

TERMS AND CONDITIONS

1. Agreement

(a) You are entering into a transaction (the Transaction) with Infinity Group Coaching PTY LTD (herein after referred to as 'IGC') to purchase a package known as 'Money Mentor Masterclass' (herein after referred to as 'MMC'), presented by Infinity Group Coaching (herein after referred to as 'IGC' 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 IGC – <https://infinity.com.au/privacy-policy/>

(iii) agree that your information will be shared with the training provider IGC.

(iv) acknowledge and understand it is incumbent upon you to provide IGC 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 IGC in full 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.

(vi) All pricing is in Australian Dollars and includes local taxes.

3. MMC Inclusions

(i) A two-day live masterclass event held via zoom

(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's Rapid Repay 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 sent to you by Infinity Group or its related entities. The portal will ask you to provide the personal & financial information required to assess your financial situation under Infinity Group, 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 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 IGC reserves the right to cancel all inclusions with no refund provided.
- (c) Only purchases made directly through IGC 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 IGC 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 you accept this & will put in the work and will follow the instructions.
- (c) Materials provided and used by IGC 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) IGC 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) IGC will collect personal information including but not limited to name, contact details, email address and postal address. This information will only be shared with IGC team to provide inclusions as per term 3.
- (b) You acknowledge and agree that IGC may disclose and use your personal information in accordance with the IGC privacy policy available at <https://infinity.com.au/privacy-policy/>
- (c) When attending a live MMC event you consent to being filmed and/or photographed and acknowledge that your image may be used for marketing purposes. If you do not consent, you must make yourself known to an IGC staff member and we will take all necessary measures to ensure you are not included in filming or photography.

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 IGC 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 IGC of the products or services provided by that company or person.
- (d) To the extent permitted by law, IGC and our respective board members, 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) IGC takes no responsibility and provides no guarantees for the results achieved using the MMC program detailed in term 3.

(h) In the event you signed up to the MMC via a third party, you are subject to their terms and conditions and will need to refer back to them if any dispute arises.

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, IGC reserves the right to postpone and reschedule.

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

(c) If 3(i) is to be rescheduled or postponed, IGC 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 Queensland, Australia. You submit to the exclusive jurisdiction of the courts in Queensland 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 IGC 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 IGC 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 masterclass@infinity.com.au 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 calculators 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.