

Terms and Conditions | Website Policy

This website policy includes a website that allows consumers to fill in questionnaires, forms and surveys, loan applications, subscription services and online expert chat.

About this Website Policy

This website policy applies to this website, which is operated on behalf of GROWEALTH GROUP PTY LTD ACN 673 819 988 and its related bodies corporate (we, us and our). We are committed to protecting your privacy. This policy explains how your personal information will be treated as you access and interact with this website. Our website privacy policy may change from time to time.

Collection and use of information

We may collect personal information from you directly or via your use of our services. We will only collect personal information which is reasonably necessary for, or directly related to, our functions or activities.

Sensitive information

Sensitive information is any information about a person's racial or ethnic origin, political opinion, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health information.

We will not ask you to disclose sensitive information, but if you elect to provide sensitive information it will also be captured and stored.

Information from third parties

Our website also contains links to the websites of third party providers of goods and services (Third Party websites). If you have accessed Third Party websites through our website and if those third parties collect information about you, we may also collect or have access to that information as part of our arrangements with those third parties.

Where you access a Third Party website from our website, cookie information, information about your preferences or other information you have provided about yourself may be shared between us and the third party.

Advertising and tracking

When you view our advertisements on a Third Party website, the advertising company uses 'cookies' and in some cases 'web beacons' to collect information such as:

- the server your computer is logged onto;
- your browser type;
- the date and time of your visit; and
- the performance of their marketing efforts.

When you access our website after viewing one of our advertisements on a Third Party website, the advertising company collects information on how you utilise our website (eg which pages you view) and whether you complete an online application.

Cookies

We use 'cookies' to provide you with better and more customised service and with a more effective website.

A 'cookie' is a small text file placed on your computer by our web page server. A cookie can later be retrieved by our webpage servers. Cookies are frequently used on websites and you can choose if and how a cookie will be accepted by configuring your preferences and options in your internet browser.

We use cookies for different purposes such as:

- to allocate a unique number to your internet browsers;
- to customise our website for you;
- for statistical purposes;
- to identify if you have accessed a Third Party Website; and
- for security purposes.

IP addresses

Your IP address is the identifier for your computer when you are using the internet.

It may be necessary for us to collect your IP address for your interaction with various parts of our website.

Online applications

When you send a completed online application to us, we retain the information contained in that application. We are able to then use that information to provide any financial services that you require.

You can also suspend and save online applications, so you can complete and send the applications at a later time. If you suspend or save your application, the information that you have entered will be retained in our systems so that you may recover the information when you resume your application. Online applications that have been suspended or saved may be viewed by us.

Security of information

The security of your information is very important to us.

We regularly review developments in security and encryption technologies. Unfortunately, no data transmission over the internet can be guaranteed as totally secure.

We take all reasonable steps to protect the information in our systems from misuse, interference, loss, and any unauthorised access, modification or disclosure.

If we no longer require your information, and we are legally permitted to, we will take all reasonable steps to destroy or de-identify the information.

We take reasonable steps to preserve the security of cookie and personal information in accordance with this policy. If your browser is suitably configured, it will advise you whether the information you are sending us will be secure (encrypted) or not secure (unencrypted).

Direct marketing

We will not use or disclose sensitive information about you for direct marketing purposes unless you have consented to that kind of use or disclosure.

We may use your personal information for direct marketing purposes. If you do not wish to receive direct marketing communications from us or from other organisations, or wish to know the source of the information being used, you may submit a request liam@wealthcove.com.au.

We will respond to your request as soon as practicable.

Disclosure to overseas entities

We do not generally disclose personal information obtained from cookies to overseas entities in the course of our activities.

Please contact us on 0452 646 192 if you would like further information.

Terms and Conditions | Partner Promotions

These terms apply to prize-draw promotions conducted by Wealthcove in conjunction with participating businesses. They supplement the Website Policy above and apply together with the Promotion Details displayed on the relevant promotion entry page.

1. Promoter and Promotion Details

The promoter is GROWEALTH GROUP PTY LTD ACN 673 819 988, trading as Wealthcove (Wealthcove, we, us or our). Contact: liam@wealthcove.com.au or 0452 646 192. The promoter's business address is provided in the Promotion Details.

Promotion Details means the campaign-specific information shown on the relevant entry page, including the participating business, eligible entrants and locations, opening and closing dates and times (Promotion Period), applicable time zone, entry limits, prize description, number and value of prizes and total prize pool, prize restrictions or expiry, draw date, time, location and method, winner notification and any required publication, claim deadline, unclaimed-prize draw arrangements and any required permit details.

The Promotion Details form part of these terms and must be available before entry. If they conflict with these generic terms, the Promotion Details prevail for that promotion, subject to applicable law. Each promotion is separate; an entry applies only to the campaign identified on the entry page.

2. Eligibility and entry

Entry is open to people aged 18 years or over who meet the residency and any participating-business eligibility requirements in the Promotion Details. Directors, employees and persons directly involved in administering the promotion, and their immediate families, are ineligible.

