



ShareAnalysis

Terms and Conditions

26 August 2019



ShareAnalysis Important Information

Welcome to ShareAnalysis.com, a powerful stock research platform for all types of investors ('ShareAnalysis'). If you are considering a membership of the ShareAnalysis stock market app as part of your investment decision process, it is important you read the information set out below.

The websites that form the network of ShareAnalysis sites are operated by Investar Research Pty Ltd (ABN 80 622 405 798) ('Investar', 'we', 'our' or 'us') which is a corporate authorised representative (CAR 001277648) of Wealthtrac Pty Ltd (AFS Licence No: 404335).

ShareAnalysis' domain is www.ShareAnalysis.com ('website').

ShareAnalysis also publishes content on third party communication-based websites including Facebook, Twitter, YouTube and Vimeo .

References to "you" or "your" are references to the ShareAnalysis user.

ShareAnalysis Terms of Use General

The following are ShareAnalysis' Terms of Use. These Terms of Use set out the terms on which we grant you access to, and use of, ShareAnalysis and constitute the entire agreement between you and us. By accessing or using ShareAnalysis, you agree to be bound by these Terms of Use. If you do not agree to these Terms of Use (or any revisions to the Terms of Use on ShareAnalysis), you must not use ShareAnalysis or any information obtained as a result of the use of ShareAnalysis.

We plan to develop ShareAnalysis over time and these Terms of Use will apply to any changes to ShareAnalysis. We reserve the right to revise these Terms of Use from time to time by updating the Terms of Use as displayed on ShareAnalysis at any given time. You will be bound by any such revised Terms of Use.

It is your obligation to ensure that you have read and agree to the most recent Terms of Use available on ShareAnalysis. By registering for a ShareAnalysis account, you acknowledge that you have read and understood these Terms of Use.

We reserve the right to accept or decline on any grounds we consider appropriate, any individual seeking to become a ShareAnalysis user.

The data you enter will be governed in accordance with our Privacy Policy.

Disclaimer & Important Information

ShareAnalysis contains general financial information that has been prepared without taking into account your personal financial circumstances. Before acting upon any of the information provided, you should always consider its appropriateness in light of your objectives, financial situation and needs and seek professional financial advice. You should also read ShareAnalysis' Financial Services Guide before making any investment decision. (You can obtain a copy of this document on www.ShareAnalysis.com or by emailing us).

You should not make decisions to buy or sell shares based solely on the information in ShareAnalysis. The content of ShareAnalysis does not purport to provide stock tips, recommendations or investment advice in any form and therefore should not be construed as a recommendation or offer to sell or to purchase any particular stock market investment.

Investing in the stock market involves a degree of risk. You should never invest more than you can afford to lose. Using leverage as part of your investment strategy, such as margin loans or contracts for difference, may result in you losing more than the amount you originally invested.

Investar will try to ensure the accuracy, quality and timely delivery of ShareAnalysis, however sometimes things happen that are outside of our control that may cause a disruption to your ability to access ShareAnalysis. We will endeavour to fix such issues as soon as possible, however we will not be responsible for any fault, inaccuracy, error, omission, delay or interruption in ShareAnalysis, for any reason (including without limitation) where it is due to the fault of us, a provider of content to ShareAnalysis or a communications carriage service through which ShareAnalysis is hosted, accessed or administrated.

ShareAnalysis is intended for use by Australian residents only.

Our liability to you for loss or damage of any kind arising out of or in connection with these Terms of Use or your use of ShareAnalysis is reduced to the extent (if any) that you cause or contribute to the loss or damage. This reduction applies whether our liability is in contract, tort (including negligence), under any statute or otherwise.

Nothing in these Terms of Use is intended to limit or exclude any liability that cannot be excluded by law.

Our maximum aggregate liability to you for any reason relating to these Terms of Use or your use and access to ShareAnalysis will be limited in respect of all incidents in a 12 month period, to the Subscription Fees paid by you in the 12 months prior to the occurrence of the first incident.

You will indemnify and keep us indemnified against all expenses, fines, losses (including loss of profit), damages and costs (Loss) sustained or incurred by us arising directly or indirectly from your breach of any of these Terms of



Use, including any costs relating to the recovery of any Subscription Fees that are due but have not been paid by you. Without limiting the foregoing, you will indemnify us against any claims or Loss relating to:

- i. our refusal to provide any person access to your information or data in accordance with these Terms of Use; and
- ii. any claim by any third party that you do not have the right to use any data, or that your use of any data is a breach of a third party's intellectual property rights.

