



MORRIS FINANCE LTD TERMS AND CONDITIONS

This Website This website is owned and operated by Morris Finance Ltd (ABN 70 083 630 139) under the domain name "www.morrisfinance.com.au" ("Morris Finance Ltd Website").

If you use or access the Morris Finance Website you accept these Terms and Conditions, the Privacy Policy, notices, and any other rules of use contained on this Website and changes to them that we may make from time to time. You should review them carefully and check periodically for any changes. If you do not agree with the Terms and Conditions, Privacy Policy, notices, and any other rules you are not authorised to use the Morris Finance Ltd Website.

The Morris Finance Ltd Website offers you access to a collection of products, services and online resources conditional on your Acceptance without modification of the terms, conditions, and notices contained herein. Your use of the Morris Finance Ltd Website and its associated products, services and online resources constitutes your agreement to all such terms, conditions, and notices.

In order to use the Morris Finance Ltd Website, you must obtain access to the World Wide Web, either directly or through devices that access web-based content, and pay any service and/or telephone fees payable to any party associated with such access. In addition, you must provide all equipment necessary to make such connection to the World Wide Web, including a computer and modem or other access device.

We recommend that you familiarise yourself with this Terms and Conditions statement and any other terms and guidelines found throughout the Morris Finance Ltd Website and agree to abide by them should you chose to use the products and services offered to which they apply.

Conduct

You agree not to use the Morris Finance Ltd Website to:- upload, post, e-mail or otherwise transmit any Content that is unlawful, harmful, threatening, abusive, harassing, tortious, defamatory, vulgar, obscene, libellous, offensive, invasive of another's privacy, hateful or racially, ethnically or otherwise objectionable or discriminatory; and impersonate any person or entity, forge headers or otherwise manipulate identifiers in order to disguise the origin of any Content transmitted through the Service; and upload, post, e-mail or otherwise transmit any Content that infringes any patent, trademark, trade secret, copyright or other proprietary rights ("Rights") of any party; and upload, post, e-mail or otherwise transmit any unsolicited or unauthorised advertising, promotional materials, "junk mail", "spam", "chain letters", "pyramid schemes", or any other form of solicitation; and upload, post, e-mail or otherwise transmit any material that contains software viruses or any other computer codes, files or programs designed to interrupt, damage, destroy or limit the functionality of any computer software or hardware or telecommunications equipment or program; and disrupt the normal flow of dialogue or otherwise act in a manner that negatively affects other users' ability to engage in real time exchange; and interfere with or disrupt the Service or servers or networks connected to the Service, or disobey any requirements, procedures, policies or regulations of networks connected to the Service; and intentionally or unintentionally violate any applicable law or regulation including but not limited to, regulations promulgated by any securities exchange; and "stalk" or otherwise harass, threaten or intimidate any person or internet user.

Links to Third Party Websites

The Morris Finance Ltd Website may contain links to other websites ("Linked Third Party Sites"). Morris Finance Ltd does not endorse, or approve of the operators of the Linked Third Party Sites or the information, graphics and material on those Linked Third Party Sites. ("Linked Third Party Material").

Morris Finance Ltd is not responsible for webcasting or any other form of transmission received from any Linked Third Party Site. Morris Finance Ltd is providing these links to you only as a convenience and the inclusion of any link does not imply endorsement or approval of the site.

Subject to any applicable law, which cannot be excluded, Morris Finance Ltd makes no warranties or representations:

- regarding the quality, accuracy, merchantability or fitness for purpose of the Linked Third Party Material or products or services available through the Linked Third Party Sites; or
- that the Linked Third Party Material does not infringe the intellectual property rights of any person; or
- that it is authorising the reproduction of Linked Third Party Material by linking Material on this Website to Linked Third Party Material.

No Unlawful or Prohibited Use

As a condition of your use of the Morris Finance Ltd Website and services, you warrant and agree that you will not use the Morris Finance Ltd Website or services for any purpose that is unlawful or prohibited by these terms, conditions, and notices. You may not use the Morris Finance Ltd Website or its associated service in any manner which could damage, disable, overburden, or impair the Morris Finance Ltd Website or interfere with any other party's use of the Morris Finance Ltd Website or its associated services. You must not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided through the Morris Finance Ltd Website.

Use Limitation

The Morris Finance Ltd Website is available for your personal and business use. You warrant that you will not modify, copy, distribute, transmit, or sell any information, products or services obtained from the Morris Finance Ltd Website.

Product and Services Information

Products and Services displayed or offered on this Website contain general information about Morris Finance Ltd products and services. Unless expressly stated otherwise, this information:

- Does not constitute an offer or inducement to enter into a legally binding contract; and does not form part of the Terms and Conditions for Morris Finance Ltd products and services.

