

## **Compare the Market & Compare the Meerkat - Website Terms of Use**

The CTM Websites are owned and operated by CTM. “Compare the Market” and “Compare the Meerkat” are Australian business names of CTM and trade mark licensed to CTM. The meaning given to certain words used in these Terms are contained in the “Definitions” section below.

### **Acceptance of Terms**

This document governs your use of the CTM Websites. The other terms and conditions contained in the [CTM Privacy Policy](#) and on the CTM Websites also form part of CTM's agreement with you. Please read them carefully before proceeding.

Your use of and access to the CTM Websites is conditional upon your acceptance and compliance with these Terms. Your use of and access to either of the CTM Websites constitutes your agreement to be bound by these Terms. From time to time, CTM may change these Terms, without notice. Any subsequent use of or access to either of the CTM Websites by you will mean that you have accepted the changes to these Terms.

If you do not agree to these Terms, you must not use or access the CTM Websites.

These Terms are intended to be for the benefit of each of CTM, its Related Bodies Corporate and their respective Personnel.

### **The Compare the Market Website**

The Compare the Market Website provides an information service to obtain quotes and compare certain products and services on the basis of particular criteria you may select including brand and price. The products and services quoted and compared are not representative of all the products and services available in the market. At times, not all brands may be available.

The CTP Websites are owned, operated and controlled by third parties and not CTM. CTM takes no responsibility for the CTP Websites or their content, and separate terms and conditions available on the CTP Websites apply to those CTP Websites. For further information, refer to “Third Party Sites and Advertising” below.

The Insurance Features Comparisons and the results of the Fuel Price Comparison are provided by a third parties and not CTM. CTM takes no responsibility for the Insurance Features Comparisons and the results of the Fuel Price Comparison and does not warrant that the information is accurate, complete or up-to-date.

The Energy Plan Comparison uses data provided by a third party and not CTM. CTM takes no responsibility for the Energy Plan Comparison or its results and does not warrant that the information is accurate, complete or up-to-date.

The calculators included on our Home Loans Comparison are provided by a third party and not CTM. CTM takes no responsibility for the calculators, their calculations or information and does not warrant that such is accurate, complete or up-to-date.

The Compare the Market Website provides you with factual information, advertisements and links to other websites. It may also contain general recommendations about products and services and what to consider when buying. However, it contains no personal recommendations, suggestions or advice about the suitability of a product or service for you and your needs, and does not take into account your individual circumstances.

Before acting on the information and guidance provided by the Compare the Market Website, you should evaluate your own individual needs, objectives and situation and which products are suitable

for you, and if necessary seek independent financial or investment advice before making a decision to acquire.

### ***Comparing Comprehensive Car Insurance Products – Car Insurance Comparison***

For comprehensive car insurance products, always read the Product Disclosure Statement from the relevant Supplier before making any decision to acquire or hold insurance.

The car insurance products compared on the Car Insurance Comparison on the Compare the Market Website are not representative of all products available in the market. The Compare the Market Website compares the following comprehensive car insurance brands: Budget Direct, Australia Post, Retirease, Virgin Money, Ozicare, 1st For Women, Real Insurance, AI Insurance, Woolworths Car Insurance and Dodo Car Insurance. All comprehensive car insurance brands other than Real Insurance, AI Insurance and Woolworths Car Insurance are policies arranged by AGS under a binder, for and on behalf of the insurer, Auto & General (**Auto & General Car Brands**). CTM, AGS and Auto & General are related bodies corporate. At times, not all brands may be available.

If you purchase an Auto & General Car Brand, AGS and CTM will earn a referral fee as detailed in the FSG available on the Compare the Market Website. In respect of other car insurance products compared on the Car Insurance Comparison, CTM will receive a fee if you buy a product, as detailed in the FSG. CTM's and AGS's fees do not increase the amount of premium quoted on the Compare the Market Website.

### ***Comparing Travel Insurance Products***

For travel insurance products, always read the Product Disclosure Statement from the relevant Supplier before making any decision to acquire or hold insurance.

