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Terms and Conditions

These Terms and Conditions set out the rules for using www.roundedwealth.com.au.

Issued by	Date	Version
Rounded Wealth Advisory Pty Ltd	01 September 2026	3.2



All investments involve risk, including fluctuations in market value, changes in investment income and the potential loss of some or all invested capital. Past performance is not a reliable indicator of future performance, and no investment outcome or return is guaranteed.

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Thank you for visiting the Rounded Wealth Advisory website. These Terms and Conditions set out the rules for using www.roundedwealth.com.au. They explain how the information we publish should be read, what our Australian Financial Services Licence covers, how we protect your information, and how to contact us or make a complaint.

Please read these Terms carefully. By using this website, you agree to them. If you have a question about anything here, call us on 1300 050 090 or email info@roundedwealth.com.au.

> **Important information.** The information on this website is general in nature and does not take into account your objectives, financial situation or needs. Before making a financial decision, you should consider whether the information is appropriate for you and seek personal advice. Past performance is not a reliable indicator of future performance. Rounded Wealth Advisory Pty Ltd ACN 633 327 143, AFSL 523251.

01

Terms

1.1 **Who we are.** This website, www.roundedwealth.com.au, including all of its pages (**Website**), is owned and operated by Rounded Wealth Advisory Pty Ltd ACN 633 327 143, ABN 32 633 327 143 (**Rounded Wealth Advisory**, **we**, **us** or **our**).

1.2 **Our licence.** Rounded Wealth Advisory holds Australian Financial Services Licence (**AFSL**) No. 523251, issued by the Australian Securities and Investments Commission (**ASIC**) under section 913B of the *Corporations Act 2001* (Cth) (**Corporations Act**) and effective from 3 July 2020. We are a proprietary company limited by shares, registered in New South Wales on 8 May 2019. You can confirm our licence details on ASIC's Professional Register at www.asic.gov.au.

1.3 **Acceptance.** These terms and conditions (**Terms**) govern your access to and use of the Website and all Content. By accessing, browsing or using the Website, subscribing to our publications or submitting an enquiry, you confirm that you have read, understood and agree to be bound by these Terms. If you do not agree, you must not use the Website.

1.4 **Other documents.** These Terms should be read together with our Privacy Policy, Cookie Policy, Financial Services Guide and Complaints Policy, each available on the Website and each forming part of these Terms. If you become a client, the terms of your client engagement, any Statement of Advice, and the disclosure documents for any financial product apply to those services and prevail over these Terms to the extent of any inconsistency.

1.5 **Who may use the Website.** The Website is intended for persons located in Australia who are 18 years of age or older. It is not directed at, and must not be used by, any person in a jurisdiction where its publication or availability would breach local law or require us to hold a licence or registration we do not hold. Nothing on the Website is an offer, invitation or solicitation to any person outside Australia. If you access the Website from outside Australia, you do so on your own initiative and are responsible for complying with local laws.

1.6 **Changes to these Terms.** We may amend these Terms at any time by publishing an updated version on the Website. The amended Terms take effect from the "Last updated" date shown above. We encourage you to review these Terms regularly. Your continued use of the Website after that date means you accept the amended Terms.

02

Definitions and interpretation

2.1 In these Terms:

- **Content** means all information, text, articles, blog posts, market commentary, research, reports, data, graphics, images, videos, podcasts, webinars, calculators, tools, downloads, newsletters and other material made available on or through the Website;
- **Financial Services Laws** has the meaning given in section 761A of the Corporations Act;
- **Insights** means the articles, commentary and other publications on the Insights page of the Website, and any related email newsletter;
- **Non-excludable Rights** has the meaning given in clause 14.1;
- **PDS** means a Product Disclosure Statement or other offer document for a financial product;
- **Representative** means a director, officer, employee or authorised representative of Rounded Wealth Advisory; and
- **TMD** means a Target Market Determination issued under Part 7.8A of the Corporations Act.

2.2 In these Terms, unless the context requires otherwise: headings are for convenience only and do not affect interpretation; the singular includes the plural and the reverse; "including" and similar words are not words of limitation; a reference to a law includes any amendment, replacement or regulation made under it; and all amounts are in Australian dollars.

03

General advice warning

3.1 **General advice only.** Any advice contained in the Content is general advice only, within the meaning of section 766B of the Corporations Act. It has been prepared without taking into account your objectives, financial situation or needs. Before acting on any Content, you should consider whether it is appropriate for you having regard to your objectives, financial situation and needs, and seek personal advice from a qualified financial adviser, and legal and tax advice where relevant.

