

Terms of Use Agreement for 12 Month Budget Bootcamp

By enrolling in the 12 Month Budget Bootcamp (the "Program"), you agree to the following terms and conditions:

- The Program is provided by Funded Futures Financial Services (the "Provider"), a registered business in Australia.
- The Program is designed to help you improve your financial literacy, cashflow, budgeting and debt reduction skills through online courses, worksheets, calculators and coaching calls.
- The Program fee is \$3,295 AUD including GST, payable as follows: a non-refundable deposit of \$550 AUD upon enrolment, and 9 monthly instalments of \$305 AUD each, starting from the fourth month of the Program. You are responsible for ensuring that your payments are made on time and in full. Failure to do so may result in suspension or termination of your access to the Program.
- The 12 Month Budget Boot camp provides general financial advice and information only. It does not take into account your personal objectives, financial situation or needs. You should consider whether the advice and information is appropriate for you before acting on it. Funded Futures Financial Services and its employees are not liable for any loss or damage arising from your use of or reliance on it.
- The Program duration is 12 months from the date of enrolment. You will have access to the online portal, surveys and calculators for the duration of the Program. You will also receive 12 accountability phone calls from the team at Funded Futures Financial Services, one per month, to help you stay on track with your goals. You must book these calls in advance through the Provider's online booking system. If you miss or cancel a call, you will not be entitled to a refund or rescheduling. The Provider is not liable for any technical issues or interruptions that may affect the quality or availability of the calls.
- The Program content, including but not limited to the online courses, worksheets, calculators and coaching calls, is the intellectual property of the Provider and is protected by copyright laws. You are granted a personal, non-exclusive, non-transferable and revocable license to use the Program content for your own personal and non-commercial purposes only. You are not allowed to copy, reproduce, distribute, modify, create derivative works from, sell or otherwise exploit the Program content without the prior written consent of the Provider. You are also not allowed to share your login details or access to the Program content with anyone else.
- The Provider does not guarantee any specific results or outcomes from your participation in the Program. Your success depends on your own efforts, commitment and circumstances. The Provider is not responsible for any loss or damage that may arise from your use of or reliance on the Program content or advice. The Program content and advice is provided for general information and educational purposes only and does not constitute professional financial, legal or tax advice. You should consult your own advisors before making any financial decisions based on the Program content or advice.
- The Provider reserves the right to modify, suspend or terminate the Program at any time without notice or liability. The Provider also reserves the right to change these terms and conditions at any

time by posting the updated version on its website. Your continued use of the Program after such changes constitutes your acceptance of the new terms and conditions.

- These terms and conditions are governed by the laws of Australia and any disputes arising from or relating to them shall be subject to the exclusive jurisdiction of the courts of Australia.

Funded Futures Financial Planning Pty Ltd (ABN: 81 646 656 804) Trading As Funded Futures Financial Services is a Corporate Authorised Representative (CAR: 001285851) of Cobalt Advisers Pty Ltd (AFSL 512550).