

TERMS AND CONDITIONS

1. Agreement

(a) You are entering into a transaction (the **Transaction**) with Success Resources Australia PTY LTD (herein after referred to as 'SRA') to purchase a package known as 'Money Mentor Masterclass' (herein after referred to as 'MMC'), presented by Infinity Group Australia (herein after referred to as 'IGA' by Graeme Holm, entitling you to the inclusions set out in section 3 below.

(b) By proceeding with the Transaction and making a payment, you confirm that you:

- (i) have read, understood, and agree to these terms and conditions.
- (ii) agree to the privacy policy of SRA – <https://success-resources.com.au/privacy-policy.html>
- (iii) agree that your information will be shared with the training provider IGA.
- (iv) acknowledge and understand it is incumbent upon you to provide SRA with your full and accurate details failing which you may not receive the benefits to which you may otherwise be entitled.

2. Payment

(a) You agree:

- (i) to pay SRA in full or via instalment when placing an order to purchase MMC
- (ii) until payment has been completed in full, you may not be entitled (nor able) to receive some or any of the inclusions associated with your purchase of MMC.
- (iii) If you pay via an instalment option, until all instalments have been made you will be unable to attend the live training 3(i) & you will have no claim should you miss the event date.
- (iv) Installment due date will take place on the same date initial deposit is made, unless this falls after the 27th of the month, whereby the 27th will be used as the instalment date.
- (v) If Payment instalments are not made by the agreed approved due dates, Success Resources Australia Pty Ltd reserves the right to cancel your MMC purchase, should the outstanding amount not be paid within 30 days of the payment due date. No refund or credit will be provided, and the funds for the MMC will be forfeited by the client with all inclusions listed in clause 3 cancelled.
- (vi) All pricing is in Australian Dollars and includes local taxes.

3. MMC Inclusions

- (i) A two-day live masterclass event held via zoom or live in person
- (ii) Money Mentor Masterclass course workbook and access to Online Course
- (iii) Strategies to help reduce debt without the ongoing assistance of Infinity
- (iv) Strategies to learn how to protect and build wealth.
- (v) Latest property and economic insights into property markets from a leading economist
- (vi) Overview of your current financial situation
- (vii) General advice on refinancing and/or refinance options currently available
- (viii) Access to the Infinity Group Finance out-of-debt calculator.

4. Requirements of Purchase

- (a) A name, contact number & unique email address will be required for each MMC purchase
- (b) Internet connection
- (c) At least 48 hours before you attend the MMC you must complete the portal link send to you by Infinity Group Finance / Infinity Funding Solutions. The portal will ask you to provide the personal & financial information required to assess your financial situation under Infinity Group Finance / Infinity Funding Solutions, credit licenses & privacy policies.

(d) Any questions pertaining to your purchase of MMC can be directed to masterclass@infinity.com.au

5. Cancellation Rights

(a) Note that there is no cooling-off period and payment for a Transaction is not refundable.

(b) If you purchase MMC via the telephone, you will have 10 business days from the date of purchase to cancel your purchase & obtain a full refund. Requests must be made in writing to info.au@srglobal.com for a refund to be considered.

(c) Should you qualify for a refund, the amount will be refunded within 30 business days from cancellation, providing the service of MMC has not been used.

(d) If the MMC service has been provided &/or used then a refund will be unable to be provided.

6. MMC Resale

(a) The re-advertisement or re-sale of MMC inclusions is strictly forbidden.

(b) If any inclusions of MMC are found to be re-advertised or for re-sale SRA reserves the right to cancel all inclusions with no refund provided.

(c) Only purchases made directly through SRA for MMC will be guaranteed access to the inclusions listed in section 3.

Scalping warning: The resale of inclusions in certain circumstances is governed by ticket sales legislation and may attract criminal penalties.

7. Intellectual Property

(a) you understand that the tools and techniques provided are confidential and proprietary. A license to purchase the program & any services by IGA is being provided to you for your personal use and benefit strictly for educational purposes.

(b) you understand your results will vary and depend on many factors, including but not limited to your background, experience, and work ethic. All business entails risk as well as massive and consistent effort and action. You agree that accept this & will put in the work and will follow the instructions.

(c) Materials provided and used by IGA are Copyrighted and all rights are reserved. Text, graphics, databases, HTML code, and other intellectual property are protected by International Copyright Laws, and may not be copied, reprinted, published, reengineered, translated, hosted, or otherwise distributed by any means without explicit permission. The materials in these programs and services are provided "as is" and without warranties of any kind either express or implied.

(d) IGA disclaims all warranties, express or implied, including, but not limited to implied warranties of merchantability and fitness for a particular purpose.

8. Privacy and your security:

(a) SRA will collect personal information including but not limited to name, contact details, email address and postal address. This information will only be shared with IGA team to provide inclusions as per term 3.