3.2 **No personal advice through the Website.** Nothing on the Website is personal advice. Content is not a recommendation or opinion that you should acquire, hold, vary or dispose of any particular financial product, investment strategy or superannuation arrangement. Personal advice is only provided by Rounded Wealth Advisory or its Representatives after we have formally engaged with you and considered your circumstances, and is documented in a Statement of Advice or Record of Advice where the law requires.

3.3 **Not an offer.** Content does not constitute an offer, invitation, solicitation or recommendation to buy or sell any financial product, or to enter into any transaction. Any offer of a financial product is made only in the PDS or other disclosure document issued for that product.

3.4 **Read the disclosure documents.** Where Content is about a financial product, you should obtain and consider the relevant PDS, TMD and any other disclosure document from the product issuer before making any decision about that product. These documents are available from the issuer and, where we arrange the product for you, from us.

3.5 **Investment risk.** All investments carry risk. The value of an investment, and any income from it, can fall as well as rise, and you may not get back the amount you invested. Risks can include market, liquidity, interest rate, currency, credit, inflation, legislative and regulatory risk. Neither Rounded Wealth Advisory nor any product issuer guarantees the performance of any financial product, the repayment of capital or any particular rate of return, unless expressly stated in the product's disclosure document.

3.6 **Past performance.** Past performance is not a reliable indicator of future performance. Performance figures shown on the Website are historical, may be stated before fees, taxes and costs unless stated otherwise, and should not be relied on as a guide to future returns.

3.7 **Forward-looking statements.** Some Content contains forecasts, projections, estimates, opinions or other forward-looking statements. These are based on assumptions, judgements and information available at the time of preparation, involve known and unknown risks and uncertainties, and may be affected by matters outside our control. Actual outcomes may differ materially, and you should not place undue reliance on them.

3.8 **Tax, legal and superannuation information.** Any information about taxation, social security, estate planning or superannuation law is general in nature, is based on our understanding of the law at the time of publication, and may change. Rounded Wealth Advisory does not provide tax or legal advice through the Website. You should obtain advice from a registered tax agent or legal practitioner about your own circumstances.

04

Insights articles and commentary

4.1 **Purpose.** The Insights page of the Website publishes articles, commentary and educational material on investment markets, economics, superannuation and wealth management topics. It is provided for general information and educational purposes only, and clause 3 applies to all of it.

4.2 **Opinions.** Views expressed in Insights articles are those of the author at the date of publication. They may not reflect the views of Rounded Wealth Advisory on any later date, and may differ from advice we give to clients whose circumstances differ.

4.3 **Currency.** Insights articles are accurate, to the best of our knowledge, at the date of publication only. Market conditions, laws, tax rates, contribution caps and thresholds change frequently. We are not obliged to update or withdraw an article after publication, and you should check the publication date before relying on any information.

4.4 **Mentions of companies and products.** A reference in an Insights article to a company, security, fund or other financial product is for illustration only and is not a recommendation. Rounded Wealth Advisory, its Representatives or its clients may hold, or have interests in, financial products mentioned in Content.

4.5 **Guest and third-party authors.** Where an Insights article is written by or attributed to a third party, the views are the author's own, and their inclusion does not mean that Rounded Wealth Advisory endorses them.

05

Our licensed services

5.1 **Authorisations.** Under AFSL No. 523251, Rounded Wealth Advisory is authorised to carry on a financial services business to, for both retail and wholesale clients:

- provide financial product advice; and
- deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person,

in respect of the following classes of financial products:

- deposit and payment products, limited to basic deposit products and deposit products other than basic deposit products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products, including investment life insurance products and life risk insurance products, as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- interests in managed investment schemes, including investor directed portfolio services;
- retirement savings accounts (RSA) products (within the meaning of the *Retirement Savings Accounts Act 1997* (Cth));
- securities;
- standard margin lending facilities; and
- superannuation.

5.2 **Licence conditions.** Our licence is subject to conditions imposed by ASIC and the Corporations Act, including requirements to maintain compliance measures, ensure our Representatives who advise retail clients meet training and competency standards, and maintain membership of AFCA. Our Responsible Manager oversees the provision of financial services under our licence.

