LEGAL

Terms of use

The rules for using this website. Reading these pages is not the same as receiving advice, and using the site means you have agreed to what is set out below.

VERSION	LAST UPDATED	SECTIONS
1.0	10 September 2026	7

SECTION 01 OF 07

Who runs this site, and what it is for.

The website is published by Towemer Pty Ltd, the entity that holds the licence Towemer Wealth operates under.

The site is the public face of the firm. It explains what we do, how we work, what we charge, and how to get in touch. It is published by Towemer Pty Ltd, holder of Australian Financial Services Licence 487918 and the entity behind the trading name Towemer Wealth.

Throughout these terms, **we**, **us** and **our** mean Towemer Pty Ltd. **You** and **your** mean whoever is reading the site at the time.

The site is intended for use by Australian residents. Reading it from elsewhere is welcome, but the rules below apply wherever you are, and nothing on the site is an offer of any financial product in a country where offering it would require a licence or a registration we do not hold.

Nothing on the site is, or is intended to be, personal financial product advice or a recommendation to buy, sell or hold anything. Personal advice happens in conversations and in the formal documents that follow them. Reading a page here is not personal advice, and our disclaimer sets out what that means in more detail.

SECTION 02 OF 07

Using the site means agreeing to these terms.

Reading on, browsing the pages, sending us a message. All of it counts as agreement.

By using the site you agree to use it lawfully, not to interfere with it, and not to try to reach parts of it that are not public. You agree not to use it to send unsolicited communications, to harvest information about other visitors, or to imitate the firm.

If you send us an email or complete the contact form, you agree that what you send is accurate and is yours to send, and that we may use it to respond to you. What happens to that information afterwards is set out in our privacy policy.

Parts of the site rely on your browser allowing scripts and modern fonts. With those turned off, some pages present the same information in a plainer form. The terms still apply either way.

SECTION 03 OF 07

Nothing here is advice for you.

Personal financial advice is what we do for clients, in formal engagements. The website is something else.

Every page on this site is published in general terms. It is written for a wide reader and takes no account of any individual reader's objectives, financial situation or needs. Acting on something you read here, without first having a conversation with us or with another suitably qualified adviser, is not what the site is for.

Where we describe an approach, an asset class, or the mechanics of a market, we describe it in general terms. The page is the start of a conversation, never the end of one. The detail belongs in a Statement of Advice or a Record of Advice, prepared after we have understood your situation.

Capital is at risk in everything we discuss. The value of investments and the income from them can fall as well as rise, and you may get back less than you invested. Our risk warning sets this out in full.

SECTION 04 OF 07

What is on the site, and what you may do with it.

The words and the design are ours. Quoting a line is fine. Copying a page is not.

All content on this site, including the writing, the layout, the firm name, the mark, and the design system, is the property of Towemer Pty Ltd or used under licence.

You may

- Read the site in any browser, on any device.
- Print or save individual pages for your own reference.
- Quote a short passage in correspondence or research, with attribution to Towemer Wealth.

You may not

- Republish the site, or substantial parts of it, anywhere else.
- Use the firm name or mark to imply an association, endorsement or relationship that does not exist.
- Use any part of the site commercially without our written permission.
- Strip out attribution, or pass any of the writing off as your own.

If you would like to quote at length, or use any of it in another context, write to us at info@towemer.com.

SECTION 05 OF 07

Links that lead elsewhere.

Sometimes a page links out, to a regulator, a research source or a public dataset. We are not responsible for what happens after you leave.

The site occasionally links out. The usual destinations are the Australian Securities and Investments Commission, the Australian Taxation Office, the

Office of the Australian Information Commissioner, the Australian Financial Complaints Authority, the Reserve Bank of Australia, the Australian Securities Exchange, and from time to time a research source or a public dataset that supports something we are explaining.

Links are included when the destination is useful in context. We do not control those sites, we do not endorse how they handle your information, and we cannot guarantee that a link will keep working or keep pointing at what it pointed at when we wrote it.

If a link is broken, or appears to lead somewhere unexpected, telling us is welcome and helpful.

— SECTION 06 OF 07

These terms may change over time.

When they do, the version number and the date at the top of this page change with them.

We may revise these terms occasionally, to reflect a change in the law, a change in how the site works, or a change in the firm. Continuing to use the site after a revision means accepting the revised terms.

We do not notify visitors of routine revisions. If a question about an earlier version matters to you, write to us and we will provide the version that was current at the date in question. For material changes to how we collect or handle personal information, the change is described and dated in our privacy policy.

— SECTION 07 OF 07

Governing law.

These terms, and any dispute about them, are governed by the law of New South Wales, Australia.

For questions about these terms, or about how the firm works, the address below reaches us.

For a matter that cannot be resolved between us, our complaints process is set out in the complaints section of our Financial Services Guide, and the external scheme is the Australian Financial Complaints Authority.

ENTITY

Towemer Pty Ltd

ABN AND ACN

91 001 604 799 · 001 604 799

AFSL

487918

ADDRESS

Level 9, 350 Kent Street, Sydney, NSW 2000

EMAIL

info@towemer.com

This is a printed copy. The current version is published at https://towemer.com/terms/ and supersedes any copy in circulation.