online Group Coaching session
- within a period of 120 days.

If any of the conditions above are triggered, We will notify you of your inactive status. If We do not receive a response from you within 90 days of this notification, We will proceed to deactivate your account and cease any ongoing payments from the date of deactivation. If you have an annual payment plan, We will refund a pro-rated amount based on the remaining days in your subscription year.

If We are notified of your death by a next of kin or authorised representative, We will cease any ongoing monthly payments and refund any fees paid or charged between the date of death and notification. If you have an annual payment plan, We will refund a pro-rated amount to your nominated bank account based on the remaining days in your subscription year, calculated from the date of death.

This policy is implemented to manage inactive accounts effectively and ensure there are no fees being paid by inactive customers. For any inquiries or assistance regarding inactive accounts or refunds, please contact our customer support team at support@wealthmaximiser.com.au.

Downgrade Policy

If you have a Gold or Silver package and would like to downgrade your account, you can ask to change to either a Silver or Bronze package. If you are on a monthly subscription plan, you will be charged the new lower fee from the month following the date you requested the downgrade. Subsequently, you will be charged the cost of the new package on a monthly basis.

If you are on an annual subscription plan, you will receive a refund calculated on the basis of the pro-rated difference between your previous and new package costs, from the date you requested the downgrade, within 20 business days.

It is important to note that, subject to the Renewal provisions below, the date you downgraded your package will be taken to be the new anniversary date, meaning that if you are on an annual payment plan you will be charged again one year from the date you downgraded.

This policy is in place to facilitate account adjustments efficiently and ensure transparency in billing. Should you have any questions or need further clarification regarding downgrades and billing cycles, please contact our customer support team at support@wealthmaximiser.com.au.

Upgrade Policy

If you have a Silver or Bronze package and would like to upgrade your account, you can ask to change to either a Gold or Silver package. If you are on a monthly subscription plan, you will be charged the new, higher, fee from the month following the date you requested the upgrade. Subsequently, you will be charged the cost of a new package on a monthly basis.

If you are on an annual subscription plan, you will be invoiced for the price difference between your previous package and the new upgraded package, calculated on the prorated difference in the packages from the date you requested the upgrade.

Following an upgrade to Gold or Silver, you will be entitled to any Wealth Coach Check-in sessions associated with that package. You will receive an invitation to update your details on the website and, if applicable, book a Wealth Coach Check-in session.

It is important to note that, subject to the Renewal provisions below, the date you upgraded your package will be taken to be the new anniversary date, meaning that if you are on an annual payment plan you will be charged again one year from the date you upgraded.

This policy is implemented to facilitate smooth account upgrades and ensure clarity in billing procedures. For any inquiries or further information regarding upgrades and associated benefits, please contact our customer support team at support@wealthmaximiser.com.au.

Payment Decline Policy

In the event of a declined payment, we will make three manual attempts to process the payment over a period of seven days. If the payment remains unsuccessful after these attempts, your account will be temporarily deactivated.

Once you pay all outstanding fees, your account will be reactivated.

This policy is designed to ensure timely payment processing and to maintain the integrity of our services for all customers. If you have any questions or require assistance regarding payment issues and account reactivation, please reach out to our customer support team at support@wealthmaximiser.com.au.

Renewal

In the event that your package (Gold, Silver or Bronze) continues for more than 12 months, we will:

- provide you with a fee disclosure statement; and
- ask you to confirm in writing that you wish to renew the arrangement.

Termination

NobleOak reserves the right to terminate all services provided by and under Wealth Maximiser:

- immediately, in the event you are in material breach of any of these Service Terms and Conditions; or
- on 30 days' written notice, in which case fees will be refunded as necessary on a pro-rated basis.

Disclaimer and Limitation of Liability

To the maximum extent permitted by law, NobleOak, its employees, officers and contractors and its controlled entities hereby exclude all liability for, and shall not be responsible for, any direct, indirect, incidental, consequential or other loss or damage (however arising) suffered or incurred by you as a result of:

- use of, reliance on or access to Wealth Maximiser including any of the material or information on it; and/or

- use of any calculators, items or material sourced or obtained through the NobleOak website.

Further, no express or implied representation or warranty is made as to the suitability, accuracy or currency of any material on the NobleOak website.

Tax considerations

Any taxation considerations contained within Wealth Maximiser are based on present laws and the continuation of these laws.

Notices

Any notices or communications should be sent to Wealth Maximiser by:

- Post at GPO Box 4793, Sydney NSW 2001; or
- Email at info@wealthmaximiser.com.au

Any notice or communication will be deemed to be received:

- if delivered by person, when it has been left at the relevant address;
- if posted, two business days (or six business days, if posted outside Australia) after the date of posting to the addressee, irrespective of whether the notice is received or not; or
- if by way of email, on the date and time shown on the email.