06

What we do not do

6.1 Our AFSL does not authorise us to, and Rounded Wealth Advisory does not, through the Website or otherwise:

- advise on or deal in derivatives, foreign exchange contracts, general insurance products (such as home, car or travel insurance), non-standard margin lending facilities, or any class of financial product not listed in clause 5.1;
- provide credit assistance or engage in credit activities under the *National Consumer Credit Protection Act 2009* (Cth); or
- provide tax agent services.

6.2 If you need a service that falls outside our authorisations, we may suggest you contact another appropriately licensed provider. Any such suggestion is not an endorsement of that provider, and we are not responsible for its services.

07

Becoming a client

7.1 **Financial Services Guide.** Before we provide you with a financial service as a retail client, we will give you our Financial Services Guide. It explains who we are, the services we offer, how we and our Representatives are paid, any associations or relationships that could influence our advice, and how to make a complaint.

7.2 **Enquiries are not engagements.** Submitting an enquiry, booking an introductory meeting or contacting us through the Website does not create a client relationship or an obligation on either party. A client relationship begins only when we have both agreed the scope of our services and fees in writing.

7.3 **Personal advice.** When we give you personal advice as a retail client, we must act in your best interests, give you advice that is appropriate to you, and prioritise your interests where there is a conflict, as required by Division 2 of Part 7.7A of the Corporations Act. We will document that advice in a Statement of Advice or Record of Advice.

7.4 **Fees.** Our fees and charges are set out in our Financial Services Guide, Statement of Advice and any fee agreement. Where we enter into an ongoing fee arrangement with you, we will obtain your written consent and renew it in accordance with the Corporations Act. No fee is payable for using the Website.

7.5 **Identity verification.** Before providing certain services, we may be required to verify your identity and collect information under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and other laws. We may decline to provide services if we cannot do so.

7.6 **Third-party products.** Where we recommend or arrange a financial product issued by another entity, that entity is the issuer and is responsible for the product and its disclosure documents. Your investment will be governed by the issuer's terms.

08

Using the Website

8.1 **Permitted use.** We grant you a limited, revocable, non-exclusive and non-transferable licence to access and use the Website for your own personal, non-commercial information purposes, in accordance with these Terms.

8.2 **Prohibited conduct.** You must not, and must not attempt to or allow anyone else to:

- use the Website for any unlawful, fraudulent or misleading purpose, or in breach of any law, including the Financial Services Laws;
- copy, scrape, crawl, harvest or systematically extract Content or data, by automated means or otherwise, without our prior written consent;
- use any Content to train, fine-tune or develop artificial intelligence or machine learning models or datasets;
- introduce viruses, malware or other harmful code, or carry out any denial-of-service or similar attack;
- gain or attempt to gain unauthorised access to the Website, our servers, systems or databases, or probe, scan or test their vulnerability;
- interfere with or disrupt the Website's operation, security features or other users' enjoyment of it;
- impersonate Rounded Wealth Advisory or any Representative, create a website, email address or social media account that could be mistaken for ours, or misrepresent your relationship with us;
- reproduce, frame or redistribute Content in a way that suggests we endorse any person, product or service; or
- use the Website to send unsolicited commercial messages or to collect information about other users.

8.3 **Availability.** We aim to keep the Website available, but we do not guarantee that it will be available at all times, or that it will be uninterrupted, timely, secure, error-free or free from viruses or other harmful components. We may change, suspend or discontinue any part of the Website, or restrict access to it, at any time without notice, including for maintenance, upgrades, security or legal reasons.

8.4 **Your equipment.** You are responsible for the devices, software and internet connection you use to access the Website, and for using appropriate security software to protect them.

8.5 **Accessibility.** We aim to make the Website accessible to all users and to align it with the Web Content Accessibility Guidelines (WCAG) 2.1 Level AA over time. If you have difficulty accessing any Content, please contact us and we will try to provide it in another format.

09

Enquiries, newsletters and tools

9.1 **Information you provide.** When you submit an enquiry, subscribe or otherwise provide information through the Website, you must make sure it is true, accurate, current and complete. You must not submit information about another person unless you have their consent.

9.2 **Responding to enquiries.** We will try to respond to enquiries within a reasonable time, but we are not obliged to respond to every enquiry or to provide any particular service. General responses to enquiries are subject to clause 3.

9.3 **Newsletters and marketing.** If you subscribe to the Insights newsletter or other publications, or otherwise consent, we may send you Content and information about our services by email or other electronic means, in accordance with the *Spam Act 2003* (Cth). Every commercial message will identify us and include a functional unsubscribe facility. You can withdraw your consent at any time by unsubscribing or contacting us.