The travel insurance products compared on the Compare the Market Website are not representative of all products available in the market. The Compare the Market Website compares the following travel insurance brands: Online Travel Insurance, Worldcare Travel Insurance, Travel Insuranz, InsureandGo, DUinsure, Fastcover, American Express, Easy Travel Insurance, Columbus Direct, Virgin Money, 1<sup>st</sup> for Women, Budget Direct, Under 30, Kango Cover, Ski Insurance, 1Cover, iTrek, Citibank Travel Insurance, Travel Insurance Saver, Woolworths Travel Insurance, Webjet Travel Insurance, Priceline Protects, Real Travel Insurance, Tick Travel Insurance, Go Insurance, Travel with Jane and Multi-trip. Budget Direct and 1<sup>st</sup> for Women are brand names owned by AGS and Budget Direct and 1<sup>st</sup> for Women travel insurance products are arranged by AGS and underwritten by the insurer, Auto & General. CTM, AGS and Auto & General are related bodies corporate. At times, not all brands may be available.

In respect of travel insurance products compared on this site, CTM will receive a fee if you buy a product, as detailed in the FSG. In respect of Budget Direct and 1<sup>st</sup> for Women travel insurance products, AGS will also earn a fee, as detailed in the FSG.

### ***Comparing Life Insurance Products***

In respect of life insurance, CTM is (a) an authorised representative (AR 434310) of Lifebroker, holder of AFSL 400209 in relation to products made available by Lifebroker; and (b) an authorised representative (AR 434310) of AGS, holder of AFSL 241411, in relation to products made available by AGS. CTM and AGS are related bodies corporate.

For life insurance, always read the Product Disclosure Statement from the relevant Supplier before making any decision to acquire or hold insurance.

The life insurance products compared on the Compare the Market Website and through the Lifebroker Call Centre and the AGS Call Centre are not representative of all products available in the market. The Compare the Market Website compare the following life insurance brands: Zurich, AIA, OnePath, TAL, AMP, Asteron Life, CommInsure, Macquarie and Ozicare. All of those brands other than Ozicare are also compared by the Lifebroker Call Centre. The Ozicare brand is made available through the AGS Call Centre. At times, not all brands may be available.

In respect of life insurance products compared on this site and through the Lifebroker Call Centre, CTM and Lifebroker will receive a fee if you buy a product, as detailed in the Life FSG.

### ***Comparing Income Protection Insurance Products***

In respect of income protection insurance, CTM is an authorised representative (AR 434310) of Lifebroker, holder of AFSL 400209.

For income protection insurance, always read the Product Disclosure Statement from the relevant Supplier before making any decision to acquire or hold insurance.

The income protection insurance products compared on the Compare the Market Website and through the Lifebroker Call Centre are not representative of all products available in the market. The Compare the Market Website and the Lifebroker Call Centre compare the following income protection insurance brands: Zurich, AIA, OnePath, TAL, AMP, Asteron Life, CommInsure and Macquarie. At times, not all brands may be available.

In respect of income protection insurance products compared on this site and through the Lifebroker Call Centre, CTM and Lifebroker will receive a fee if you buy a product, as detailed in the Life FSG.

### ***Comparing CTP Insurance Products***

For CTP Insurance, CTM does not itself provide a comparison service. If you wish to compare CTP insurance, the Compare the Market Website will:

- a) in respect of CTP Insurance in New South Wales - refer you (via a link) to the CTP comparison service offered by the Motor Accident Authority;
- b) in respect of CTP Insurance in Queensland - refer you (via a link) to the CTP comparison service offered by the Motor Accident Insurance Commission;
- c) in respect of CTP Insurance elsewhere in Australia - refer you (via a link) to the website of the relevant State or Territory authority responsible for CTP Insurance.

In respect of CTP Insurance, CTM will not receive a fee or commission for referring you to the relevant CTP Website. If you buy a CTP Insurance product on referral from the Compare the Market Website, CTM does not receive a fee or commission.

### ***Comparing Health Insurance Products***

For health insurance products, always read the policy documentation from the relevant Supplier before making any decision to acquire or hold insurance.

