

WEBSITE TERMS & CONDITIONS

The Directshares service is provided by CMC Markets Stockbroking Limited ("CMC Markets") (ABN 69 081 002 851, AFSL No. 246381), a Participant of the ASX Group, Sydney Stock Exchange (SSX) and Chi-X Australia (Chi-X), at the request of St George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 ("St.George").

These Terms and Conditions (and any relevant Directshares Product Disclosure Statement and/or Terms and Conditions) contain the entire agreement between you and CMC Markets relating to your access and use of the CMC Markets website. By accessing and using the CMC Markets website, you agree to abide by the Terms and Conditions.

Access to website

The CMC Markets website and the copyright in all text, graphics, images, software and any other materials on the CMC Markets website is owned by the CMC Markets Group ('CMC Markets') or its licensors. You may only use the materials on the CMC Markets website solely for your own personal use and solely for non-commercial purposes. For the purpose of these Terms and Conditions, members of the CMC Markets Group include CMC Markets Asia Pacific Pty Ltd (ABN 11 100 058 213), CMC Markets Stockbroking Limited (ABN 69 081 002 851) and other related companies.

You may display on a computer screen or print extracts from the CMC Markets website for the above-stated purpose only and without alteration, addition or deletion. Except as expressly stated within these Terms and Conditions, you may not without CMC Markets' prior written permission alter, modify, reproduce, distribute or commercially exploit any materials from the website.

You acknowledge that 'CMC Markets', 'CMC', 'CMCforex', 'cmcforex.com', 'cmcpartners.com' and 'cmcworldwide.com' are trademarks of CMC Markets. You may reproduce such trademarks without alteration on material downloaded from the CMC Markets website to the extent authorised above, but you may not otherwise use, copy, adapt or erase them without CMC Markets' prior written permission.

The names and logos of other companies appearing on the CMC Markets website may be the trademarks of third parties and are used by CMC Markets with the permission of their respective owners.

Intellectual property notices

All copyright, database rights, trademarks and other intellectual property rights in the works of authorship ('Contents') contained in the CMC Markets website, including but not limited to all design, text, sound recordings, and images are owned, except as otherwise expressly stated, by CMC Markets or a third party including our licensors. These Contents may or may not be identified with a symbol identifying a name, term or item in which copyright or a trademark is held. The lack of such symbol should not, under any circumstances, be understood as meaning that the Contents are not the intellectual property of either CMC Markets or a third party.

Entire agreement

These Terms and Conditions (and, as relevant, CMC Markets Product Disclosure Statement and the Terms and Conditions of Dealing with CMC Markets Stockbroking) contain the entire agreement between you and CMC Markets relating to your access and use of the CMC Markets website. CMC Markets may change these Terms and Conditions at any time and will notify you of such changes by posting an updated version of these Terms and Conditions on the CMC Markets website. You are responsible for regularly reviewing these Terms and Conditions and if you use the CMC Markets website after any such changes are published, such use shall constitute your agreement to such changes.

Third party's materials and websites

The CMC Markets website may contain materials produced by third parties or links to other websites. Such materials and websites are provided by third parties and are not under CMC Markets' direct control and CMC Markets accepts no responsibility or liability in respect of any such third party materials or for the operation or content of other websites (whether or not linked to the CMC Markets website). You acknowledge that CMC Markets shall be entitled to require you to remove any link from another website to the CMC Markets website which you install without obtaining CMC Markets' prior written consent.

CMC Markets' liability

The information and material on the CMC Markets website is provided as general information only and has not been prepared to take account your particular objectives, financial situation or needs and is not suitable to be relied upon as personal financial product advice. Therefore, before acting on the information and material on the CMC Markets website, you should consider whether the information and material is appropriate for you, having regard to your objectives, financial situation and needs.

Website Terms & Conditions continued overleaf >

If you register to become a Customer of CMC Markets and receive Services from CMC Markets, you will be required to accept, as relevant the Product Disclosure Statement ('PDS'), CMC Markets Stockbroking Terms and Conditions and any other relevant CMC Markets Documents and any supplementary and replacement documents and updated information that is provided to you by CMC Markets including via emails. Such Terms will govern your relationship with CMC Markets and CMC Markets' liability to you in respect of Services provided.

Although CMC Markets updates the website on a regular basis, it does not warrant that the information or materials contained in the website are current or accurate or that any of products or services featured on the website are available. CMC Markets may change the materials appearing on the CMC Markets website at any time without notice.

CMC Markets is not liable for any damages including, without limitation, damage to your computer or computer system or settings, loss of data, revenue or profits, which you may suffer arising out of your use, delay in using, or inability to access the CMC Markets website, or in any other way connected with the CMC Markets website, including from the downloading of any software from the CMC Markets website. CMC Markets disclaims any representation or warranty that the website or materials will meet your requirement or that the website or any software will be uninterrupted, secure or free from errors or viruses.

Indemnity

You agree to indemnify and hold CMC Markets, subsidiaries, affiliates, officers and employees not liable for any loss, cost, damage, claim or demand, including reasonable legal fees, made by any third party or incurred or suffered by CMC Markets or its subsidiaries, affiliates, officers or employees in connection with your use of the website in breach of these Terms and Conditions or negligence.

Your information

In addition to any obligations that you may have if you register to become a Customer of CMC Markets, you agree to ensure that all information which you provide to CMC Markets is complete and accurate to the best of your knowledge and belief. You agree to notify CMC Markets immediately of any changes to the details you have provided to enable CMC Markets to keep its records up to date and accurate. The information that you provide about yourself to CMC Markets will only be used by CMC Markets in accordance with its Privacy Statement and otherwise in accordance with the Australian Privacy Principles in the Privacy Act 1988 (Cth).

Applicable law

The CMC Markets website (including these Terms and Conditions) shall be governed by Australian Law, in particular the Law of New South Wales which will have exclusive jurisdiction over any disputes arising from the CMC Markets website.

Company details

The registration details of CMC Markets Asia Pacific Pty Ltd and CMC Markets Stockbroking Limited are:

CMC Markets Asia Pacific Pty Ltd

ABN 11 100 058 213
AFSL No. 238054

Registered office

Level 20, Tower 3, International Towers
300 Barangaroo Ave
Sydney NSW 2000

CMC Markets Stockbroking Limited

ABN 69 081 002 851
AFSL No. 246381

Registered office

Level 20, Tower 3, International Towers
300 Barangaroo Ave
Sydney NSW 2000

Regulatory information

CMC Markets Asia Pacific Pty Ltd and CMC Markets Stockbroking Limited are licensed and regulated in Australia by the Australian Securities and Investments Commission.

CMC Markets Stockbroking Limited is a Participant of the ASX Group, SSX and Chi-X.