

TOGA WEBSITE TERMS AND CONDITIONS

If you browse or access any content or data on TOGA.com.au, mobile site or any subdomains (together called the “**TOGA websites**”) you agree to be bound by our terms. We may change our terms or conditions at any time by putting the new terms or conditions and your use of TOGA websites is acceptance of those terms.

Toga websites, our terms and privacy policy are governed by the laws of New South Wales, Australia and the jurisdiction of the courts in that State.

DISCLAIMER

Obtain advice: Information on the TOGA websites should not be regarded as a substitute for professional financial, legal or real estate advice.

Accuracy of our Information: TOGA Development and Construction Pty Ltd and its affiliates (and their officers, directors, agents, joint venture partners and employees) (together called “**TOGA**”) are responsible for maintaining the TOGA websites and believe that all information contained on the TOGA websites is correct (with the exception of any 3rd Party Content which is provided to TOGA by other parties “**Third Party Content**”). However, no warranty is made as to the accuracy or reliability of the information and TOGA disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered by any recipient through relying on anything contained in or omitted from the TOGA websites.

Third Party Content: TOGA is not responsible for and makes no representations expressly or impliedly concerning Third Party Content. You rely on Third Party Content completely at your own risk.

Images: Some images are computer generated and indicative only. Completed apartments may vary from the images shown.

Editorial content:

Editorial content or articles are of a general nature and should not be regarded as advice or relied upon. We do not consider your personal objectives, financial situation or particular needs and recommend you seek professional advice before acting on the content. Editorial content provided by Third Party authors that are not employed by us is deemed to be Third Party Content for the purposes of the paragraph above.

Indemnity:

You agree to indemnify TOGA against any and all loss, liability, claims or demands arising out of or in connection with your use of and access to Toga websites.

COPYRIGHT

Unless otherwise noted, all subject matter on the TOGA websites is copyright. TOGA grants permission to download and display its copyright material only for private purposes. If you would like to use of TOGA websites copyright material beyond such uses, permission must be sought directly from TOGA. If given, permission is subject to the requirement that TOGA is noted as the copyright owner, in any material reproduced or quoted, in whole or in part.

PRIVACY

TOGA recognise that your privacy is very important and that you have a right to control your personal information. We understand the importance of protecting any personal information. This TOGA websites Privacy Policy sets out the manner in which your personal information will be dealt with.

“**Personal information**” is information that identifies you or could identify you. The types of personal information we may collect include your name, address, phone number, email address, transaction information and personal details.

Your Personal Information: Personal information about visitors to our sites is collected only when knowingly and voluntarily submitted. For example, we may need to collect such information to provide you with further services or to answer or forward any requests or enquiries. It is our intention that this policy will protect your personal information from being dealt with in any way that is inconsistent with applicable privacy laws in Australia. You should be aware that we, and those authorised may use your email address to contact you in the future. We will only use your personal information for a secondary purpose if you have consented or where it is directly related to the primary purpose.

Security: We strive to ensure the security, integrity and privacy of personal information submitted to our site however, unfortunately no data transmission over the TOGA websites can be guaranteed to be totally secure. Once we do receive your transmission, we will use our best efforts to ensure its security on our systems.

Our employees and any contractors who provide services related to our information systems are obliged to respect the confidentiality of any personal information held by us. However, we will not be held responsible for events arising from unauthorised access to your personal information.

TOGA recognise the trust you place in us when you give us personal information. TOGA may ask you questions to get a better understanding of what facilities and services would help you with your purchase needs. We will use this information to recommend other properties which we believe will be of interest to you. However, we will not disclose specific information about you to any other company without your explicit consent.

TOGA may from time to time outsource the processing of certain functions and/or information to third parties. Any personal information disclosed to our agents, contractors and third party service providers are only to the extent necessary for them to perform their agreed tasks and they are required to maintain the privacy of your information and keep such information confidential.

From time to time TOGA will send you relevant information regarding developments which we think you will be interest in. If you are receiving information from TOGA and do not wish to receive this information any longer, you may unsubscribe or notify at any time.

COMPLAINTS

If you have a complaint regarding the way in which your personal information is being handled by TOGA, please contact us in the first instance. If you are not satisfied with the response that you receive, you may choose to escalate your concern to the Australian Information Commissioner.

If you would like to obtain further information about privacy issues in Australia, please visit the Australian Information Commissioner's website. <http://www.privacy.gov.au/>.

You acknowledge and accept that your use of TOGA websites indicates your acceptance of the TOGA Website Terms and Conditions and this privacy policy. If you wish to access your personal information, have a complaint regarding TOGA' handling of your personal information or have a query about this Privacy Policy, please contact us via the Enquiry form on the home page.