9.4 **Online forms.** Forms on the Website are submitted over an encrypted connection. Please do not include your account passwords, or detailed financial or health information in a Website form; we will request any such information through a secure channel if it is needed.

9.5 **Calculators and tools.** Any calculator, model or interactive tool on the Website provides illustrative estimates only, based on the assumptions stated and the information you enter. Results are not a forecast, guarantee, offer or personal advice, may not reflect fees, taxes or changes in law, and should not be relied on to make a financial decision. We recommend you speak with a financial adviser before acting on any result.

10

Client portal

10.1 If we give you login credentials for a secure client area of the Website or a linked platform, you must keep them confidential, not share them with anyone, and use a strong password that you do not use elsewhere.

10.2 You must notify us immediately at info@roundedwealth.com.au or on 02 8880 6200 if you suspect your credentials have been lost, stolen or used without authority.

10.3 You are responsible for activity carried out using your credentials, except to the extent it results from our fraud, negligence or wilful misconduct, or occurs after you have notified us under clause 10.2.

10.4 Information displayed in the client area is provided for your convenience. If it differs from the statements issued by the relevant product issuer or platform, the issuer's or platform's records prevail.

10.5 Where a client area is provided by a third-party platform, that platform's terms of use and privacy policy also apply.

11

Intellectual property

11.1 **Ownership.** The Website and all Content, including text, articles, research, graphics, logos, icons, photographs, video, audio, page layout, design, data compilations and software, are owned by or licensed to Rounded Wealth Advisory. They are protected by Australian and international copyright, trade mark, design and other intellectual property laws.

11.2 **Trade marks.** "Rounded Wealth Advisory", "RWA", our logos and any other marks shown on the Website are our trade marks (whether registered or not). You must not use them without our prior written consent, including in metatags, domain names, social media handles, advertising or keyword search terms.

11.3 **What you may do.** You may view Content on screen, download or print a reasonable number of pages, and share links to individual Insights articles, for your personal, non-commercial use, provided you do not modify the Content and you keep all copyright, trade mark and other notices intact.

11.4 **What you may not do.** Except as permitted by clause 11.3 or by the *Copyright Act 1968* (Cth), you must not reproduce, republish, adapt, translate, distribute, transmit, broadcast, sell, license, frame, mirror or create derivative works from any Content, or use it for commercial purposes, without our prior written consent. Requests can be sent to info@roundedwealth.com.au.

11.5 **Third-party material.** Some Content, such as market data, index values, charts or images, is licensed from third parties and may be subject to their own restrictions. You must not extract, store or redistribute third-party data from the Website.

11.6 **Feedback.** If you send us comments, ideas or suggestions about the Website or our services, you grant us a perpetual, royalty-free licence to use them without obligation to you.

12

Third-party content and links

12.1 **Links from the Website.** The Website may contain links to websites, platforms, research, data, tools or services operated by third parties, including product issuers, government agencies, regulators and media outlets. These are provided for convenience and general information only.

12.2 **No endorsement.** Unless we expressly say otherwise, a link or reference to third-party material does not mean that we endorse, sponsor, recommend or are affiliated with that third party, its products or its content. We do not control third-party websites and are not responsible for their accuracy, availability, security, privacy practices or content.

12.3 **Third-party terms.** Your use of a third-party website or service is at your own risk and is governed by that third party's own terms of use and privacy policy.

12.4 **Linking to the Website.** You may link to the Website's home page or to individual Insights articles in a way that is fair and legal and does not damage our reputation or take advantage of it. You must not create a link that suggests any form of association, approval or endorsement on our part that does not exist, frame the Website on another site, or link from a website that contains unlawful, misleading or offensive content. We may withdraw linking permission at any time.

13

Social media and user content

13.1 **Our social media.** We may share Content through social media channels such as LinkedIn. Posts on those channels are subject to clause 3, and to the terms of use of the relevant platform.

13.2 **Comments.** We do not endorse comments or posts made by others on our pages or channels. We may moderate, hide or remove any comment or post at our discretion, including to meet our obligations under the Financial Services Laws.

13.3 **Your content.** If you post or submit content to us or our channels, you must not post anything that is unlawful, misleading, defamatory, offensive, confidential or that infringes another person's rights, or that contains personal or financial information about yourself or others. You grant us a non-exclusive, royalty-free licence to use, reproduce and publish that content in connection with our business.

