

Vizn Loans

Website Terms & Conditions

1. Introduction

- 1.1. These terms and conditions govern your use of the website operated by Vision Loans Servicing Pty Ltd ACN 681 686 699, trading as Vizn Loans, under Authorised Credit Representative Number 000567598 (referred to as “**Vizn Loans**,” “**we**,” “**us**,” or “**our**”). This includes all associated entities, related companies, and all staff, contractors, and agents thereof.
- 1.2. “**You**” refers to the individual user who has accepted these terms and conditions by clicking the “I Accept” button on the Vizn Loans website and has successfully completed the user registration process. You will be liable for any fees and charges incurred through the use of Vizn Loans services.
- 1.3. By using our website, you accept these terms and conditions in full. If you disagree with any part of these terms and conditions, you must not use our website.
- 1.4. We reserve the right to change these terms and conditions at our discretion and without notice. Continued use of the website signifies acceptance of the terms as they are updated.
- 1.5. If you register with our website, submit any material, or use any of our services, you will be asked to expressly agree to these terms and conditions.
- 1.6. Our website uses cookies. By using our website or agreeing to these terms and conditions, you consent to our use of cookies in accordance with our Privacy & Cookies Policy.

2. Copyright Notice

- 2.1. Copyright (c) Vizn Loans 2025.
- 2.2. Subject to the express provisions of these terms and conditions, we, along with our licensors, own and control all copyright and other intellectual property rights in our website and the material on it.
- 2.3. All copyright and other intellectual property rights in our website and the material on it are reserved.
- 2.4. Our logos and other registered and unregistered trademarks are our property. Unauthorized use may constitute an infringement of our rights.
- 2.5. All third-party trademarks appearing on this website belong to their respective owners. We do not endorse or affiliate with any holders of such rights and cannot grant any license to exercise such rights.

3. Licence to Use Website

- 3.1. You may view, download, print, and stream content from our website for personal or internal business use, subject to these terms and conditions .
- 3.2. You must obtain our prior written permission for any other use of the website content.
- 3.3. Except as expressly permitted, you must not download, edit, or modify any material on our website.
- 3.4. Unless you own or control the relevant rights, you must not republish, sell, rent, sub-license, show in public, exploit for commercial purposes, or redistribute material from our website, except for our newsletter, which may be redistributed in print and electronic form.
- 3.5. We reserve the right to restrict access to areas of our website at our discretion. You must not circumvent or bypass any access restriction measures.

4. RSS Feed

- 4.1. You may access our RSS feed using an RSS reader or aggregator.
- 4.2. By accessing our RSS feed, you accept these terms and conditions.
- 4.3. We grant you a non-exclusive, non-transferable, non-sub-licensable license to display content from our RSS feed on any non-commercial website owned and operated by you, provided you do not aggregate it with any other feed .
- 4.4. You must include a credit for us and a hyperlink to our website on each web page where the RSS feed is published .
- 4.5. We may revoke any license set out in this section at any time, with or without notice.

5. Acceptable Use

- 5.1. You must not use our website in any way that causes damage or impairment to the website or its availability, or for any unlawful, illegal, fraudulent, or harmful purpose.
- 5.2. You must not use our website to copy, store, host, transmit, send, use, publish, or distribute any material that consists of or is linked to any malicious software.
- 5.3. You must not conduct any systematic or automated data collection activities on or in relation to our website without our express written consent.
- 5.4. You must not use data collected from our website for any direct marketing activity.
- 5.5. You must ensure that all information you supply to us through our website is true, accurate, current, complete, and non-misleading .

6. Registration and Accounts

- 6.1. You may register for an account by completing the registration form and clicking the verification link in the email sent to you.
- 6.2. You must not allow any other person to use your account.
- 6.3. You must notify us immediately if you become aware of any unauthorized use of your account.
- 6.4. You must not use another person's account without their express permission.

7. User Login Details

- 7.1. If you register for an account, you will be asked to choose a user ID and password.
- 7.2. Your user ID must not mislead and must comply with the content rules set out in Section 10. You must not use your account or user ID for impersonation.
- 7.3. You must keep your password confidential and notify us immediately if you become aware of any disclosure.
- 7.4. You are responsible for any activity on our website arising from your failure to keep your password confidential.

8. Cancellation and Suspension of Account

- 8.1. We may suspend, cancel, or edit your account access details at our discretion without notice or explanation.
- 8.2. You may cancel your account using your account control panel on our website.

