**Website Disclaimer (Adviser Portal) — Oreana AFSL**

**Effective date:** 04/05/2026
**Last updated:** 04/05/2026

**1) Purpose of this portal**

This Adviser Portal (the **Portal**) is provided by **[Oreana entity name]** (**we/us/our**) for use by **authorised financial advisers and practice staff** who are approved to access the Portal. The Portal contains operational, technical and educational materials that may relate to financial services and financial products. ASIC explains that "financial product advice" is a regulated financial service and you must be appropriately authorised to provide it.

**2) General information only — not personal advice**

Unless expressly stated otherwise, content on this Portal is provided for **general information and internal adviser support purposes only**. It does **not** take into account any person's objectives, financial situation or needs and is **not personal advice**.

Where the Portal contains information that could reasonably be viewed as **financial product advice**, it is intended to be **general advice only** (where applicable) and must not be relied upon by advisers as a substitute for their own assessment, advice process, and compliance obligations. ASIC guidance distinguishes obligations that apply when providing financial product advice and the need to meet conduct and disclosure requirements.

**3) Professional judgement and compliance obligations remain with the adviser**

You are responsible for:

- ensuring you are **properly authorised** to provide any financial services you provide;
- determining whether information is **factual information, general advice, or personal advice**, and applying the appropriate advice process and disclosures;
- complying with all relevant laws, regulatory requirements, licensee policies and procedures, and professional standards.

**4) Retail client disclosures (FSG/website disclosure, PDS and other documents)**

Nothing on this Portal is intended to replace any required disclosure documents for clients. Where a retail client is considering acquiring a financial product, they should be provided with and/or directed to the relevant disclosure documentation (e.g., **Product**

**Disclosure Statement (PDS)** and any other required documents) and given reasonable opportunity to consider them.

ASIC has updated guidance and settings around disclosure obligations (including in RG 175 and related instruments) and your disclosure approach must align to current requirements applicable to the service being provided.

**5) Accuracy, currency and no warranty**

We take reasonable care in preparing Portal materials; however, information may be **generalised, summarised, time-sensitive**, or become outdated due to changes in law, regulation, policy, product terms, or operational processes. ASIC regulatory guidance is periodically updated and may change over time.
To the maximum extent permitted by law, we make **no representations or warranties** that Portal content is complete, accurate, reliable, suitable, or current for your purposes.

**6) Limitation of liability**

To the maximum extent permitted by law, we are not liable for any loss, damage, cost or expense (including indirect or consequential loss) arising from or in connection with:

- access to or use of (or inability to access or use) the Portal;
- reliance on Portal content;
- any errors or omissions;
- delays, interruptions, or outages;
- unauthorised access, cyber incidents, or interference (see also “Security” below).

Nothing in this disclaimer limits any rights that cannot be excluded under applicable law.

**7) Third-party links and content**

The Portal may include links to third-party websites or content. We do not control and are not responsible for the availability, accuracy, or suitability of third-party materials. Any link is provided for convenience and does not constitute endorsement.

**8) Security, acceptable use, and access controls**

You must:

- keep your login credentials secure and not share them;
- notify us immediately if you suspect unauthorised access;

- only use the Portal for lawful purposes and in accordance with our policies and instructions;
- not upload or distribute malware, confidential information (except as authorised), or content that infringes rights.

We may monitor Portal usage for security, operational, and compliance purposes and may suspend or terminate access at our discretion.

**9) Confidentiality and adviser-only information**

Portal content may be confidential and intended solely for authorised users. You must not distribute Portal content externally (including to clients) unless explicitly permitted and appropriate for the intended recipient and purpose, and you have ensured all required disclosures are made.

**10) Intellectual property**

Unless otherwise stated, the Portal and its content (including text, templates, graphics and branding) are owned by or licensed to us. You may use content only for the permitted purposes of the Portal and must not reproduce, modify or distribute it without our prior written consent, except to the extent permitted by law.

**11) Changes to this disclaimer**

We may update this disclaimer from time to time by publishing the revised version on the Portal. The updated version will apply from the effective date shown above.

**12) Governing law**

This disclaimer is governed by the laws of **Australia** and the courts of **Victoria** have non-exclusive jurisdiction.