



website and platform terms of use

Blend Insurance Solutions Pty Ltd ABN 47 617 346 353, AFSL 500768 (Blend)

Effective date: 10 August 2018

terms of use

1. General

- a. This domain name and website are owned and operated by Blend. By using this website you acknowledge and agree to these terms and any additional terms, notices and disclaimers which appear on this website and the Blend Privacy Policy and Financial Services Guide (Terms of Use).
- b. We may update and change our site from time to time to reflect changes to our products, our users' needs and our business priorities.
- c. You are also responsible for ensuring that all persons who access our site via any device are aware of these terms of use and other applicable terms and conditions and that they comply with them.

2. Accuracy of Information

The content is accurate at the time of drafting and its inclusion on the website. The content itself is subject to change without notice. We will endeavour to update the website as soon as practical after making any changes.

3. Privacy

We have a Privacy Policy in place to ensure the confidentiality of any personal details you choose to provide through this site. For more details on Privacy, please read Blend's Privacy Policy: [Privacy Policy](#)

4. Copyright and Trademarks

- a. We reserve all rights in relation to copyright in the content and design of this website.
- b. You may make a temporary copy of part or all of this website for the sole purpose of viewing it, and print a copy for personal use.
- c. You must not otherwise reproduce, adapt, store, transmit, print, display, publish or create

derivative works from any part of the content or design of this website except with our prior written consent.

- d. The Blend name and logo are trademarked and all related names, logos, product and service names, designs and slogans are our trade marks. You must not use such marks without our prior written permission.

5. Lawful purposes

- a. You agree to use the Blend website and/or platform only for lawful purposes, and in a manner that does not infringe the rights of or restrict or inhibit the use of the Blend website and platform by any third party. This includes conduct which is unlawful or which may harass or cause distress or inconvenience to any person, the transmission of obscene or offensive content or disruption to Blend.
- b. You must not post or transmit via the Blend platform any unlawful, defamatory, obscene, offensive or scandalous material, or any material that constitutes or encourages conduct that would contravene any law.
- a. If you do not wish information to be gathered on a cookie you should disable the acceptance of cookies by your web browser. Your internet service provider may be able to assist you with this.

6. Disclaimer

- a. The Competition and Consumer Act 2010 (Cth) may confer rights, guarantees and remedies on you in relation to the provision of goods and services by us, which cannot be excluded, restricted or modified. We do not intend to exclude, restrict or modify those rights.
- b. Subject to any responsibilities or liabilities implied by law and which cannot be excluded by law, neither we or any companies related to

Blend nor any director, officer, employee, consultant or agent thereof accepts any responsibility or liability for any loss or damage arising in any way (including by reason of negligence) for errors in and omissions from the content and does not accept any responsibility nor owe any duty of care to any person acting or refraining from acting as a result of information on the site.

- c. Statements on the Blend website are not intended to be statements of law. You have not relied on any statement, representation, assurance or warranty made or given by us except as expressly set out in these terms of use.

7. Security

- a. We do not guarantee that our site will be secure or free from bugs or viruses.
- b. You are responsible for configuring your technology to access our Site. You should use your own virus protection software. You should be aware of the risks associated with using websites and web-based software.
- c. We recommend that you use appropriate and up-to-date firewall and anti-virus software to protect your computer systems.

8. Prohibited uses

You agree that you will not (either yourself or through any third party):

- a. use any robot, spider, screen scraper, data aggregation tool or other automatic device or process to process, monitor, copy or extract any web pages on any of the Blend content without our prior written permission;
- b. reverse engineer, reverse assemble, decompile or otherwise attempt to discover source code or other arithmetical formula or processes in respect of the software underlying the infrastructure and processes associated with our website;
- c. introduce any viruses, trojan horses, worms, logic bombs or other material which is malicious or technologically harmful;
- d. attempt to gain unauthorised access to, interfere with, damage or disrupt any parts of the site, the server on which the site is stored, or any server, computer or database connected to the site;
- e. attack the site via a denial-of-service attack or a distributed denial-of-service attack;
- f. otherwise attempt to interfere with the proper

working of the site;

- g. use the content for any illegal or unlawful purpose not specified above; or
- h. transmit, or procure the sending of, any advertising or promotional material including any "junk mail", "chain letter" or "spam" or any other similar solicitation.

9. Third party links

- a. Where our site contains links to other sites and resources provided by third parties, these links are provided for your information only.
- b. We have no control over the contents of those sites or resources, and you access third party websites entirely at your own risk and subject to the terms and conditions of use for those websites.

10. Linking to our site

- a. You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.
- b. Our site must not be framed on any other site, nor may you create a link to any part of our site, without our written consent. If our consent is provided, we reserve the right to withdraw linking permission without notice.
- c. We may ask you to remove a link from your website if these conditions are not met.
- d. Where connection to a system or website outside our control compromises the objectives of the Blend website and/or platform, we may sever links to that website or system.

11. Jurisdiction

The laws governing these Terms of Use will be the laws of New South Wales, Australia.

Blend Insurance Solutions Pty Ltd

p +61 2 9307 6629
e broker@blendinsurance.com.au
w www.blendinsurancesolutions.com.au

© Blend Insurance Solutions Pty Ltd 2017
Blend TOU 0818