

Website Terms of Use

Welcome to the V Finance Business Solutions Pty Ltd (ABN 98 657 256 972, ACN 657 256 972) website ("Website"). V Finance Business Solutions Pty Ltd T/As V Finance Business Solutions operates this Website, with its registered office located at Canterbury NSW 2193, Australia.

In these Terms of Use, "we," "our," and "us" refer to V Finance Business Solutions Pty Ltd.

1. Introduction

1. By accessing and using this Website, you agree to comply with these Terms of Use. If you do not agree, you must not access or use this Website.
 2. Violation of these Terms of Use will result in the immediate termination of your right to access and use this Website.
 3. This Website is intended for Australian residents aged 18 years and over. Content, including products and pricing, may be updated or withdrawn at any time without notice.
 4. We may amend these Terms of Use at any time. Updated Terms become effective upon publication on this Website. Continued use constitutes acceptance of any changes.
 5. Information provided on this Website is general in nature and does not take into account your objectives, financial situation, or needs. You should consider whether it is appropriate for you. Finance is available to approved applicants only. Credit criteria, fees, charges, terms, and conditions apply and are available on request.
 6. V Finance Business Solutions Pty Ltd may obtain a loan estimate by submitting a request to a credit reporting body and acting as an "Access Seeker." This process will not impact your credit score. However, proceeding with a formal application with a lender may result in a credit enquiry.
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2. Privacy Policy

1. We are committed to protecting your privacy. Please refer to our Privacy Policy for details on how we collect, use, store, and disclose your information.
 2. Use of this Website is subject to our Privacy Policy.
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3. Third Party Products

1. This Website may provide access to products and services offered by third parties. We do not control or endorse these third parties. You should assess whether their products meet your needs before proceeding.
 2. All prices are listed in Australian Dollars (AUD).
 3. We are not liable for any loss or damage arising from products or services obtained through third parties.
 4. Product descriptions on this Website are summaries only. You should review full terms and product disclosure statements before making any decisions.
 5. By submitting your personal information through this Website, you are making an offer to obtain a product from a third party. Any agreement is formed directly between you and the third party provider.
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4. Our Services and How We Are Paid

1. We provide services to assist with researching and comparing finance products, including but not limited to business loans, asset finance, home loans, and commercial lending solutions.
 2. Our service is generally free to use. We may receive commissions from lenders or third-party providers if you proceed with a product.
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5. Permitted Use

1. This Website is for personal use only. Commercial use is not permitted without our prior written consent.
2. You must not engage in any activity that compromises the security or functionality of this Website.
3. You agree not to:
 - Use automated systems to access or extract data
 - Copy, reproduce, or distribute content without permission
 - Reverse engineer or attempt to access source code
 - Attempt to obtain large volumes of data
 - Send spam or unsolicited communications
4. Any unlawful or fraudulent use is strictly prohibited.
5. You must ensure all information you provide is accurate, complete, and up to date.

6. Accounts

1. You may create an account to access certain features of the Website.
 2. You are responsible for maintaining the confidentiality of your login details.
 3. You are responsible for all activity under your account.
 4. If your account is compromised, you must notify us immediately.
 5. We may suspend or terminate accounts for misuse.
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7. No Advice

1. We do not provide financial, legal, or investment advice.
 2. All information is provided for general informational purposes only.
 3. You should seek independent professional advice before making financial decisions.
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8. Intellectual Property

1. All content on this Website, including logos, branding, and text, is owned by or licensed to V Finance Business Solutions Pty Ltd.
 2. You must not use our intellectual property without written consent.
 3. You must not use our branding in a way that is misleading or suggests endorsement.
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9. Limitation of Liability

1. This Website is provided "as is" without warranties of any kind.
2. We do not guarantee accuracy, reliability, or availability.
3. Use of this Website is at your own risk.
4. We are not liable for:
 - Losses resulting from reliance on Website content
 - Service interruptions or technical issues
 - Data loss or security breaches beyond our control
 - Indirect or consequential damages

10. Indemnity

You agree to indemnify and hold harmless V Finance Business Solutions Pty Ltd, its directors, employees, and agents from any claims, losses, or damages arising from your use of the Website or breach of these Terms.

11. Third Party Links & Contact

1. This Website may include links to third-party websites. We are not responsible for their content or practices.
2. For any enquiries, please contact:

V Finance Business Solutions Pty Ltd

Canterbury NSW 2193

Phone: 0414 896 397

Authorised Credit Representative #538796
of Australian Credit Licence #414426
(AFAS Group Pty Ltd, ABN 12 134 138 686)

12. General

1. If any provision of these Terms is invalid, the remaining provisions will continue in effect.
 2. Failure to enforce any right does not waive that right.
 3. These Terms represent the entire agreement between you and us.
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13. Governing Law

1. These Terms are governed by the laws of New South Wales, Australia.
 2. Both parties submit to the jurisdiction of the courts of New South Wales and the Commonwealth of Australia.
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