

AU Mortgage 180 – General Advice Disclaimer (Australia)

General Advice Warning

The information and calculations provided by Mortgage 180 are of a **general nature only** and do not take into account your personal objectives, financial situation or needs.

Mortgage 180 is an educational tool designed to help you better understand the potential impact of inflation-adjusted repayments on your mortgage. It is not intended to be a substitute for professional advice.

Before making any financial decisions, you should consider whether the information is appropriate to your circumstances and seek advice from a qualified financial or credit professional.

Mortgage 180 does not provide personal advice, and it does not recommend or suggest specific credit products or lenders.

Any refinancing activity that results from use of this tool is conducted under our Australian Credit Licence [Insert ACL Number].

Mortgage 180 – Privacy Notice (Australia)

Your Privacy Matters

The Mortgage 180 tool collects only basic, non-sensitive information you choose to provide (such as loan amount, interest rate, term, and repayment type). We do not request or store personal identifiers such as your name, address, or date of birth within the software.

All data is stored securely and handled in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

We do not sell or share your information with third parties unless you explicitly authorise us to do so — for example, when requesting a mortgage review or refinance.

You can access or request the correction of your data at any time by contacting us at [Insert Contact Email].

Mortgage 180 – Terms of Use (Simplified)

Last Updated: [Insert Date]

Operated by: MoneySmith Group Pty Ltd

AFSL: [Insert Number] | ACL: [Insert Number]

1. Purpose of the Tool

Mortgage 180 is a software calculator designed to illustrate general financial principles related to mortgage repayment and inflation. It is not a loan application platform, credit comparison service, or lender.

2. General Advice Only

Mortgage 180 provides **general advice only** under ASIC's Regulatory Guide 244. No part of the output should be considered personal advice or a recommendation to refinance, restructure, or apply for a new loan without further consultation.

3. Credit Services Disclosure

If you choose to proceed with a refinance or home loan review, that service is conducted under our Australian Credit Licence. Any commissions or fees earned from lenders will be fully disclosed to you in writing as part of our Credit Guide and Credit Quote.

4. No Guarantee of Outcomes

All results generated are based on assumptions, averages, and user input. Actual loan terms, interest rates, and lender policies may vary. Mortgage 180 cannot guarantee outcomes or savings.

5. Dispute Resolution

We are a member of the **Australian Financial Complaints Authority (AFCA)**. If you have a concern about our services, please contact us first. If unresolved, you can escalate it to AFCA at www.afca.org.au.

6. Updates & Modifications

We may update the Mortgage 180 calculator, assumptions, or these terms at any time. Continued use of the tool indicates your acceptance of the latest terms.