To enter, access the relevant Wealthcove entry page, including through the promotion's QR code, and submit the completed entry form during the Promotion Period. Scanning the QR code alone does not constitute entry. Unless the Promotion Details state otherwise, one entry per person per promotion is permitted. Entries must be received before the stated closing time.

Entry is free. No purchase, loan application, finance enquiry or use of a Wealthcove product or service is required. Entrants may select "Nothing at the moment" for finance interests. Requesting finance assistance does not improve an entrant's chance of winning.

Entrants must provide accurate details and may be asked for reasonable evidence of identity or eligibility. Duplicate entries beyond the permitted limit, fraudulent entries, automated entries and entries that do not meet the published requirements may be excluded. Wealthcove will administer these requirements fairly.

3. Prizes and prize pools

The prize and total prize pool are as described in the Promotion Details. Unless stated otherwise, prizes are not transferable, exchangeable or redeemable for cash. Any voucher or account credit may be used only for the eligible goods or services, at the locations and within the validity period disclosed before entry. Any additional costs or exclusions must also be disclosed in the Promotion Details.

Where the prize is a participating-business credit, it will be applied to the verified winner's account or otherwise delivered as specified in the Promotion Details. The participating business supplies the relevant goods or services. Winning does not require the winner to obtain finance through Wealthcove.

If an advertised prize becomes unavailable, any substitute must comply with applicable law and any required approval, and be of equal or greater value. Nothing in these terms limits the winner's non-excludable consumer rights.

4. Draw, notification and unclaimed prizes

Wealthcove will conduct a random draw from valid entries at the time and place specified in the Promotion Details. Each valid entry has an equal chance of selection. The number of winners and any limits on prizes per entrant are stated in the Promotion Details.

Winners will be contacted using their supplied details, by the method and within the timeframe stated in the Promotion Details. Winners must satisfy the published eligibility and claim requirements. Any publication of winner information will be limited to the details and manner disclosed before entry or required by law.

Wealthcove will make reasonable efforts to contact a winner. If a prize remains unclaimed, or a selected entrant is ineligible, the prize will be dealt with through the unclaimed-prize process and any further draw specified in the Promotion Details, subject to applicable law and regulatory requirements. A prize will not be forfeited merely because a winner unsubscribes from marketing.

5. Collection and use of promotion information

Wealthcove collects information directly through the entry form, which may include full name, mobile number, email address, postcode and any finance interests or request for assistance. We also record the referring partner and campaign, submission time and the consent wording or version accepted. Website-use information is handled as described in the Website Policy.

We use this information to register and validate entries, associate entries with the correct promotion, prevent duplicate or fraudulent entries, conduct draws, contact winners, arrange prizes, keep promotion and consent records, respond to requested finance assistance and send the email communications described in clause 6. If required entry information is not provided, we may be unable to process the entry.

We may disclose information reasonably necessary for administering the promotion to service providers acting for us and to the participating business for eligibility verification or prize fulfilment, and where required by law. Entry does not authorise the participating business to add an entrant to its marketing list, or authorise unrelated third-party marketing. We do not request sensitive or health information to enter.

The Website Policy and Wealthcove Privacy Policy linked on the entry page explain the applicable privacy practices. Contact liam@wealthcove.com.au to request access to or correction of personal information, or to raise a privacy concern. Promotion records will be retained only as reasonably needed for these purposes and applicable legal requirements, and then securely destroyed or de-identified where permitted.

6. Email marketing consent and requested contact

Where the following consent is clearly disclosed on the entry page at the point of submission, by submitting an entry you agree to receive Wealthcove's monthly newsletter and occasional finance updates by email. These communications may cover Wealthcove's home, investment, business, vehicle and other finance services. Consent is incorporated into submitting the entry; a separate marketing checkbox is not required by these terms.

This email consent continues until withdrawn. You can unsubscribe at any time using the unsubscribe facility in any marketing email or by contacting liam@wealthcove.com.au. Wealthcove will action unsubscribe requests within five business days. Unsubscribing does not affect an otherwise valid entry, eligibility to win or entitlement to a prize.

This consent is for email marketing from Wealthcove only. It does not include SMS marketing, telemarketing or marketing from participating businesses. If you specifically request finance assistance, Wealthcove may contact you in response to that request. Administrative contact about an entry or prize may continue after you unsubscribe from marketing.

7. Fair administration and applicable law

If circumstances beyond Wealthcove's reasonable control materially affect a promotion, Wealthcove may vary, suspend or cancel it only as permitted by law and any required regulatory approval. Material changes will be notified on the entry page and affected entrants treated fairly. No change will remove an accrued prize entitlement contrary to law.

Nothing in these terms excludes, restricts or modifies any right, guarantee or liability that cannot lawfully be excluded, including under the Australian Consumer Law. These terms are governed by Queensland law, subject to mandatory laws applying in an entrant's eligible location. Enquiries or concerns may be directed to liam@wealthcove.com.au or 0452 646 192.