The health insurance products compared on the Compare the Market Website and through the CTM Call Centre are not representative of all products available in the market. We compare a range of products (being the Participating Health Products) from the following health insurance brands: ahm, Australian Unity, Budget Direct, Bupa, CBHS, CUA, Frank, GMHBA, HCF, HIF, Navy Health, nib and

QCHF. Not all Participating Health products are compared through the CTM Call Centre and some are only compared on the Compare the Market Website. At times, not all brands may be available.

The CTM Website and CTM Call Centre do not compare all of the insurance products offered by the participating health insurance providers, but only a range which are made available to CTM for comparison being the Participating Health Products. The Participating Health Products can vary from time to time and when we provide you with a comparison, we are only comparing those Participating Health Products which may suit your needs.

In respect of health insurance products compared through the Compare the Market Website or through the CTM the Call Centre, CTM acts as an agent of the health insurance provider and will receive a fee.

### ***Comparing Roadside Assistance Products***

In respect of roadside assistance products, always read the relevant terms and conditions supplied by the Supplier before deciding to acquire the product.

The roadside assistance products compared on the Compare the Market Website are not representative of all products available in the market. The Compare the Market Website compares the following roadside assistance product brands: Budget Direct, 1<sup>st</sup> for Women, 24/7, 365 Roadside Assistance and AWA. Budget Direct and 1<sup>st</sup> For Women are brand names owned by AGS. The Budget Direct and 1<sup>st</sup> For Women products are sold by AGS as an agent of the product supplier, Ultra Tune Australia. As mentioned above, AGS and CTM are related bodies corporate. At times, not all brands may be available.

If you purchase a Budget Direct or 1<sup>st</sup> For Women branded product, CTM and AGS will earn a fee. In respect of other roadside assistance products compared on this site, CTM will receive a fee if you buy a product. AGS's and CTM's fees do not increase the amount of the product quoted on the Compare the Market Website.

### ***Comparing Fuel Prices***

Only Participating Stations are compared in the Fuel Price Comparison. The Participating Stations (and the type of fuel) displayed does vary.

In most regional areas, price comparisons for individual Participating Stations are not available. In those cases, an average price of fuel for the previous day for a particular area may be provided.

The fuel prices are provided by MotorMouth Pty Ltd ACN 095 755 052. CTM receives updated price information daily. However, as the price information can change frequently, it may not be accurate, complete or up-to-date at the time the comparison is provided.

CTM recommends that you confirm the information and results obtained from the Fuel Price Comparison with the service stations in the relevant area.

If you purchase fuel after using the Fuel Price Comparison, CTM will not receive a fee or commission.

### ***Comparing Energy Plans***

In respect of energy plans, always read the relevant terms and conditions supplied by the Supplier before deciding to purchase the plan.

The energy plans compared on the Compare the Market Website are not representative of all energy plans available in the market. The plans compared for you will depend on where your property is

located. Not all energy retailers and plans are available in all locations. The plans compared for your property will be listed in the supplier and plan table generated for your postcode. A selection of energy plans from some of the following energy retailers may be compared on this site depending upon your property location: Origin Energy, EnergyAustralia, Simply Energy, ActewAGL, Powershop, People Energy, Click, Online Power and Gas, Sumo Power, Alinta Energy, Red Energy Globird and AGL. At times, not all brands may be available.

We have taken all reasonable care in providing the Energy Plan Comparison. However, as the data used to make the Energy Plan Comparison is provided by a third party and can change frequently, we do not warrant its accuracy and you should verify the information and pricing provided from the Energy Plan Comparison with the relevant Supplier before you purchase an energy plan.

CTM also recommends you carefully read and consider the Thought World Documents before you apply to purchase an energy plan on the Compare the Market Website.

### ***Home & Contents Insurance Products***

Currently, the CTM Website allows you to:

- compare features (but not price) of a wide range of home & contents insurance products from various insurers through the Home & Contents Insurance Features Comparison; and
- obtain quotes from a limited number of participating brands.