14

Warranties and limitation of liability

14.1 **Your statutory rights.** Nothing in these Terms excludes, restricts or modifies any right or remedy, or any guarantee, warranty or other term or condition, implied or imposed by the *Australian Securities and Investments Commission Act 2001* (Cth) (including the consumer guarantees for financial services in Subdivision E of Division 2 of Part 2), the *Competition and Consumer Act 2010* (Cth) (including the Australian Consumer Law), the Corporations Act or any other law, that cannot lawfully be excluded, restricted or modified (**Non-excludable Rights**).

14.2 **Accuracy of Content.** We take reasonable care to make sure that Content is accurate and current when published, and that it is prepared from sources we believe to be reliable. However, to the extent permitted by law, we do not warrant or represent that Content is accurate, complete, reliable, current or suitable for any purpose, and Content may contain errors or omissions.

14.3 **No other warranties.** Subject to the Non-excludable Rights, the Website and Content are provided on an "as is" and "as available" basis, and all express or implied warranties, representations, conditions and guarantees, including as to merchantability, fitness for purpose, title and non-infringement, are excluded.

14.4 **Exclusion of liability.** Subject to the Non-excludable Rights, and except to the extent the loss is directly caused by the fraud, negligence or wilful misconduct of Rounded Wealth Advisory, neither Rounded Wealth Advisory nor its related bodies corporate, nor any of their Representatives, agents or contractors, is liable to you or any other person for any loss, damage, cost or expense (whether direct, indirect, special or consequential, and whether arising in contract, tort including negligence, under statute or otherwise) arising from or in connection with:

- your access to, use of, or inability to access or use, the Website;
- any decision made or action taken in reliance on Content;

- any error, omission, inaccuracy, delay, interruption or failure in the Website or Content;
- any virus, malware or other harmful component transmitted through the Website;
- unauthorised access to or interception of information you send through the Website or by email; or
- any third-party content, product, service or linked website.

14.5 **Types of loss excluded.** Without limiting clause 14.4, and subject to the Non-excludable Rights, we are not liable for any loss of profits, revenue, investment returns or opportunity, loss of data, loss of goodwill or any indirect or consequential loss.

14.6 **Limit on liability.** Where our liability for breach of a Non-excludable Right can lawfully be limited, our liability is limited, at our option, to supplying the relevant services again or paying the cost of having the services supplied again.

14.7 **Client services.** This clause 14 applies to your use of the Website only. Our liability to clients for personal advice and other financial services is governed by the Financial Services Laws and the terms of your client engagement.

15

Indemnity

15.1 To the extent permitted by law, you indemnify Rounded Wealth Advisory, its related bodies corporate and their Representatives against any loss, damage, liability, claim, cost or expense (including reasonable legal costs) arising from or in connection with:

- your breach of these Terms;
- your unlawful or fraudulent use of the Website; or
- any content you submit to us or our channels that infringes another person's rights,

except to the extent caused or contributed to by the fraud, negligence or wilful misconduct of Rounded Wealth Advisory.

16

Privacy and cookies

16.1 **Privacy Policy.** Rounded Wealth Advisory collects, uses, holds and discloses personal information in accordance with the *Privacy Act 1988* (Cth), the Australian Privacy Principles and our Privacy Policy. Our Privacy Policy explains what personal information we collect through the Website, why we collect it, who we may disclose it to (including any overseas recipients), and how you can access or correct your information or make a privacy complaint.

16.2 **Consent.** By submitting personal information through the Website, you consent to us handling it as described in our Privacy Policy.

16.3 **Cookies and analytics.** The Website uses cookies, pixels and similar technologies to operate the Website, remember your preferences, understand how visitors use it and measure the effectiveness of our communications. Some of these are placed by third-party analytics or advertising providers. You can manage or disable cookies through your browser settings, although some parts of the Website may not work properly if you do. Further detail is in our Cookie Policy.

16.4 **Privacy complaints.** If you are not satisfied with how we handle a privacy complaint, you may contact the Office of the Australian Information Commissioner at www.oaic.gov.au.

17

Security, scams and communications

17.1 **Online security.** We use reasonable security measures to protect the Website and information transmitted through it. However, no data transmission over the internet can be guaranteed to be completely secure. Subject to the Non-excludable Rights, we are not responsible for any unauthorised access to, or interception of, information you send to us online.

17.2 **Sensitive information.** Please do not send your tax file number, passwords, bank account or card details, identity documents or detailed health information by unencrypted email, Website form or social media message. If we need this information, we will ask you to provide it through a secure method.

