



Terms and Conditions

Your access to and reliance on our website is subject to these Terms and Conditions of Use, our Privacy Policy and any other notices, disclaimers any other terms and conditions or other statements contained on our website.

In these Terms and Conditions of Use, the expressions we, us and our are a reference to TFC Home Loans (Australian Credit License Registration Number 482812) and any related entity.

Terms and Conditions of Use

By accessing, viewing or otherwise using our website, you acknowledge and agree to be subject to these Terms and Conditions of Use, the Privacy Policy and any other notices, disclaimers and other terms and conditions or other statements contained on our websites as amended or modified from time to time. If you do not accept our Terms and Conditions of Use and the Privacy Policy you are not authorised to use our website.

These are our current Terms and Conditions of Use and they replace any others which have appeared previously on any of our websites. We may at any time vary or modify these Terms and Conditions of Use by publishing the changed version on our website. By accessing our website you are deemed to accept the current Terms and Conditions of Use displayed. We reserve any and all rights not expressly granted in these Terms and Conditions of Use.

Calculators

Any calculators or information provided on this website is provided for your convenience only and does not constitute either credit or financial advice. Information on this website has been prepared without consideration of your personal financial position and should be viewed as generic information only. If you require advice regarding your specific situation, you should contact the broker listed on this website.

Links to other websites

Our websites may contain links to other websites operated by third parties. We do not endorse or approve of the operators of the third party websites, or the information, graphics and material featured on third party websites. To the extent permitted by law, we accept no responsibility or liability and give no warranty in any way in respect of third party websites or the goods and services offered to you on the third party websites.

We may receive payments from operators or owners of third party websites in relation to goods or services supplied to you by them as a result of you linking to their website from ours.

Our websites are provided for use by Australian residents only, and the products described in them are not directed at anyone in any country other than Australia. If you are not one of our customers and are accessing our website outside Australia, you must not submit or attempt to submit any online application or request. Online applications and requests for products initiated outside Australia will not be accepted from anyone who is not an existing customer.

The information contained in our websites has been prepared in accordance with the laws applicable to the Commonwealth of Australia. The site may not comply with the laws of any other country.

Third party software

Unless we tell you otherwise, any software you download from a third party website is their product and not ours. We point that out because some products may be subject to a license agreement between you and them.

To the extent permitted by law, we accept no responsibility or liability in respect of such third party products, provide no warranty, and give no endorsement in respect of such products or any party connected with them. We do, however, welcome your feedback or suggestions concerning them.

Warranties

While we have tried hard to make sure there are no mistakes in any of the information on our website, we do not warrant that we have verified the information and we do not warrant the accuracy, adequacy or completeness of it. Further, all information is subject to change without notice or that the information is suitable for your intended use.

We recommend that you seek independent advice before acting upon any of the information on our websites.

We do not guarantee that our websites are free from viruses, or that access to our sites will be uninterrupted.

You acknowledge and agree that your use of our website is at your own risk. You must ensure that the process which you use for accessing our websites does not expose you to the risk of viruses or other forms of interference which may damage your own computer system.

Limitation of liability

Subject to any responsibilities which are implied by law and cannot be excluded, neither we, nor any of our employees, agents or officers are liable to you for any losses, damages, liabilities, claims and expenses (including but not limited to legal costs and defense or settlement costs) whether direct or indirect, whatsoever arising out of or referable to information on our websites or your use of our website or any modification, suspension or discontinuance of our website – whether in contract, tort including negligence, statute or otherwise.

Our liability for a breach of a condition or warranty implied by law or otherwise, and which cannot be excluded, is limited to the extent possible, at our option, to:

- the supply of the goods or services;
- the repair of the goods or services
- the payment of the cost of having the goods or services supplied again or repaired.

Copyright and trademarks

The material on our websites is protected by copyright. Other than for the purposes and subject to the conditions prescribed under the Copyright Act 1968 (Cth), no part of it may in any form or by any means (electronic, mechanical, micro copying, photocopying, recording, or otherwise) be reproduced, uploaded to a third party, linked to, framed, stored in a retrieval system or transmitted without our prior written permission.

You also must not in any form or by any means commercialise any information, products or services obtained from our websites without our prior written permission. Our websites include registered trade marks owned by us (or our licensors). You must not use any of our trade marks in any way without our prior written consent.

Linking to our website

You must not link to our website without our prior written permission.