The home & contents insurance products quoted from participating brands are not representative of all products available in the market. The Compare the Market Website compares the following home & contents insurance brands: Budget Direct, Virgin Money, Dodo, Real and Woolworths. All home & contents insurance brands other than Real and Woolworths are policies arranged by AGS under a binder, for and on behalf of the insurer, Auto & General. CTM, AGS and Auto & General are related bodies corporate. At times, not all brands may be available.

AGS and CTM may earn a referral fee, as detailed in the FSG available on the Compare the Market Website, if you purchase a home & contents insurance product after receiving a quote on the CTM Website. CTM's and AGS's fees do not increase the amount of premium quoted on the Compare the Market Website.

The home & contents insurance products compared in the Home & Contents Insurance Features Comparison are not representative of all products available in the market.

Always read the Product Disclosure Statement from the relevant Supplier before making any decision to acquire or hold insurance.

### ***Comparing Home Loans***

In respect of home loans, CTM is a corporate authorised credit representative (CRN462798) of Australian Finance Group Limited (ACLN 389097) (**AFG**).

For home loans, always read the product terms and conditions from the relevant Supplier before making any decision to apply for the loan.

This site compares home loan products from participating brands being Adelaide Bank, AFG Home Loans, AMP, ANZ, Auswide Bank, Bank Australia, Bank of China, Bank of Melbourne, Bank of Queensland, Bank SA, Bankwest, Bluestone, Circle, Citibank, Commonwealth Bank, Heritage, Homeside, Homestart (SA only), ING Direct, Keystart (WA only), La Trobe, Liberty, Macquarie, ME, MKM Capital, NAB, NAB Broker, Pepper, P&N (WA only), Queensland Police Credit Union, St George, Suncorp, The Rock and Westpac, which are not all home loan products available in the

market. At times, not all brands may be available. If you enquire about a home loan product through this site, your enquiry will be directed to an AFG mortgage broker who will contact you. CTM earns a fee from AFG for home loans written as a result of CTM's comparison services. Details of our fees can be found in our [Credit Guide](#).

### **Comparing Credit Cards**

In respect of credit cards, CTM is a corporate authorised credit representative (CRN462798) of Australian Finance Group Limited (ACLN 389097) (**AFG**).

For credit cards, always read the product terms and conditions from the relevant Supplier before making any decision to apply for the credit card product.

This site compares credit card products from participating brands being American Express, ANZ, Bankwest, David Jones and NAB which are not all credit card products available in the market. At times, not all brands may be available. CTM earns fees for each credit card product applied for and/or purchased as a result of CTM's comparison services. Details of our fees can be found in our [Credit Guide](#).

### **Who Will You Deal With?**

If you enquire about or acquire a particular product or service (other than a Life Product, a health insurance product, an energy plan or a home loan product), you will deal directly with the provider of the relevant product or service. CTM does not guarantee that any product or service can be provided to you as the Supplier's eligibility criteria and terms and conditions will apply. If you decide to purchase a particular product or service (other than a travel insurance product, health insurance product, a Life Product, an energy plan, credit cards or a home loan product) using:

- a link available on the CTM Website you will be taken to the Supplier's (or their agent's) website to make your application and/or payment;
- the telephone contact details available on the CTM Website to make your application and/or payment, you will do so via the Supplier's (or their agent's) call centre.

For travel insurance and credit card products, if you decide to apply for a product, by using a link on the Compare the Market Website, you will be directed to the Supplier's website to make your application.

For health insurance, if you decide to apply for a health insurance product, by using a link on the Compare the Market Website, CTM will collect your application and payment details and submit those to the relevant health insurance provider.

For Life Products, if you decide to apply for a Life Product, you can:

- provide your telephone number and choose to be contacted by a Life Product Call Centre to make your application and/or payment; or
- use the telephone contact details to contact a Life Product Call Centre to make your application and/or payment.

For energy plans, you can:

- provide your telephone number and choose to be contacted by the Thought World Call Centre to make your application and/or payment; or
- use the telephone contact details to contact the Thought World Call Centre to make your application and/or payment.

For home loans, if you decide to enquire about a home loan product your enquiry will be directed to an AFG mortgage broker who will contact you to discuss your enquiry.