Financial Services Guide

Investar provides you with a Financial Services Guide ('FSG'). The FSG covers important information about ShareAnalysis and the services we provide. Our FSG will assist you in deciding whether to obtain financial services from us. You can obtain a copy on the ShareAnalysis website or emailing us.

By accepting ShareAnalysis' Terms of Use you acknowledge that you have read ShareAnalysis' Financial Services Guide.

Site Content and Access

ShareAnalysis provides public content and member only content. To access the member only content you are required to hold a current ShareAnalysis membership, which can be purchased at www.ShareAnalysis.com or by calling 1800 572 911.

ShareAnalysis members are allocated a username and password. Your username will be your current email address and you will choose your password when you sign up. You will be responsible for maintaining the confidentiality of your password. You must not use an email address that you do not own.

Accessing ShareAnalysis

Access to ShareAnalysis is available at www.ShareAnalysis.com for members with a valid username and password. In relation to your use of your username and password, you agree to:

- treat your username and password as confidential and not share it with any third parties;
- take appropriate measures to prevent unauthorised use or access to ShareAnalysis using your username and password;
- comply with ShareAnalysis' Terms of Use;

- not engage in any activities that may interfere or disrupt ShareAnalysis' ability to provide ShareAnalysis as intended;

- not engage in any activities that may interfere with or disrupt the ability of other ShareAnalysis members to use ShareAnalysis.

To preserve the integrity of your membership privileges, ShareAnalysis reserves the right to amend your username and password at any time.

In the event that the integrity of your username and password is compromised, ShareAnalysis reserves the right to cancel your membership and block your access and you agree to take responsibility and pay all expenses incurred as a result of the actions undertaken by persons using your username and password.

Membership

Your agreement to comply with these Terms of Use commences from the time your membership is activated. That is, when your credit card is processed and approved or electronic funds cleared in our bank account.

Your agreement is personal to you and cannot be shared with anyone else.

By accepting ShareAnalysis' Terms of Use, you agree that you will not, and will not allow or cause a third party, to decompile, disassemble, reverse engineer, copy or modify ShareAnalysis or use the whole or any part of ShareAnalysis to assist in the development of a similar or competitive product or otherwise use ShareAnalysis except as provided in these Terms of Use. You also agree to not resell or commercially exploit your membership or any part of ShareAnalysis.

ShareAnalysis' Terms of Use are governed by the laws of the State of New South Wales, Australia. By accepting ShareAnalysis' Terms of Use you are entering into a binding agreement governed by the laws of the State of New South Wales, Australia and confirm that you are a resident of Australia.

Single User Membership

Upon becoming a member, Investar grants you a single user, non-exclusive, non-transferable membership to access and use ShareAnalysis for the term of your membership.

Your ShareAnalysis membership must not be used by any person other than you.

ShareAnalysis provides persons with membership privileges. By purchasing your ShareAnalysis membership, you agree that only you are permitted to use ShareAnalysis. You also agree that you will not assign nor sub-licence your membership to anyone else.



Permitting others to use your ShareAnalysis membership may result in your membership being cancelled and you being permanently blocked from using ShareAnalysis.

You must not use ShareAnalysis, or allow anyone else to use ShareAnalysis for illegal or improper uses, including: for fraudulent, criminal or other activities in breach of any law (including without limitation, any law at any place where the communication or transmission was sent, viewed or received); in any way which breaches another person's rights, including copyright or other intellectual property rights; to copy, store, modify, republish or redistribute content of ShareAnalysis; in any way which breaches any security or other safeguards or in any other way which harms or interferes with ShareAnalysis.

Membership Conditions

By agreeing to ShareAnalysis' Terms of Use, you are agreeing you will not, nor attempt to:

1. copy, modify, adapt or reproduce part or all of ShareAnalysis or its related websites;
2. use the information provided by ShareAnalysis other than as permitted or directed by ShareAnalysis;
3. disclose your username and/or password to any other person;
4. loan, lend, lease or transfer your membership privileges or any information provided by ShareAnalysis to any person;
5. allow any third party to do any of the acts referred to above.