If delivery or receipt is not a business day or is after 4.00pm on a business day in New South Wales, the notice or communication is taken to have been delivered or received at 9.00am on the next business day.

General Conditions

You are not permitted to access or use Wealth Maximiser for any unlawful purpose. Wealth Maximiser and these Service Terms and Conditions are governed by the laws of the State of New South Wales and the Commonwealth of Australia, and any disputes arising from use of or access to Wealth Maximiser or in connection with these Service Terms and Conditions are governed exclusively by the jurisdiction of the courts of that State or the Commonwealth as the case may be. If any of these Service Terms and Conditions are found by a competent court to be invalid, unenforceable or illegal for any reason, such provisions shall be severed and the remaining Services Terms and Conditions will continue in full force and effect.

Privacy

Please view our [Privacy Policy](#) for full details on how we handle your personal information.

Wealth Maximiser – Website Terms and Conditions

The wealthmaximiser.com.au website (“Wealth Maximiser Website”) is owned by NobleOak Services Limited (“NobleOak”, “We” or “Our”) ACN 112 981 718 AFSL 286798, Level 4/ 44 Market Street Sydney 2000. Access to the Wealth Maximiser Website is subject to these Website Terms and Conditions which include any other notes, disclaimers and other terms and conditions. By using or accessing the Wealth Maximiser Website you agree to be subject to the Website Terms and Conditions below.

These Website Terms and Conditions may be modified at any time by NobleOak. You agree to be bound by these Website Terms and Conditions as modified and appearing within the NobleOak website.

Access for Australian Residents within Australia Only

This Wealth Maximiser Website is only for the use of persons accessing it from within Australia. The products and services described in this website are available for Australian citizens and residents of Australia only.

General Advice Warning

The information on the Wealth Maximiser website is of a general nature only and does not take into account your objectives, financial situation or needs. Before acting on any information on the Wealth Maximiser website you should consider whether it is appropriate having regard to your objectives, financial situation and needs.

Tax considerations

The taxation considerations contained on this website are based on present laws and the continuation of these laws.

Disclaimer and Limitation of Liability

To the maximum extent permitted by law, NobleOak, its employees, officers and contractors and its controlled entities hereby exclude all liability for, and shall not be responsible for, any direct, indirect, incidental, consequential or other loss or damage (however arising) suffered or incurred by you as a result of:

- use of, reliance on or access to the Wealth Maximiser Website including any of the material or information on it; and/or
- use of any calculators, items or material sourced or obtained through the Wealth Maximiser website.

Further, no express or implied representation or warranty is made as to the suitability, accuracy or currency of any material on the Wealth Maximiser website.

Copyright, Intellectual Property and Links

No part of the Wealth Maximiser website or the material in it may be reproduced, extracted, published or distributed (unless specifically authorised by applicable law) without written permission of NobleOak. Copyright in Website content is owned by NobleOak unless otherwise indicated. Intellectual property rights in our logos and trademarks remains vested in NobleOak and you do not acquire any such rights in our logos or trademarks by virtue of your access or use of the Wealth Maximiser website.

You are not authorised to provide any web or other links to this Wealth Maximiser website without prior written permission from NobleOak. This Website may from time to time contain links to other websites (“sites”). Unless otherwise stated, NobleOak does not endorse the content in any other sites nor the organisation or entity providing the site. NobleOak does not accept any liability whatsoever in connection with your access to any site or use of information on any such site. NobleOak does not represent that material on any linked site does not infringe the intellectual property rights of a third party.

General Conditions

You are not permitted to access or use this website for any unlawful purpose. This NobleOak website and these Website Terms and Conditions are governed by the laws of the State of New South Wales and the Commonwealth of Australia, and any disputes arising from use of or access to the NobleOak Website or in connection with these Website Terms and Conditions are governed exclusively by the jurisdiction of the courts of that State or the Commonwealth as the case may be. If any of these Website Terms and Conditions are found by a competent court to be invalid, unenforceable or illegal for any reason, such provisions shall be severed and the remaining Website Terms and Conditions will continue in full force and effect.

Privacy

Please view our [Privacy Policy](#) for full details on how we handle your personal information.

Disclaimer included within product selection support documentation:

Product Selection Support: Financial products which are referred to in this document or otherwise through the ["Wealth Maximiser"] Service are not sponsored, endorsed, sold or promoted by the product providers or issuers referred to in this document or any other third party. None of NobleOak Services Limited ABN 66 112 981 718 AFSL 286798, its officers, employees or authorised representatives make any assurances, or guarantees as to the performance or success of any particular investment or recommendation contained within this document or otherwise referred to under ["Wealth Maximiser"]. All product selections have been approved by the ["Wealth Maximiser"] Investment Committee and are required to meet strict selection criteria. ["Wealth Maximiser"] does not receive any commissions, rolling income or other forms of monies from these recommendations. If this is to change in the future, you will be notified.