

Disclosure

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Acceptance and changes to terms and conditions

Your access to the Globe BD Financial Planning’s website (“the Website”) is subject to:

1. These terms and conditions; and
2. Because of Globe BD Financial Planning’s relationship with Financial Wisdom, use of the Website is also subject to the Commonwealth Bank of Australia’s [Group Privacy Policy](#), (together, these are called “Terms of Use”).

Your use of the Website constitutes your agreement to these Terms of Use. These are the current terms and conditions. They replace any other terms and conditions for the Website previously published on the Website. Globe BD Financial Planning’s may at any time vary these terms and conditions by publishing the varied terms and conditions on the Website. You accept that by doing this, Globe BD Financial Planning’s has provided you with sufficient notice of the variation. Globe BD Financial Planning’s reserves any rights not expressly granted in these terms and conditions.

Similarly, Commonwealth Bank of Australia may at any time vary the Group Privacy Policy by publishing the varied policy on its website. You accept that by doing this, Commonwealth Bank of Australia has provided you with sufficient notice of the variation.

Access for persons from Australia only

Financial Wisdom is not authorised to carry on business in any jurisdiction other than Australia. As a consequence, Globe BD Financial Planning’s is only authorised to provide financial advice and services in Australia. Accordingly, the information on the Website is directed to and available for Australian residents only.

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The information on the Website is of a general nature only and has been prepared without taking into account your, or any other investor’s, particular financial needs, circumstances and objectives. The information on the Website should not be construed as financial, taxation or legal advice.

Globe BD Financial Planning’s recommends that you consult a financial adviser for advice that addresses your specific needs and situation before making investment decisions.

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Globe BD Financial Planning's makes no warranty that the use or operation of the Website will be uninterrupted or error-free or that the Website is suitable for any particular purpose or has any performance, functionality or security features except as Globe BD Financial Planning's is required to provide by law.

To the extent permitted by law, neither Globe BD Financial Planning's nor Financial Wisdom and their respective employees, agents and authorised representatives will not be liable for or in connection with any loss or damage (including indirect, special or consequential loss or damage) arising from the use of, or reliance on, any information on the Website whether or not caused by any negligent act or omission in information made available through the Website. However, Globe BD Financial Planning's will endeavour to ensure that information is updated as soon as practicable when it becomes aware that material changes have occurred.

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Globe BD Financial Planning's recommends that you do not act on the information contained within these websites without obtaining financial advice.

Jurisdiction

Users of the Website understand and agree that all disputes will be governed by and construed in accordance with the laws of the state in which Globe BD Financial Planning's has its registered office, and all users and Globe BD Financial Planning's submit to the non-exclusive jurisdiction of the courts of that state.