You also agree that:

1. you acquire absolutely no rights to the intellectual property contained with ShareAnalysis other than the limited right to use ShareAnalysis in accordance with these Terms of Use;
2. access is for your own personal, non commercial and professional use in accordance with ShareAnalysis' Terms of Use;
3. by contributing intellectual property to ShareAnalysis you grant ShareAnalysis non exclusive royalty-free, perpetual and irrevocable rights to use, reproduce, modify, adapt, publish, translate, distribute, copy and display such content at ShareAnalysis' discretion. ShareAnalysis assumes no liability for any contribution submitted by you or a third party.

Your Membership

ShareAnalysis' membership pricing is published at here. ShareAnalysis has used reasonable endeavours to ensure prices published are accurate, however these prices are subject to change and ShareAnalysis reserves the right to change these prices without prior notice at any time. Prices charged and payable will be those quoted at the time you complete your membership application at

www.ShareAnalysis.com or by calling 1800 572 911.

Prices published at www.ShareAnalysis.com for ShareAnalysis' membership privileges are quoted in Australian dollars and are inclusive of GST.

ShareAnalysis memberships can be paid annually in advance, or monthly. Regardless of the payment frequency, all memberships form a 12-month contract to access ShareAnalysis.

To join ShareAnalysis you must go to www.ShareAnalysis.com, click Join Now and complete the information marked as "Required", including your preferred payment method.

If you elect to pay for your membership by Direct Debit, you will receive an email detailing steps you need to take to complete your payment.

ShareAnalysis reserves the right to add additional charges for amounts related to freight, and where applicable, merchant fees on financial transactions.

We reserve the right to introduce a fee for paying your Account using a credit card. If we introduce such a fee we will provide you with sufficient notice of the fee and the date from which it will apply.

Investar will email you a tax invoice in relation to your membership. The amount of GST payable will be calculated by multiplying the sum of the price for your membership by the rate of GST applicable at the time of supply. For the purposes of GST, the words "supply" and "tax invoice" have the same meaning as that given to them in the A New Tax System (Goods and Services Tax) Act 1999 (Cth).

Auto renew

ShareAnalysis offers an auto renewal option. To activate Auto Renew, open the main menu and select User Details. Click the 'Renew' tab, then select 'Set up Auto Renew'. Enter your credit card details and click 'Save Payment Details' to set up Auto Renew, or call us on 1800 572 911. You can cancel Auto Renew by logging into ShareAnalysis.

If you choose to activate Auto Renew your credit card will be charged on or about the day your current membership ends as per the current pricing schedule available at www.ShareAnalysis.com.

To ensure your membership does not lapse, please let us know if your credit card number changes or expiry date is updated. You can do this by calling 1800 572 911 ShareAnalysis or by logging into ShareAnalysis. For your own security, we don't recommend emailing these personal details.

If your payment is returned or dishonoured, we will wait 24 hours before attempting to charge your card again. Should your card be declined a second time we will contact you via phone or email to discuss alternative payment options. Any transactions fees incurred by us in respect of the above may be passed onto you.



Commencement

Your membership will commence upon approval of your membership payment, be that credit card or direct deposit.

Refunds & Termination

For memberships paid monthly, ShareAnalysis will allow you to terminate or suspend your membership at any time provided that you provide 5 Business Days notice by calling 1800 572 911 or by emailing team@shareanalysis.com. Fees already incurred will not be refunded.

ShareAnalysis maintains a no refund policy, in compliance with Australian consumer law.

If you do not comply with ShareAnalysis' Terms of Use, we may at our sole discretion, cancel your membership and block your access to ShareAnalysis in this case no membership fees will be refunded.

To terminate a membership contact us by calling 1800 572 911 or by emailing team@shareanalysis.com.

Support Services

ShareAnalysis' Member Experience Team is available between 9:00am - 5:00pm (Sydney time) on normal business days by calling 1800 572 911 or via email.

Please understand that, at times, our Member Experience Team may experience a larger than usual influx of phone calls and emails. In this case it may take up to two Business Days to respond to you. Thank you in advance for your understanding and patience.

When you get in touch with us via the website you will receive an automated response confirming we have received your email. If you do not receive a response it is likely your email has not been received. If this occurs, try resending your email or call us on 1800 572 911.

