

# Website Terms of Use

---

## Your privacy

Any personal information you provide to Anchor Financial Services Limited will be used to provide information that you request and will be retained to provide you with further information about our services. Please note that none of the information we collect is passed on to any third party without your approval.

If you are an individual, you have rights of access to and correction of personal information that is held about you. If you would like to access, correct and/or change the information collected at any time, please contact us.

## Professional Advice

The information provided and services described in this website are of a general nature and are not intended to be personalised financial advice to a retail client. The information provided in this website is not intended to be a substitute for professional advice. You may seek appropriate personalised financial advice from a qualified professional to suit your individual circumstances.

## Use of Information

While every effort is made to ensure the information on this website is up-to-date and correct, Anchor Financial Services Limited makes no representations or warranties of any kind, express or implied, about the accuracy, reliability, completeness, suitability or availability of the website or the information about the products and services provided on the website. The information on this website is subject to change at any time. Anchor Financial Services Limited is under no obligation to update any information on this website or correct any errors in the information after it is published on the website. Any reference on this website to historical information and performance of a product or service may not necessarily be a good guide to future performance. You are solely responsible for any actions you take or do not take by relying on such information. To the full extent legally allowable the directors, contractors, associates and staff of Anchor Financial Services Limited expressly disclaim all and any liability and responsibility to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon the whole or any part of the contents of this website. The disclaimers and limitations of liability do not prejudice your rights under the Consumer Guarantees Act 1993, nor are they intended to exclude liability arising under statute.

Although Anchor Financial Services Limited regularly updates its virus protection software, it does not warrant that the server that makes the information and contents of this website available is free of viruses or bugs. You acknowledge that it is your responsibility to implement sufficient procedures and virus checks (including anti-virus and other security checks) to satisfy your particular requirements for the correct display and/or presentation of any material contained on this website.

## New Zealand Law

The information published on this website is governed by, and has been prepared to comply with, the New Zealand law. The information is only intended for persons within the New Zealand jurisdiction and is not intended for persons outside the New Zealand jurisdiction. Anchor Financial Services Limited does not accept responsibility for the compliance of this information with the laws of any other country. The laws of New Zealand shall govern your use of the website and by visiting this website you hereby agree to submit to the exclusive jurisdiction of the New Zealand courts.



## Links

Through this website you may be able to link to other websites which are not under the control of Anchor Financial Services Limited. Anchor Financial Services Limited has no knowledge of or control over the nature, content, and availability of those websites. Anchor Financial Services Limited does not sponsor, recommend, or endorse anything contained on these linked websites. Anchor Financial Services Limited does not accept any liability of any description for any loss suffered by you by relying on anything contained or not contained on these linked websites.

## Limitation of Liability

Every effort is made to keep the website up and running smoothly. However, Anchor Financial Services Limited takes no responsibility for, and will not be liable for, any loss you may suffer due to the website being temporarily unavailable either during its planned maintenance or due to technical or other issues beyond our control.

All materials on this website are protected by copyright and intellectual property laws and are the property of Anchor Financial Services Limited unless otherwise explicitly stated. The website may also contain a number of trademarks, logos and symbols which are either owned by Anchor Financial Services Limited or used with the approval of the trademark, logo or symbol owner.

Nothing on the website should be construed as granting any licence to use any trade mark without the permission of the trade mark owner. Any material on this website that is identified as being subject to copyright of a third party, authorisation to use or reproduce such material must be obtained from that third party. Unless stated otherwise, you may access and download the materials located on this website only for personal, non-commercial use.

A disclosure statement relating to the advisers associated with this website are available on request and free of charge.