17.3 **Electronic communications.** By using the Website or contacting us electronically, you agree that we may communicate with you electronically, and that such communications satisfy any legal requirement for communications to be in writing, to the extent permitted by law.

17.4 **Scam and impersonation warning.** Investment scams that impersonate licensed financial firms are common in Australia. Rounded Wealth Advisory will never:

- ask you to transfer money to a bank account in an individual's name or to a cryptocurrency wallet;
- ask for your passwords, PINs or one-time security codes;

17.5 Our only official website is www.roundedwealth.com.au and our official email addresses end in @roundedwealth.com.au. If you receive a suspicious call, email, message or website claiming to be from us, do not respond, click links or make any payment. Contact us directly on 02 8880 6200 or 1300 050 090 to check, and report the matter to Scamwatch at www.scamwatch.gov.au. ASIC's Moneysmart website at www.moneysmart.gov.au also has guidance on avoiding investment scams, and you can confirm our licence on ASIC's Professional Register.

18

Complaints

18.1 **Contact us first.** If you have a complaint about the Website, our Content or our services, please contact by email at complaints@roundedwealth.com.au, by phone on 02 8880 6200 or 1300 050 090, or by mail to the address in clause 22. Making a complaint is free.

18.2 **How we handle complaints.** We handle complaints in accordance with our Complaints Policy and ASIC Regulatory Guide 271 *Internal dispute resolution*. We will acknowledge your complaint within 24 hours, or one business day, of receiving it, and give you a final response within 30 calendar days. If we cannot respond within that time, we will tell you why and of your right to go to AFCA.

18.3 **External dispute resolution.** If you are not satisfied with our response, or we have not responded within 30 calendar days, you may lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Rounded Wealth Advisory is an AFCA member (member number 76566).

Website	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678 (free call)
Mail	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to lodge a complaint with AFCA, so you should act promptly or check the AFCA website for the time limit that applies to your circumstances.

19

Suspension and termination

19.1 We may suspend or terminate your access to the Website, or any part of it, at any time and without notice if we reasonably believe you have breached these Terms, if required by law or a regulator, or to protect the Website, our clients or other users.

19.2 Clauses 3, 4, 11, 14, 15, 20 and 21 survive any suspension or termination of your access to the Website.

20

Governing law and jurisdiction

20.1 These Terms are governed by the laws of New South Wales, Australia.

20.2 You and Rounded Wealth Advisory irrevocably submit to the non-exclusive jurisdiction of the courts of New South Wales and the Commonwealth of Australia, and the courts entitled to hear appeals from them. This does not affect your right to make a complaint to AFCA under clause 18.

21

General

21.1 **Severance.** If any provision of these Terms is invalid, void or unenforceable, it is to be read down to the extent necessary to make it valid, or severed if that is not possible, and the remaining provisions continue in full force and effect.

21.2 **Waiver.** A failure or delay by us in exercising any right under these Terms does not operate as a waiver of that right, and a waiver is only effective if given in writing.

21.3 **Assignment.** You may not assign or transfer your rights under these Terms. We may assign or novate our rights and obligations under these Terms to a related body corporate or a successor to our business.

21.4 **Events beyond our control.** We are not liable for any delay or failure to perform caused by events beyond our reasonable control, including outages of internet or hosting services, cyber attacks, natural disasters, pandemics or government action.

21.5 **Entire agreement.** These Terms, together with the documents referred to in clause 1.4, are the entire agreement between you and Rounded Wealth Advisory about your use of the Website, and supersede any prior understanding about that subject.

22

Contact us

Company	**Rounded Wealth Advisory Pty Ltd**
Head Office	L35 Tower One Barangaroo 100 Barangaroo Avenue Sydney NSW 2000
Switchboard	02 8880 6200
Freecall	1300 050 090
Email	info@roundedwealth.com.au
Website	www.roundedwealth.com.au

Offices are also located in:

Melbourne	L27 101 Collins Street Melbourne VIC 3000
Brisbane	L19 Gold Tower 10 Eagle Street Brisbane QLD 4000
Perth	L28 AMP Building 140 St Georges Terrace Perth WA 6000
Adelaide	L30 RAA Place 91 King William Street Adelaide SA 5000

Questions about this document?

Call 02 8880 6200 or 1300 050 090, Monday to Friday, 9am to 5pm AEST, or email info@roundedwealth.com.au. The current version is always available at roundedwealth.com.au.