(b) You acknowledge and agree that SRA may disclose and use your personal information in accordance with the SRA privacy policy available at <https://success-resources.com.au/privacy-policy.html>

9. Disclaimer

(a) MMC is made available on the understanding that no financial or legal advice is provided. Before relying on MMC, you should independently verify its completeness and relevance for your purpose and should obtain any appropriate professional advice.

(b) MMC may include views or recommendations of third parties, which do not necessarily reflect SRA or IGA views, or indicate our commitment to a particular course of action.

(c) Links provided to websites or products are provided for your convenience and do not constitute endorsement of material at those sites, or any associated organisation, product, or service. The listing of a company or person in any part of this product in no way implies any form of endorsement by SRA or IGA of the products or services provided by that company or person.

(d) To the extent permitted by law, SRA, IGA and our respective directors, officers, employees, contractors and agents disclaim all responsibility to you for any loss, liability, claim, expense (including but not limited to legal costs and defence or settlement costs) or damage whatsoever, whether consequential, special, incidental or indirect (including but not limited to loss of profits, trading losses and damages that result from delay, loss or inconvenience) arising out of or in connection with MMC and/or any omissions from its content whether in

contract, tort (including negligence), statute or otherwise and even if we have been advised of the possibility of such damage.

(e) You acknowledge no guarantee in terms of results or satisfaction is expressed or implied, concerning specific results to be achieved via participation were relied upon in your decision to participate.

(f) You acknowledge that advice and information provided is not intended as or to be considered as substitute for legal, accounting, or other, similar professional advice or services, and should such advice or services be appropriate, participant is advised to seek such advice or service from the proper professional.

(g) SRA & IGA takes no responsibility and provides no guarantees for the results achieved using the MMC program detailed in term 3.

10. Force Majeure

(a) In the event that 3(i) has to be re-scheduled, postponed or cancelled as a result of an act of God, Government legislation, an inevitable accident, power cut, fire, blackout, flood, pandemic, death or any other calamity, or if by reason of strikes, or lockouts, or any other events beyond the direct control of either party, SRA & IGA reserves the right to postpone and reschedule.

(b) If 3(i) is to be rescheduled or postponed, you are not entitled to a refund. SRA & MMC shall have no further liability to you in respect of the rescheduling or postponement.

(c) If 3(i) is to be rescheduled or postponed, SRA & MMC will provide you with access to 3(i), within one year (1 year) of the scheduled dates.

11. General

(a) These Terms shall in respects be governed by the laws of New South Wales, Australia. You submit to the exclusive jurisdiction of the courts in New South Wales to determine any matter or dispute which arises under these Terms.

(b) This agreement constitutes the entire agreement between the parties. Any prior arrangements, agreement, representations, or undertakings are superseded.

(c) Infinity Group Finance Pty Ltd ACN No. 609 889 607 holds an Australian Credit Licence 505926. Any information or advice provided during Money Mentor Masterclass is general nature only. Before acting or relying on this Information and or advice you should consider the appropriateness of this advice having regard to your personal circumstances and objectives. You should also obtain a Product Disclosure Statement in relation to any financial product prior to making any decision about whether to acquire the product from the selected advisor/Firm. Wealth Creation, Self-Managed Super Fund, and Retirement Strategy services are not authorised by Infinity Group Finance Pty Ltd, ACN No. 609 889 607 and its Australian Credit Licence 505926 and the services provided by Infinity Group Coaching Pty Ltd or associated entities or referral partners are subject to their own individual licenses for products and or services provided.

(d) In the event you require services such as Accounting, Financial planning or other non-credit related assistance and advice, Infinity groups' entities may refer you at your request to an internal or external appropriately licensed and qualified advisor in the area you request further assistance, these services may carry additional costs that you should consider at your own discretion based on the services and advice offered.

12. Money back Guarantee

(a) To be eligible for the Money-back guarantee you must:

(i) register and attend the Money Mentor Masterclass

(ii) complete the portal link with the required financial information sent by IGA at least 48 hours prior to attending 3(i).

(iii) own a property or have property debt

(iv) Complete the out of debt calculator provided by IGA shows a saving of less than \$25,000 (AUD)

(v) Should your out of debt calculator show a saving of under \$25,000 (AUD), send an email to moneymentor@srglobal.com with a screenshot of your out of debt calculator between 15.00 & 18.00 (AEDT) on day 1 of the masterclass, including your 4 (four) worksheets completed accurately & in full.

(b) Out of debt calculator's that show a saving of more than \$25,000 (AUD), will be ineligible for the money back guarantee.

(c) Requests made outside of the times listed in 12(a)(v) will be ineligible for the money back guarantee.