### **The Compare the Meerkat Website**

The Compare the Meerkat Website is an advertisement feature of CTM that allows customers to compare and learn more about the Meerkats. It also provides a link for customers to the Compare the Market Website to access the comparison services on that website.

### **Use and Access**

The CTM Websites and their Content are made available only to genuine bona fide website users. The Compare the Market Website is for website users interested in comparing for themselves, the goods and services available for ranking and comparison on the Compare the Market Website and any other person who has our prior written consent to do so. The Compare the Meerkat Website is for website users interested in comparing and learning more about the Meerkats. By using either of the CTM Websites you warrant that you are such a website user.

You must not use either of the CTM Websites or their Content:

- for commercial purposes (including for competitive advantage or to the competitive disadvantage of CTM, its Related Bodies Corporate or any Supplier);
- in any manner that is inconsistent with the purpose for which the CTM Websites are provided;
- in any manner which is in breach of any laws; or
- in any other way which is not expressly permitted by these Terms or CTM.

Without limiting the above, you will not and will not permit a third party to:

- use or access the CTM Websites or their Content in a way that infringes the intellectual property rights or other rights of any person;
- copy or disclose to any person, any Content other than as expressly permitted by these Terms;
- use any method or process (including data scraping, collection or accumulation tool, robot, spider or scripted responses) for the purpose of obtaining, processing, copying, replicating, distributing, reconfiguring, republishing, viewing, assessing, analysing, modifying or repackaging the Content;
- use any method or process to consolidate or combine the Content with any other content, data, information, images or material;
- reverse engineer, disassemble or otherwise attempt to construct or identify the CTM Websites' source code, formulas or processes;
- use, access or retain any Content in any manner or form whatsoever, unless expressly permitted by these Terms;
- use systematic, repetitive or any other methods which are designed to obtain a large number of quotes, comparisons, rankings or other pricing and related information from the Compare the Market Website;

- use, obtain or attempt to obtain from the CTM Websites, information in order to identify or discover pricing, underwriting, rating and related business methodology or systems;
- do anything which will or may damage, disrupt access to or interfere with the proper operation of the CTM Websites;
- do anything which will or may place an unreasonable load on the infrastructure of the CTM Websites;
- post, distribute or send any 'spamming material' or any other form of bulk communication;
- impersonate any person or entity;
- publish or disseminate any material which is unlawful, defamatory, indecent, offensive or inappropriate;
- use the CTM Websites to harass, defame, abuse, threaten or otherwise offend others; and
- transmit any material which contains viruses or other computer codes designed to interrupt, limit or destroy the efficient operation of the CTM Websites, their software or hardware.

### **Disclosure Documents**

By accessing the Compare the Market Website, you agree to accept electronic delivery of insurance and credit disclosures and documents via the Compare the Market Website (including CTM's FSG, CTM's Credit Guide and the Product Disclosure Statements supplied by product providers who participate in the comparison service).

### **Disclaimer – Compare the Market Website**

Subject to these Terms, you agree that your use of and access to the CTM Websites is at your own risk.

CTM tries to ensure that the Content (which includes information supplied by third parties) is accurate and up-to-date. Please write to CTM at the CTM Address, if you spot an error. However (to the extent permitted by law), CTM does not warrant the accuracy, adequacy or completeness of the Content, and you should not rely upon the Content as being accurate, complete or up-to-date. CTM recommends you confirm the information and results obtained on the Compare the Market Website with the relevant Supplier.

CTM will take reasonable steps to provide a safe and reliable service. But there are some risks with using the internet. CTM does not guarantee that the CTM Websites will be free from viruses. CTM accepts no responsibility for any harmful computer code that might be introduced to your system by using the CTM Websites (to the extent permitted by law).

CTM does not guarantee that access to the CTM Websites will be uninterrupted, timely or secure, or that it will always operate as intended, and CTM accepts no responsibility in that regard (to the extent permitted by law).

The CTM Websites, or any product or service available on them, may be changed or withdrawn at any time, without notice.

