BELL POTTER

Terms of Service

Important information

1. Welcome to the Bell Potter Mobile App. This App is owned and operated by Bell Potter Securities Limited ABN 25 006 390 772 AFSL 243480 (Bell Potter, we, us). Bell Potter is a Trading Participant of the ASX and the TMX Australia Exchange. Bell Potter has appointed its related body corporate Third Party Platform Pty Ltd ABN 74 121 227 905 AFSL 314341 (TPP) as its General Clearing and Settlement Participant to clear and settle trades. Both Bell Potter and TPP are incorporated in Australia with limited liability.

2. We may change these Terms at any time, in which case we will notify you of any material changes by electronic notice (and we will provide at least 30 days' notice to you if the change is unfavourable to you). Paper notices will not be provided. Your continued use of the App after any such variation or modification will be taken to be an acceptance of such variation or modification. We may however also require you to confirm your acceptance of such changes to continue using the Bell Potter Mobile App. If we make a change that you are not happy with, you should cease using and uninstall the Bell Potter Mobile App immediately.

3. Bell Potter is not authorised to carry on business in any other jurisdiction. Accordingly, the information contained in this application is directed to and available for Australian residents only.

4. Investment in securities involves risk. Share prices rise and fall. The payment of dividends and the return of capital are not guaranteed. Past performance is not indicative of future performance.

5. The information in this application has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason, any individual should, before acting on the information in this application, consider the appropriateness of the information, having regard to the individual's objectives, financial situation and needs and, if necessary, seek appropriate professional advice. You should also read our Financial Services Guide (FSG) available on www.bellpotter.com.au which provides you with information about us and services we can provide.

See the FSG and relevant product documentation for fees and charges that apply. Please consider any applicable Product Disclosure Statement and terms and conditions available on www.bellpotter.com.au before making any investment decisions.

6. You acknowledge that information or data on the Bell Potter Mobile App (Third Party Information) supplied by a third party service provider (Third Party Provider) which is not associated or affiliated with Bell Potter or TPP and their related bodies corporate (the Group) are for informative purposes only and such Third Party Information does not in any way constitute our personal advice or personalised recommendations.

A number of features on the Bell Potter Mobile App may be offered or processed through a Third Party Provider. Unless otherwise noted, all authority granted to Bell Potter, or limitations of liability to Bell Potter, shall include all members of the Group, Bell Potter's directors, officers, employees, agents, representatives and any service provider. We, a member of the Group or our agents acting on Bell Potter's behalf are authorised to provide the services contemplated by these Terms.

You agree that we are not responsible for any Third Party Information available on a Bell Potter Mobile App and we make no warranties, express or implied, as to any such Third Party Information. You acknowledge and agree that such Third Party Information do not reflect our opinions or policies and we do not verify the accuracy or completeness of such Third Party Information.

7. Subject to these Terms, while you are a registered user of the Bell Potter Mobile App, Bell Potter grants you a personal, non-exclusive, non-transferable, limited and revocable licence to use the Bell

Potter Mobile App for personal and/or non-commercial use for the sole purpose of accessing and receiving the services from Bell Potter. Any use of the Bell Potter Mobile App (in whole or part) in any other manner, including but not limited to, resale, transfer, modification or distribution of the Bell Potter Mobile App is prohibited.

8. You may access the Bell Potter Mobile App by downloading it from (depending on your device) either the App Store or the Google Play Store.

9. If you register to use the Bell Potter Mobile App then you agree that:

(a) you will not sell, transfer, or assign any rights you have in relation to the Bell Potter Mobile App – this includes sharing your access or information from the Bell Potter Mobile App with any other person;

(b) you are solely responsible for maintaining the confidentiality of your password and login for restricting access to the device on which the Bell Potter Mobile App is installed; and

(c) you will not reproduce information obtained by using the Bell Potter Mobile App, except where such reproduction is for your own personal non-commercial use in accordance with these Terms.

10. We will not be liable for any loss or damage that you or any third party suffer, as a result of your failure to comply with your obligations in these Terms of Service, except to the extent caused by our negligence, fraud or wilful misconduct.

11. You must ensure that any information you submit through the Bell Potter Mobile App, including changes to your contact details, is accurate, complete and up to date. We may require additional information or verification before processing a change. Please check any confirmation we provide and contact us promptly if a requested change has not been correctly applied or if you identify a change you did not authorise.

12. Links in the application may take you to social media channels or other websites. These sites are not affiliated with Bell Potter and may offer a different privacy policy and level of security. While we take full responsibility for the content we post in these sites, Bell Potter is not responsible for and does not endorse, guarantee or control content, availability, viewpoints, products or services that are offered or expressed on them. Bell Potter will not send emails or messages requesting you to confirm, update or disclose your confidential client information.

To prevent third parties accessing your account, please ensure you lock your mobile device when not in use and end your session by logging off the Bell Potter Mobile App when the app is not in use.

13. You agree that Bell Potter will not be liable in any way for any direct or indirect loss or damage suffered by you where the Bell Potter Mobile App fails to function in an expected or effective manner (or at all) or as a result of any unauthorised access to your securities and/or linked accounts through the Bell Potter Mobile App, except to the extent such loss or damage is caused by our negligence, fraud or wilful misconduct. You are solely responsible for your own anti-virus and mobile device security measures, and those of any authorised user. You agree that if for any reason you are unable to view your portfolio, holdings or linked account(s) via the Bell Potter Mobile App, you can contact Bell Potter by telephoning 1300 373 514 within Australia or for International on +61 3 8663 2710, Monday to Friday, 8am to 5:30pm Sydney time or you can access your securities through www.bellpotter.com.au. To provide trading instructions, please contact your Bell Potter adviser.