ShareAnalysis' Member Experience Team is not able to provide financial advice. All information provided by our Member Experience Team is general in nature and does not take into account your personal financial circumstances. Before acting upon any of the information provided, you should always consider its appropriateness in light of your objectives, financial situation and needs and seek professional financial advice. If you have a question about a specific investment, please seek advice from a professional licenced financial advisor.

ShareAnalysis' Member Experience Team will endeavour to answer all your questions, however please understand they are not computer experts, so may not be able to help you with computer-specific related questions.

ShareAnalysis reserves the right to record any telephone calls to or from its Member Experience Team and to use the information recorded and any emails sent and received by its Member Experience Team for training and member research purposes.

Limitations to ShareAnalysis

To use your ShareAnalysis membership you require a computer and access to the internet.

The quality and availability of ShareAnalysis may sometimes be affected or disrupted by factors outside of our control. Such factors can include interruptions to internet services suffered by ShareAnalysis, you or other communications carriage service providers through which ShareAnalysis is hosted, accessed or administered, lack of capacity and faults in other telecommunications networks to which ShareAnalysis is connected.

We may change or withdraw some or part of the ShareAnalysis service from time to time. This may be because of changing laws, government policy, technologies, obsolescence, new or different product features or functionality, changing content providers and the need to remove, replace or modify content.

Communication

Please call us on 1800 572 911 or get in touch with us via email whenever you like. We want to help you be a better stock market investor.

When you join ShareAnalysis you give us permission to communicate with you in relation to your membership. We may also inform you of happenings on our Facebook page and other social networking sites. You can opt-out of receiving email communications from us at any time by clicking Unsubscribe in the footer of our emails.

When you contact us or sign up for a free trial, you give us permission to contact you in relation to ShareAnalysis memberships, news and happenings on our Facebook page and social networking sites. You can unsubscribe at any time.

Intellectual Property Rights

We are the owners of all intellectual property rights used on or in connection with ShareAnalysis, including (but not limited to) the copyright material, patents and trademarks used on ShareAnalysis.

ShareAnalysis retains all of the Intellectual Property Rights and does not grant you any rights in respect of the Intellectual Property Rights.

You agree and acknowledge that you will not adapt, reproduce, store, distribute, display, publish or create derivative works from any information on ShareAnalysis without our prior written permission.

Unless otherwise stated, you are permitted to access, view, copy, print (in limited quantities) or temporarily store textual material published by us on ShareAnalysis for your personal



use. Any copyright notice on that information must be retained on the copy.

Equipment Required

You acknowledge that to use ShareAnalysis you must:

1. take into account the information set out in our Financial Services Guide and any Manuals;
2. provide and use your own computer hardware and internet browser software;
3. arrange for ShareAnalysis to be useable on your hardware, and integrated with your own software;
4. use ShareAnalysis only in the manner suggested by us;

and you acknowledge that ShareAnalysis has no responsibility to do or assist you to do any or all of these things.

Failure to meet any of the above requirements does not entitle ShareAnalysis.com users to a refund of:

1. membership fees;
2. any associated expenses.

Governing law

ShareAnalysis' Terms of Use are governed by the laws of New South Wales, Australia, and the parties agree to submit to the non-exclusive jurisdiction of the courts of New South Wales.

Data

ShareAnalysis accepts no responsibility for any errors or inaccuracies in the data contained within ShareAnalysis, however we will endeavour to resolve any errors or inaccuracies in a timely manner.

S&P Capital IQ ('CIQ')

From 02 August 2019 ShareAnalysis is sourcing data from CIQ. For further information regarding this data provider please see their website <https://www.capitaliq.com/>.

Why have we moved to CIQ?

- More coverage (# of stocks increase)
- Cleaner data (more current consensus forecasts)
- Wider analyst coverage (# of stocks with forecasts increase)
- Individual company regional and business revenue information

Disclaimer:

ShareAnalysis accepts no responsibility for any errors or inaccuracies in the data contained within ShareAnalysis, however we will endeavour to resolve any errors or inaccuracies in a timely manner.

