

EFFECTIVE PLAN MANAGEMENT

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the Website means the website www.effectiveplanmanagement.com.au

We / Us etc means Effective Plan Management and any subsidiaries, affiliates, employees, officers, agents or assigns.

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If you contribute to our forum (if any) or make any public comments on this Website which are, in our opinion, unlawful, defamatory, harassing, abusive, fraudulent or obscene or in any other way inappropriate or which conflict with the Website or the

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We reserve the right to refuse or terminate service to anyone at any time without notice or reason.

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You are responsible for maintaining the confidentiality of your passwords and login details and for all activities carried out under your password and login if obtained.

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You agree to indemnify Us and hold Us harmless from and against any and all liabilities or expenses arising from or in any way related to your use of this Website or the Services or information offered on this Website, including any liability or expense arising from all claims, losses, damages (actual and consequential), suits, judgments, litigation costs and solicitors fees of every kind and nature incurred by you or any third parties through you.

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Use of information you have provided us with, or that we have collected and retained relating to your use of the Website and/or our Services, is governed by our Privacy Policy. By using this Website and the Services associated with this Website, you are agreeing to the Privacy Policy. To view our Privacy Policy and read more about why we collect personal information from you and how we use that information, please see our separate Privacy Policy document.

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All personal information you give us will be dealt with in a confidential manner in accordance with our Privacy Policy. However, due to circumstances outside of our control, we cannot guarantee that all aspects of your use of this Website will be confidential due to the potential ability of third parties to intercept and access such information.

Governing Law

These terms and conditions are governed by and construed in accordance with the laws of NSW, Australia. Any disputes concerning this website are to be resolved by the courts having jurisdiction in NSW.

We retain the right to bring proceedings against you for breach of these Terms and Conditions, in your country of residence or any other appropriate country or jurisdiction.