Third Party Software

The Morris Finance Ltd Website may provide links to Linked Third Party Sites. Morris Finance Ltd shall not be responsible or liable, directly or indirectly for any software downloads available from these Linked Third Party Sites. These products may be subject to a licence agreement between you and the relevant product owner. To the extent permitted by law, the Morris Finance Ltd accept no liability in respect of such Third Party products and Morris Finance Ltd provide no warranty and give no endorsement in respect of such products or any party connected with them.

Warranties

Morris Finance Ltd has made every effort to ensure that the information presented in the Morris Finance Ltd Website is free from errors or omissions or is suitable for your intended use; however, Morris Finance Ltd does not warrant the accuracy, adequacy or completeness of any Material on this Website. All information is subject to change without notice.

Should you wish to accept any product or service offered, Morris Finance Ltd recommends that you seek independent advice before acting upon the Material in this Website.

Morris Finance Ltd recognises the community concern in the transmission of computer viruses. We utilise up to date technology in an attempt to eliminate any possible computer virus infecting any Material transmitted from the Morris Finance Ltd Website. However, we do not guarantee that the Morris Finance Ltd Website or any Linked Third Party Website will be free from viruses, or the access to the Morris Finance Ltd Website or Linked Third Party Websites will be interrupted.

You expressly understand and agree that your use of the service is at your sole risk and that the Morris Finance Ltd Website is provided on an "as is" and "as available" basis.

Morris Finance Ltd makes no warranty that:

- the Website will meet your requirements;
- the Website will be uninterrupted, timely, secure, or error-free;
- the results that may be obtained from the use of the Website will be accurate or reliable;
- the quality of any products, services, information or other Material obtained by you through the Morris Finance Ltd website will meet your requirements or expectations;
- any Material downloaded or otherwise obtained through the use of the Morris Finance Ltd

Website is done at your own discretion and risk and that you will be solely responsible for any damage to your computer system or loss of data that results from the download of any Material.

Limitation of Liability

Other than any responsibilities implied by law which cannot be excluded, you agree to indemnify and hold each and every member of Morris Finance Ltd, affiliates, staff, employees, agents, co-branders or other partners harmless from any claim or demand, including reasonable legal fees, whatsoever arising out of or referable to Material on this Website or to any Linked Third Party Material, whether in contract, tort including negligence, statute or otherwise.

Liability of any member of the Morris Finance Ltd 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 Morris Finance Ltd's option, to:

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

Modifications to Website

Morris Finance Ltd reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Morris Finance Ltd Website (or any part thereof) with or without notice. You agree that Morris Finance Ltd shall not be liable to you or any Third Party for any modification, suspension or discontinuance of the Morris Finance Ltd Website.

Termination

You acknowledge that these Terms and Conditions (and the agreement constituted by your use of the information, graphics and materials on the Morris Finance Ltd Website) and your access to the Morris Finance Ltd Website may be terminated at any time by Morris Finance Ltd without notice for any reason, including, without limitation, if Morris Finance Ltd believes that you have violated or acted inconsistently with the letter or spirit of the Terms and Conditions.

You also agree that Morris Finance Ltd is not liable to you or any Third Party for any termination of your access to the Morris Finance Ltd Website.

Jurisdiction

All information and services contained within the Morris Finance Ltd Website are governed by and are to be construed according to the laws applicable in the State of Victoria and the Commonwealth of Australia.

Assignment by Morris Finance Ltd

Morris Finance Ltd may assign this agreement in whole or part to any person.

Copyright and Trademarks

The content of the Morris Finance Ltd Website is owned by Morris Finance Ltd who reserves all rights, including copyright under the Copyright Act 1968 © of all material on this website. The material includes information, text, material designs, logos, insignia, graphics and other images or other works or subject matter and any other form of content. and may not be re-written, framed, linked, copied, resold, re-distributed or transmitted in any form by any process, or otherwise used without the prior specific written permission of Morris Finance Ltd.

Acceptance and Changes to Terms and Conditions

You acknowledge and accept that your use of the Morris Finance Ltd Website indicates your Acceptance of these Terms and Conditions and the Privacy and Security Statement.

The information in the Morris Finance Ltd Website is current at the date of publication but may be subject to change. Notice of any other change to these Terms and Conditions will be given no later than the day the change takes effect.

Such notice may be, but not limited to, by notification on the Morris Finance Ltd Website, in writing, by newspaper advertisement or by notices issued through the Morris Finance Ltd network.

Morris Finance Ltd reserves any rights not expressly granted in these Terms and Conditions.

This is the Morris Finance Ltd current Terms and Condition statement and replaces any previous statement published prior to 12th November 2010.