Your access to the CTM Websites may be terminated at any time, without notice, for whatever reason. You must not, in any way, access the CTM Websites or their Content after termination. But the disclaimers, limitation of liability and indemnity provisions in these Terms will survive the termination. Any licenses or other rights you granted to CTM will also survive termination.

### **Disclaimer – CTM Email**



You agree that your use of the information contained in a CTM Email is at your own risk.

CTM does not warrant the accuracy, adequacy or completeness of the information in a CTM Email and you should not rely upon the content as being accurate, complete or up-to-date. CTM recommends you confirm the news, information and offers contained in the CTM Email with the relevant offeror(s) and Supplier(s).

CTM does not guarantee that the CTM Email will be free from viruses. CTM accepts no responsibility for any harmful computer code that might be introduced to your system by accessing a CTM Email (to the extent permitted by law).

CTM does not guarantee that the sending of the CTM Emails will be uninterrupted or timely and CTM accepts no responsibility in that regard (to the extent permitted by law).

The sending of the CTM Emails may cease at any time, without notice.

### **Disclaimer –Insurance Features Comparisons**

The Insurance Features Comparisons are provided by LMI.

CTM receives updated features information weekly. As product features can change, it may not be accurate, complete or up-to-date at the time the comparison is provided to You. Also, the comparison is a guide only. It does not compare every insurance product available in the market and it does not compare all aspects of each product. Further, actual terms and conditions may be subject to amendment by negotiation or where the provider applies endorsements to suit particular circumstances and products may contain other clauses, conditions, exclusions, terms or conditions that are not referred to in the Insurance Features Comparisons.

CTM recommends that you confirm the information and results obtained from the Insurance Features Comparisons with the relevant providers.

LMI its subsidiaries and its other related entities do not accept any liability or responsibility whatsoever for any loss or damage of whatever nature (including but not limited to direct, indirect, consequential, or any other kind of loss) whether arising in contract, tort or otherwise, which may arise as a result of your use of (or inability to use) the CTM Website, or from your use of (or failure to use) the general information provided on the CTM Website.

If you purchase an insurance product after using the Insurance Features Comparisons from a provider who is not a Supplier participating in the Insurance Comparisons, CTM will not receive a fee or commission.

### **Disclaimer – Home Loan Calculators**

Calculations are provided by VisionAbacus Pty Ltd ACN 140 627 765 (**VisionAbacus**). Whilst every care is taken to ensure the accuracy of the information as a guide for costing, no responsibility is accepted by VisionAbacus for its accuracy. Please check with a mortgage broker, accountant, financial advisor or other suitably qualified professional for an accurate estimate. Compare the Market Pty Ltd takes no responsibility for the calculations or information provided on this website by VisionAbacus nor any liability for the accuracy of or reliance upon or use of such calculations or information. Before deciding to purchase any product you should calculate the actual costs (as the calculators contain general information only and may not suit your particular circumstances) and read the relevant product terms and conditions. Calculations are not an offer of credit and don't include any applicable fees. The information provided by the calculators is intended to provide illustrative examples based on stated assumptions and your inputs. Calculations are meant as estimates only.

### **Third Party Sites and Advertising**

The Compare the Market Website contains links to other websites operated by third parties (including the CTP Websites). CTM does not recommend or endorse those other websites or the products and services provided on those sites. CTM is not responsible for the condition or content of those websites as CTM does not have control over those websites. CTM makes no representations about the accuracy of any information contained on any other websites and is not responsible for any Loss arising directly or indirectly from you using, accessing or attempting to access those websites.

You must obtain CTM's prior written permission to link to either of the CTM Websites.

The CTM Websites may display third party advertising. CTM does not recommend or endorse the third party advertiser, its products or services.

### **Intellectual Property**

The CTM Websites (including the software, layout and design of or underlying the quoting, ranking and comparison system contained within it) and their Content are subject to copyright. You may view the CTM Websites using your browser and print out or download a copy for your personal and non commercial use. Except as otherwise provided by law, all other use, copying, reproduction, dissemination, modification, distribution, transmission, republication, display or performance of all or part of the CTM Websites is prohibited. Nothing in these Terms constitutes a transfer of any intellectual property rights.

