Warranty against defects policy (v1.0 - 11 March 2025)

Policy application: This warranty applies only if You are contracting with Eftsure Pty Limited (ABN 21 168 403 736) and You are a 'consumer' for the purposes of the Australian Consumer Law. The words in capital letters used in this policy are defined in the Agreement between You and Eftsure. Please refer to the Agreement for further clarification of these terms.

- (a) The Eftsure Services come with guarantees that cannot be excluded under the Australian Consumer Law.
- (b) For major failures with an Eftsure Service, You are entitled to:
 - (i) cancel the Agreement with Eftsure; and
 - (ii) a refund for the unused portion of the Agreement, or to compensation for its reduced value.
- (c) You are also entitled to choose a refund or replacement for major failures with goods. If a failure with the goods or a service does not amount to a major failure, You are entitled to have the failure rectified in a reasonable time. If this is not done You are entitled to a refund for the goods and to cancel the contract for the service and obtain a refund of any unused portion. You are also entitled to be compensated for any other reasonably foreseeable loss or damage from a failure in the goods or service.
- (d) In order to submit a claim under this policy, the relevant defect in the Eftsure Service must appear within a reasonable period of time after the Commencement Date and You must send an e-mail or letter to Eftsure that sets out the full particulars of any failure of the applicable Eftsure Service and remedy that You are seeking from Eftsure. Eftsure's contact details for such purposes are as follows:

Eftsure Pty Limited Level 9 / 177 Pacific Highway, North Sydney 2060, NSW, Australia Phone: 1300 985 976 Email: customersupport@eftsure.com.au

- (e) You are responsible for Your expenses of claiming under this policy.
- (f) Your benefits under this policy are in addition to any of Your other rights and remedies under a law in relation to the goods or services to which this policy relates.

Last updated: 11 March 2025