CIQ Data

ShareAnalysis will incorporate information from CIQ research systems products. In respect of that information please note the following notices and disclaimers from CIQ:

Copyright © 2019, S&P Global Market Intelligence (and its affiliates as applicable). Reproduction of any information, opinions, views, data or material, including ratings ('Content') in any form is prohibited except with the prior written permission of the relevant party. Such party, its affiliates and suppliers ('Content Providers') do not guarantee the accuracy, adequacy, completeness, timeliness or availability of any Content and are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, or for the results obtained from the use of such Content. In no event shall Content Providers be liable for any damages, costs, expenses, legal fees, or losses (including lost income or lost profit and opportunity costs) in connection with any use of the Content. A reference to a particular investment or security, a rating or any observation concerning an investment that is part of the Content is not a recommendation to buy, sell or hold such investment or security, does not address the suitability of an investment or security and should not be relied on as investment advice. Credit ratings are statements of opinions and are not statements of fact.

CIQ's Legal Disclosures – <https://www.spglobal.com/marketintelligence/en/legal/disclosures>.

ShareAnalysis free trial

Everyone is invited to try ShareAnalysis' free seven-day trial. ShareAnalysis' trial allows new visitors to ShareAnalysis.com full access to ShareAnalysis' powerful filtering and evaluation tools for seven (7) days.

There is no obligation to join ShareAnalysis after trying it. ShareAnalysis' free trial is not a watered down or 'demo' version of the program, what you see is what you get. Visitors trialling ShareAnalysis are also welcome to access ShareAnalysis' customer service team should they have any questions or need assistance with the program.

By trying ShareAnalysis you grant ShareAnalysis the right to retain your details and use those details for communication, research and marketing purposes. You may opt out of receiving communications from us by calling 1800 572 911 or contacting us.



Cookies

ShareAnalysis.com utilises cookies. If you do not have cookies enabled in your web browser some functions of the site may not work as intended.

Links to/from external websites

ShareAnalysis.com, ShareAnalysis and emails sent by us may contain links to websites not owned or operated by Investar. We do not accept liability for the availability or content of these sites.

Investar (or any of its related body corporates) is not responsible for the content of any website or pages linked to or linking to other sites and does not endorse or otherwise sponsor such links. Such links are provided solely for your convenience and information. Following links to any other websites or pages shall be at your own risk.

Linking your website or other content you create to ShareAnalysis.com or other websites operated by ShareAnalysis are not permitted without the prior written consent of Investar.

Security Policy

At Investar, we consider the security of your online transactions of utmost importance. To ensure you are confident purchasing and managing your membership online we have rigid security measures in place to ensure your transactions are processed in the most secure environment available.

We use Stripe's global payment gateway, which is Tier 1 PXI-DSS compliant.

You can rest assured that when you are submitting your payment details or updating your personal details, you will be doing so in one of the safest online payment environments.

Disclosure

Members of our team may invest in the stock market. Our team adhere to our ShareAnalysis Team Investing Policy, which is detailed below.

ShareAnalysis Team Investing Policy

Investar, its employees and/or its associates may hold interests in listed companies referred to on this website. This position could change at any time without notice.

Complaints

How we deal with complaints

We take complaints seriously as they provide us with information on how we can best improve our services to you. We have an internal complaints handling policy that you can access free of charge.

Internal dispute resolution process

Should you wish to raise a complaint or query about the service provided to you please contact our Member Experience Team via our online contact form at www.ShareAnalysis.com or by calling 1800 572 911. We will endeavour to resolve your complaint or query as soon as possible.

If your complaint is not satisfactorily resolved within five days, please contact Wealthtrac's Compliance Manager via email at notices@spitfire.io or by calling 1300 710 866 or by putting your complaint in writing and sending it to Wealthtrac (address found in the 'Contact Us' section below).

Your complaint must be finalised within 45 days of receipt of your complaint.

External dispute resolution process

Wealthtrac is a member of the Australian Financial Complaints Authority ('AFCA') (member number: 25111). AFCA is an independent external dispute resolution service established by the Federal Government, which deals with complaints from customers involving financial services and products. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. This service is free of charge to you and AFCA can be contacted on:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

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



Trademarks

ShareAnalysis is a registered trademark of Investar.

Copyright

The information provided by ShareAnalysis is subject to copyright. You may not decompile, disassemble, reverse engineer, copy or modify ShareAnalysis. You also agree to not resell or commercially exploit your membership or any part of ShareAnalysis.

Some of the material in ShareAnalysis is published under licence from third party data providers and is subject to copyright.

No part of ShareAnalysis or ShareAnalysis.com, or its content, may be reproduced in any form without the prior consent of Investar.

Copyright © Investar.

Last updated 27 August 2019.