9. Your Content: Licence

- 9.1. "Your content" refers to all works and materials you submit to us or our website .
- 9.2. You grant us a worldwide, irrevocable, non-exclusive, royalty-free license to use, reproduce, store, adapt, publish, translate, and distribute your content .
- 9.3. You grant us the right to sub-license these rights and to bring an action for infringement .
- 9.4. You waive all moral rights in your content to the maximum extent permitted by law .
- 9.5. You may edit your content using the editing functionality on our website.
- 9.6. If you breach these terms, we may delete, unpublish, or edit your content.

10. Your Content: Rules and Online Conduct

- 10.1. Your content must comply with these terms and conditions and must not be illegal or unlawful.
- 10.2. Your content must not infringe any person's legal rights or give rise to legal action.

- 10.3. You agree to use the website only for lawful purposes.
- 10.4. You are responsible for all comments you post on our website.
- 10.5. Your content must be appropriate, civil, and tasteful.
- 10.6. You must not use our website to link to any website containing material that would breach these terms.
- 10.7. You must not submit any material that is or has been the subject of legal proceedings.
- 10.8. We do not warrant the security of information transmitted to us. Any information transmitted is at your own risk.

11. Report Abuse

- 11.1. If you learn of any unlawful material or activity on our website, please let us know.
- 11.2. You can report such material or activity by contacting us through our website.

12. Use on Behalf of Organisation

- 12.1. If you use our website in the course of a business or organisational project, you bind both yourself and the entity to these terms and conditions.

13. Fees Payable

- 13.1. You are liable for fees and charges as set out on the website pursuant to a purchase order submitted by you.
- 13.2. All fees and charges are incurred by you personally.
- 13.3. Fees and charges may be amended by Vizn Loans. Continued use of the service signifies acceptance of any fee variation.

14. Legal Disclaimers

- 14.1. The content on our website is intended to provide a general overview and is not legal advice. You should obtain professional advice before acting on any content.
- 14.2. We strive to provide accurate information but do not warrant its accuracy or currency.

15. Limited Warranties

- 15.1. We do not warrant the completeness or accuracy of the information on our website, nor that the website will remain available.
- 15.2. We reserve the right to discontinue or alter any or all of our website services at any time without notice.

15.3. We will not be liable for any loss or damage arising from the unavailability or inaccuracy of the website.

15.4. We do not warrant that the website is free from viruses or defects.

16. Consumer Guarantees

16.1. To the extent permitted by law, any implied conditions, warranties, or guarantees are excluded. However, if a supply is to a consumer under the Australian Consumer Law, our liability is limited as permitted by law .

17. Exclusion of Liability

17.1. Subject to Sections 15 and 16, we exclude liability for all direct, indirect, or consequential losses or damages in connection with the website.

18. Third Party Links

18.1. Our website may contain links to other sites over which we have no control. We are not responsible for their use, effect, or content.

18.2. By accessing these third-party sites, you agree to their terms of use.

18.3. Reference to third-party products or services does not imply endorsement by us.

19. Disclaimer for Liability for Products or Third Parties

19.1. Vzn Loans uses third-party products and services. We do not warrant these products and are not liable for any claims arising from them.

20. Breaches of These Terms and Conditions

20.1. If you breach these terms, we may take action including suspending or prohibiting your access to our website.

21. Indemnity

21.1. You indemnify us against any losses, damages, costs, liabilities, and expenses arising from your use of our website or breach of these terms.

22. Law and Jurisdiction

22.1. These terms and conditions are governed by the laws of New South Wales, Australia, and any disputes are subject to the exclusive jurisdiction of its courts .

23. Variation

23.1. We may revise these terms and conditions from time to time. The revised terms apply from the date of publication on the website .

24. Assignment

24.1. We may assign or transfer our rights and obligations under these terms. You may not do so without our prior written consent.

25. Severability

25.1. If any provision is deemed unlawful or unenforceable, the remaining provisions will continue in effect.

26. Third Party Rights

26.1. These terms are for the benefit of you and us and are not intended to benefit any third party.

27. Entire Agreement

27.1. These terms and conditions, along with any other policies on our website, constitute the entire agreement between you and us regarding your use of our website.

28. Terms and Business Details

28.1. This website is owned and operated by Vision Loans Servicing Pty Ltd ACN 681 686 699, trading as Vzn Loans.

28.2. We are registered in New South Wales, Australia.

28.3. These terms and conditions are Version 1.1, dated 23 June 2025.