CTM, its Related Bodies Corporate and the Suppliers own or licence certain trademarks which appear on the CTM Websites. Unauthorised use of those marks is prohibited.

### **Liability and Indemnity**

Except for obligations imposed by law that cannot be excluded, you agree that CTM, CTM's Related Bodies Corporate and their respective Personnel will not be liable for any Loss arising out of, as a result of or referable to the CTM Websites, the Content, the use of or access to the CTM Websites including (without limitation) that arising as a result of:

- any unauthorised access of or breach of security to either of the CTM Websites for whatever reason;
- any error, faults, omissions, inaccuracies or misrepresentation in relation the CTM Websites and their Content; and
- the transmission of any computer virus.

You agree that, to the extent permitted by law, in no circumstances whatsoever will an Indemnified Person be liable for any indirect, incidental, special or consequential Loss or damage or loss of profits however caused.

To the extent permitted by law, you agree to indemnify and keep indemnified each Indemnified Person against all actions or claims which may be brought against each Indemnified Person by any person and all Loss suffered or incurred as a result of:

- your breach of these Terms;
- your breach of any other legal obligation or law;
- your acts or omissions;

- your use of the information contained in a CTM Email;
- your use of and access to the CTM Websites; and
- your use of and access to the CTP Websites.

## **Privacy Policy**

Your privacy is very important to CTM. CTM may ask you to provide personal information when you use the CTM Websites. The way in which CTM collects, uses and discloses personal information is set out in the CTM Privacy Policy which is available on the CTM Websites.

## **Online security**

For your protection, services that involve the provision of confidential information are provided via a secure server. The information is encrypted using the Secure Socket Layer Protocol. This will significantly improve the security of the information you provide.

## **Jurisdiction**

The information on the CTM Websites is provided for Australian residents only. The law applicable in the state of Queensland, Australia will apply to these Terms, use of the CTM Websites and the resolution of any disputes arising from access to and use of the CTM Websites. You and CTM submit to the exclusive jurisdiction of the court and tribunals of the state of Queensland.

## **Vehicle Information**

Automotive Data Services Pty Ltd (Red Book) has prepared this data and valuations from information gathered from a variety of sources. Whilst all care is taken in producing the data and valuations. Red Book cannot guarantee or make any representations regarding the use of, or reliance, on it. Red Book is not responsible for all the information provided to it and you should not rely on the data or valuations without making your own independent assessment of the vehicle and other sources of information. Red Book is not liable for any loss or damages (other than in respect of any liability which may not lawfully be excluded) relating to your use of, or reliance on, this valuation and data.

## **Contacting CTM**

If you have any technical issues when using the CTM Websites or any suggestions on how they can be improved, please contact the Website Administrator at the CTM Address.

## **Definitions**

**Auto & General** means Auto & General Insurance Company Ltd ACN 111 586 353 AFSL 285 571.

**AGS** means Auto & General Services Pty Ltd ACN 003 617 909 AFSL 241411.

**AGS Call Centre** means the call centre operated by AGS for the promotion, quotation and sale of the Ozicare life insurance product which is made available by AGS on the CTM Website.

**Allianz** means Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708.

**Car Insurance Comparison** means the comprehensive car insurance comparison service offered on the Compare the Market website by CTM which allows You to compare (including in respect of price) the car insurance brands which participate on the CTM Website.

**Car Insurance Features Comparison** means the comprehensive car insurance features comparison service offered on the Compare the Market Website the content of which is provided by LMI which allows You to compare certain features (other than price) of a large range of comprehensive car insurance products available in the market (not just the brands which participate on the CTM Website).

**Compare the Market Website** means the webpages located at [www.comparethemarket.com.au](http://www.comparethemarket.com.au).

**Compare the Meerkat Website** means the webpages located at [www.comparethemeerkat.com.au](http://www.comparethemeerkat.com.au).

**Content** means the content, text, data, information, images, pages, materials, tools and results contained on either of the CTM Websites.

