

DISCLAIMER / LIMITATIONS

1. Acknowledgements

- a) I acknowledge that as a Spending Planner - Gabriella through the DIY Online Spending Plan Course is not:
 - i) a licensed financial planner or advisor; or
 - ii) a qualified accountant or finance professional.
- b) All the information referred to or provided to me (including any financial calculations and projections) by Gabriella through the DIY Online Spending Plan Course is general information only which:
 - i) will require further investigation by me; and
 - ii) is not intended to be, nor is it acceptable as professional financial advice for me.
- c) I understand and agree that, while given in good faith, all information given to me by Gabriella through the DIY Online Spending Plan Course is general in nature and I commit to undertake careful and competent due diligence from independent sources before taking any action as a consequence of any information given.
- d) Copyright and intellectual property rights in and to the information supplied to me belongs to Spending Planners Institute Pty Ltd and/or Gabriella through the DIY Online Spending Plan Course absolutely.
- e) I shall not duplicate by any means whatsoever any of the information provided to me unless specifically given permission in writing to do so.
- f) I acknowledge that the outcome I achieve from following the steps and guidance provided by Gabriella through the DIY Online Spending Plan Course is largely determined by my participation in the process and many other variables relating to my current financial position and how diligently I apply myself to the process so there can be no guaranteed outcome.

2. Release

- a) I release forever Gabriella through the DIY Online Spending Plan Course from all and any responsibility or liability for any losses, claims or demands that may directly or indirectly occur as a result of me using the information given for any purpose.

3. Restraint

- a) I hereby acknowledge that being a customer of Gabriella through the DIY Online Spending Plan Course does not give me the right to represent or hold out to any person that I am a representative, agent, employee, partner, or in any way connected with them.

Name _____

Address _____

Phone _____

By signing this form I agree to be bound by the Disclaimer as set out above. I also take full responsibility for my outcome as a customer of Gabriella through the DIY Online Spending Plan Course. **If electronically supplied via the Course Ticking the box is my acceptance of the terms and Disclaimers.**

Signed _____

Date: ____ / ____ / 20 ____