WEBSITE TERMS AND CONDITIONS

References to "we", "us", "our", "Fast Cash Now", refer to **1st Choice Enterprises Pty Ltd ABN 23 082 914 725, Australian Credit Licence 393676.**

This website is owned and operated by 1st Choice Enterprises Pty Ltd.

Please read these Terms and Conditions carefully before using this website. By accessing or using this website, you agree to be bound by these Terms and Conditions, as amended from time to time.

We may amend these Terms and Conditions or the content and services available through this website at any time without notice. Changes take effect immediately upon publication on this website.

INTELLECTUAL PROPERTY

Copyright

This website and its contents are subject to copyright.

Copyright is owned by 1st Choice Enterprises Pty Ltd ABN 23 082 914 725.

You may view this website using your web browser and may electronically copy or print portions of the website solely for your personal and non-commercial use.

Except as permitted by the Copyright Act 1968 (Cth) or other applicable laws, you must not reproduce, adapt, modify, distribute, publish, transmit or otherwise exploit any part of this website without our prior written consent.

You must not frame or incorporate any content from this website into another website.

ACCESS TO SERVICES

You may apply through this website for credit products and services offered by us from time to time, including consumer leases, Small Amount Credit Contracts (SACCs) and other regulated credit products.

By using this website and submitting an application, you warrant that:

- all information provided is true, complete and accurate;
- you are authorised to provide the information supplied;

- you will promptly notify us of any material changes to the information provided.

Providing false or misleading information may result in your application being declined or terminated and may be referred to appropriate authorities where required by law.

GENERAL INFORMATION ONLY

Information provided on this website is of a general nature only and does not constitute financial, legal or credit advice.

Nothing on this website takes into account your personal objectives, financial situation or needs.

Before entering into any credit contract, you should consider whether the product is suitable for your circumstances.

Applications are subject to eligibility criteria, responsible lending requirements and approval.

IDENTITY VERIFICATION

We are required to comply with applicable laws, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

We may require you to provide identity documents and additional information to verify your identity and prevent fraud.

Failure to provide satisfactory identification may result in your application being declined.

ELECTRONIC COMMUNICATIONS

By using this website or submitting an application electronically, you consent to receiving notices, disclosures, agreements and other communications electronically where permitted by law.

You are responsible for maintaining a current email address and ensuring you can access electronic communications.

WEBSITE AVAILABILITY

While we endeavour to maintain uninterrupted access to this website, we do not guarantee that access will always be available.

We may suspend, withdraw or modify the website or any part of it at any time without notice.

ACCEPTABLE USE

You must not:

- use the website for any unlawful purpose;
- interfere with the operation or security of the website;
- attempt to gain unauthorised access to systems or data;
- upload viruses, malicious code or harmful material;
- use automated systems or software to access the website without our consent;
- engage in any conduct which disrupts or adversely affects the website.

We reserve the right to restrict or terminate access where misuse is detected.

DISCLAIMERS

We make no representations or warranties regarding this website or its contents, including warranties relating to:

- accuracy;
- completeness;
- currency;
- fitness for a particular purpose;
- uninterrupted access;
- freedom from viruses or other harmful components.

You are responsible for verifying any information before relying upon it.

LIMITATION OF LIABILITY

To the maximum extent permitted by law, we exclude all liability for any loss or damage arising from or in connection with:

- your use of this website;
- your inability to access the website;
- reliance on information contained on this website;
- errors or omissions in website content;
- interruptions, delays or technical failures;
- viruses or malicious code;
- linked third-party websites.

This includes direct, indirect, incidental, consequential, special and exemplary damages, including loss of revenue, profits, opportunity or data.

Where legislation implies any condition or warranty that cannot be excluded, our liability is limited, at our option, to:

- supplying the services again; or
- paying the cost of having the services supplied again.

Nothing in these Terms excludes rights that cannot be excluded under applicable laws, including the Australian Consumer Law.

INDEMNITY

You agree to indemnify and hold harmless 1st Choice Enterprises Pty Ltd, its directors, officers, employees, agents and contractors from any loss, liability, cost or expense arising from:

- your breach of these Terms and Conditions;
- your misuse of the website;
- your violation of any law or third-party rights.

FastCashNOW
Your 1st choice in cash loans

CALCULATORS AND ESTIMATES

Any calculator, estimate or repayment example provided on this website is indicative only.

Results should not be regarded as an offer, quote, approval or guarantee and may differ from the terms ultimately offered to approved applicants.

LINKS TO OTHER WEBSITES

This website may contain links to external websites for your convenience.

Those websites are not under our control and we do not endorse, approve or make any representations regarding:

- their content;
- accuracy;
- availability;
- privacy practices;
- products or services.

Access to external websites is entirely at your own risk.

PRIVACY

We are committed to protecting your privacy.

Personal information collected through this website will be handled in accordance with our Privacy Policy.

By using this website and providing information to us, you consent to the collection, use, storage and disclosure of your information as described in our Privacy Policy.

SECURITY OF INFORMATION

Although we implement reasonable technical and organisational safeguards to protect information submitted through this website, no method of transmission over the Internet can be guaranteed to be completely secure.

Information transmitted through this website is provided at your own risk.

TERMINATION OF ACCESS

We may restrict, suspend or terminate access to this website at any time without notice.

All disclaimers, exclusions and limitations of liability contained in these Terms survive termination.

GOVERNING LAW

These Terms and Conditions are governed by the laws of New South Wales, Australia.

You submit to the non-exclusive jurisdiction of the courts of New South Wales and any courts entitled to hear appeals from those courts.

SEVERABILITY

If any provision of these Terms and Conditions is held to be invalid, unlawful or unenforceable, that provision will be severed and the remaining provisions will continue in full force and effect.

CONTACT US

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