**Credit Guide** means the Credit Guide on the CTM Websites,

**CTM** means Compare The Market Pty Ltd ACN 117 323 378; AFSL 422926 (and in respect of life insurance and income protection insurance, AR 434310, and in respect of home loan and credit card products, CRN 462798).

**CTM Address** means PO Box 301, Toowong QLD 4066.

**CTM Call Centre** means the call centre operated by CTM for the promotion, quotation and sale of the Participating Health Products.

**CTM Email** means an email sent by or on behalf of CTM to You (as requested by You) providing news, information and offers about CTM and the CTM Websites.

**CTM Websites** means the Compare the Market Website and the Compare the Meerkat Website.

**CTP Insurance** means compulsory third party insurance.

**CTP Websites** means the third party owned and operated websites which linked to the Compare the Market Website and contain information or comparison services in respect of CTP Insurance.

**Energy Plan Comparison** means the electricity and/or gas comparison service offered on the Compare the Market Website the data for which is provided by Thought World.

**FSG** means the Financial Services Guide relating to general insurance products.

**Fuel Price Comparison** means the fuel price comparison service offered on the Compare the Market Website the content of which is provided by MotorMouth Pty Ltd ACN 095 755 052.

**Home & Contents Insurance Features Comparison** means the home & contents insurance features comparison service offered on the Compare the Market Website the content of which is provided by LMI which allows You to compare certain features (other than price) of a large range of home and contents insurance products available in the market (not just the brands which participate on the CTM Website).

**Home Loans Comparison** means the home loans comparison service offered on the CTM Website by CTM which allows You to compare the home loan providers which participate on the CTM Website.

**Indemnified Person** means CTM and CTM's Related Bodies Corporate and their respective Personnel.

**Insurance Features Comparisons** mean the Car Insurance Features Comparison and the Home & Contents Features Comparison.

**Life FSG** means the Financial Services Guide relating to Life Products.

**Lifebroker** means Lifebroker Pty Ltd ACN 115 153 243; AFSL 4000209.

**Lifebroker Call Centre** means the call centre operated by Lifebroker for the promotion, quotation and sale of Life Products which are compared on the CTM Website.

**Life Product** means life insurance and/or income protection insurance.

**Life Product Call Centres** means the AGS Call Centre and the Lifebroker Call Centre.

**LMI** means LMI Group Pty Ltd ACN 086 256 171.

**Loss** means any damage, loss, cost, expense or liability however it arises and whether it is direct or indirect, present or future, fixed or unascertained, actual or contingent and includes all legal costs and expenses.

**Meerkats** means special and unique meerkat characters that appear on the Compare the Meerkat Website.

**Participating Health Products** means various health insurance products made available by the participating health insurance providers for comparison on the CTM Website and in the CTM Call Centre.

**Participating Stations** means those individual service stations which have chosen to participate on or whose prices are collected for comparison in the Fuel Price Comparison.

**Personnel** means the directors, officers, employees, agents and contractors of a person.

**Related Bodies Corporate** has the same meaning as in the *Corporations Act 2001* (Cth) and in respect of CTM includes AGS, Auto & General.

**Supplier** means a participating supplier or provider of the goods and services which are available for ranking and comparison on the Compare the Market Website. In respect of comprehensive car insurance and home & contents insurance, only those providers who participate in the Car Insurance Comparison and/or provide quotes for the home & contents insurance products are "Suppliers" for the purposes of this definition.

**Terms** means these website terms of use along with the CTM Privacy Policy and any other terms and conditions set out on the CTM Websites.

**Thought World** means Thought World Pty Ltd ACN 131 980 777.

**Thought World Call Centre** means the call centre operated by Thought World for the promotion, quotation and sale of energy plans which are compared on the CTM Website.

**Thought World Documents** means the terms and conditions, forms, customer charter, product information, policies and documents provided by Thought World for energy plans and services arranged by Thought World (links to such documents are on the Compare the Market Website).

**Ultra Tune Australia** means Ultra Tune Roadside Assistance Pty Ltd ACN 087 089 665.

**You** means the user of either of the CTM Websites.

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