14. If you have enabled fingerprint or facial recognition access on your Bell Potter Mobile App, you should not have any fingerprints or facial recognition records stored on your device other than your own. If other people use their fingerprints or facial recognition on your device, you should turn off

fingerprint and facial recognition access for the Bell Potter Mobile App. If you fail to do so, those persons will be able to access your accounts and will be considered authorised to do so.

If you, or someone else, change the fingerprint or facial recognition settings on your device, as a security measure fingerprint and/or facial recognition access will be disabled for the Bell Potter Mobile App and you will be prompted to enter your PIN or password to log on to the Bell Potter Mobile App. Only re-enable fingerprint or facial recognition access if you are sure the changes made to your fingerprint or facial recognition settings on your device were made by you.

We are not responsible for any malfunction in fingerprint or facial recognition functionality or changes to fingerprint or facial recognition technology that impacts the way you access the Bell Potter Mobile App.

15. We reserve the right at any time to limit or withdraw access to the Bell Potter Mobile App or any of the features or Services on the Bell Potter Mobile App, or to decline to process a request submitted through the Bell Potter Mobile App, without first telling you if:

(a) you don't follow or are in material breach of these Terms;

(b) you don't follow or are in material breach of Bell Potter Trading Terms and Conditions;

(c) we reasonably believe the Bell Potter Mobile App has been or may be used illegally or in a way that may cause loss to you or us;

(d) we reasonably suspect you of engaging in fraud or any other illegal activity or you use or attempt to use the Bell Potter Mobile App to engage in any activity that is not legal in Australia;

(e) we consider it necessary to manage our regulatory or other obligations;

(f) we are required to do so in order to comply with any applicable laws (such as anti-money laundering and counter terrorism financing laws, or sanction laws);

(g) you gave us materially false or materially inaccurate information;

(h) you include or use inappropriate content on the Bell Potter Mobile App;

(i) for security reasons or to perform maintenance; or

(j) where there are technical or operational reasons and we consider it necessary or appropriate to do so.

Where we exercise our rights under this clause 15, we will use our best endeavours to notify you as soon as practically possible.

We may end this agreement or limit or withdraw your access to the Bell Potter Mobile App or any of the features on the Bell Potter Mobile App for any other reason by giving you at least 7 days' electronic notice.

If any of these events occur, you acknowledge that your personal settings and other saved data may be lost, and that Bell Potter is not responsible for any such loss.

16. We try to get things right the first time – but if we don't, we will do what we can to fix it. You can fix most problems simply by either emailing us at clientsupport@bellpotter.com.au or calling us on 1300 373 514 within Australia, or for International on +61 3 8663 2710 (8am-5:30pm, Sydney time, Mon-Fri). If you are not satisfied with your experience with us, you can make a complaint at any time. To submit your complaint, call us on 02 9255 7200. Alternatively, write to us at PO Box R234 Royal Exchange, Sydney NSW 1225.

This App is not provided by Apple, Google or any other third party distributor. Accordingly, any queries or complaints regarding the App (including but not limited to issues relating to intellectual property) should be directed to us.

17. Your use of the Bell Potter Mobile App is governed by the Bell Potter Trading Terms and Conditions. For full terms and conditions visit https://bellpotter.com.au/terms-conditions/

18. Bell Potter's collection and use of your personal information is governed by the Bell Potter Privacy Statement which is available at https://bellpotter.com.au/privacy-policy/. For privacy related enquiries, please contact us using the contact details set out in our Privacy Statement.

19. Additional Important Information

LSEG Market Data, Research and Analytical Tools

The Bell Potter Mobile App includes market data, news, research and analytical tools supplied by the London Stock Exchange Group of companies (LSEG) and other third-party content providers. These may include charts, company information and financial statements, stock prices, broker ratings, target prices, and related information (LSEG Content). Relevant sources, explanatory information and disclaimers are identified within the Bell Potter Mobile App or the relevant report.

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20. Alerts

The Bell Potter Mobile App allows you to elect to receive alerts via a push notification service or email. Alerts sent via push notification will be sent to any device on which you have installed and registered the Bell Potter Mobile App with notifications enabled. Alerts could be seen by others (including unauthorised persons) who use or access your device. Please check the "Notifications" settings on all your devices to ensure the privacy and alerts settings are appropriate for your use.

The receipt of push notifications or email messages on your mobile device depends upon the electronic transmission of data across networks operated by mobile phone service providers. Because Bell Potter does not control these networks, Bell Potter cannot and does not guarantee the security of these data transmissions. You can however check with your network service provider for information about their privacy and security practices.

If you have selected the push notification service you will need to ensure you have the latest version of the Bell Potter Mobile App installed on your device and that you have enabled your device to receive push notifications.

You acknowledge that at all times your access to Bell Potter alerts depends on factors outside Bell Potter's control, including any disruption, failure or malfunction in any part of the internet, mobile

carriage service or SMS network. Access may also be limited or unavailable during periods of peak demand, systems interference, damage or maintenance, or for other reasons. Bell Potter accepts no liability for any loss or damage, whether direct or indirect and however caused if, for any reason, an alert message is not sent or not received by you.

Bell Potter reserves the right to suspend or discontinue its alerts services at any time without notice.

Alert data is provided for your information only and should not be relied on for taxation, investment or any other purposes. Bell Potter does not make any representation or warranty as to the timeliness, reliability, accuracy or completeness of the material contained in alerts, nor does it accept any responsibility arising in any way for errors in, or omissions from, that material.