

Rapid Repay

Terms and Conditions

1. Engagement

(a) Thank you for accepting our offer to present Rapid Repay in partnership with the Infinity Group Australia. By placing an Order, you acknowledge that you have read these Terms and Conditions and agree that the placement of an Order, together with these Terms and Conditions, forms a contract between you and Success Resources Australia Pty Ltd and that you agree to our privacy policy - <https://success-resources.com.au/privacy-policy.html>

(b) Rapid Repay will include:

- (i) Allocated a team of Money coaches and a personal finance strategist.
- (ii) Weekly contact with the Money Coach Team and Personal Finance Strategist.
- (iii) Monthly performance reports on your families debt reduction performance.
- (iv) 12 month subscription to the Infinity family, coaching, events, products, services and software's platforms.
- (v) 12 months of financial coaching and reporting with access to both Cloud based and App based software, Infinity Wealth Portal to manage your finances daily.
- (vi) Full financial audit of: Insurances, utility and Telecommunications providers, current lending structure, rate, product and much more.
- (vii) An entire Financial restructure to implement the Rapid Repay loan strategy including a refinance OR FINANCIAL RESTRUCTURE if unable to refinance including possible product switch variations. INCLUDING RATE RENEGOTIATION IF APPLICABLE – CORRECT RESTRUCTURE BEATS RATE
- (viii) Discounted interest rates not typically publicly available. (Qualification criteria applies)
- (ix) Access to wholesale lending products not offered by traditional greedy lenders.
- (x) Assistance with ALL Personal financial requirements as frequently as required with direct phone access to the Money Coach Team and Personal Finance Strategist.
- (xi) Rapid Repay loan reduction forecast report.
- (xii) A one-on-one meeting with an Infinity team member to determine the best strategy to help you achieve your financial goals.

(c) Rapid Repay is either of the below:

- (i) A Restructure of current mortgages and debts allowing them to be repaid at a faster rate than your present repayment schedule.
- (ii) A refinance of current mortgages and debts allowing them to be repaid at a faster rate than your present repayment schedule, saving years off the scheduled mortgage term and significant interest savings.

(d) As part of this agreement you must provide to Infinity Group Australia all requested documents for them to complete a full financial assessment. These documents include but are not limited to proof of identity, employment details, payslips, assets, liabilities, expenses, bank statements & tax returns. You will only be asked for documents that are related to analysing your current financial situation.

2. Delivery of Rapid Repay:

(a) The Rapid Repay can be delivered to you the purchaser as one, all or some of the below

- (i) Live face to face or via zoom/telephone meetings
- (ii) Online or virtual resources
- (iii) Tangible Products
- (iv) Tickets to live or online events

(b) The delivery of Rapid Repay will not begin until the full balance has been paid to Success Resources Australia Pty Ltd, or whereby an instalment repayment structure has been agreed and at least 50% of the total balance has been paid to Success Resources Australia PTY LTD, unless otherwise stated.

(c) The purchaser will have access to Rapid Repay until all inclusions have been used or for a maximum of 12 months from when 50% of Rapid Repay has been paid.

(d) Any inclusions of Rapid Repay not redeemed within the timeframe, will become null and void unless otherwise agreed in writing. No refund will be provided for unused services.

(e) Within 7 days of paying at least 50% of Rapid Repay, you must provide Infinity Group Australia all requested documentation and information which allows them to complete a detailed financial analysis and provide you with a strategy to reduce debt at a faster rate than you are currently paying within 21 days.

3. Payment:

You agree to pay Success Resources Australia Pty Ltd:

(a) In full, if no payment plan has been agreed with Success Resources Australia Pty Ltd when placing an order for Rapid Repay

(b) if a payment plan has been agreed with Success Resources Australia Pty LTD, the installment amount in full as per the amount and date agreed when placing an order for Rapid Repay

(c) Installment due date will take place on the same date initial deposit is made, unless this falls after the 27th of the month, whereby the 27th will be used as the instalment date

(d) Should instalment payments be missed, Success Resources Australia Pty Ltd reserves the right to suspend access to Rapid Repay. The 12-month timeframe to complete Rapid Repay will not be suspended, unless otherwise agreed in writing.

(e) Until payment has been completed in full, some inclusions of Rapid Repay could be withheld.

(f) Unless otherwise agreed in writing with Success Resources Australia Pty Ltd, if payment of balance has not been completed within 12 months from the date of initial payment, the order of Rapid Repay will be closed with no monies returned to the purchaser.

(g) All pricing is in Australian Dollars and includes local taxes

(h) If you have used a third-party service to pay for Rapid Repay, this is a separate agreement exempt from Success Resources Australia PTY LTD, who will have no liability regarding this agreement.

(i) Payments made online will show a payment processing fee and a handling fee included in the total cost of Rapid Repay

4. Cooling Off Period

(a) If you advise Success Resources Australia Pty Ltd in writing via email to moneymentor@srglobal.com 3 business days of making a payment (in full or installment) that you do not wish to receive Rapid Repay then this agreement will be terminated. On the provision that you have not yet accessed (portion or all of) Rapid Repay, Success Resources Australia Pty Ltd will refund you all monies you have paid as part of this agreement.

(b) Success Resources Australia Pty Ltd does not accept 3rd party cancellations, cancellations to alternative email address or any other cancellation method other than stated above.

5. Confidential Information, Learning Materials, and Intellectual Property

(a) All Confidential Information, Learning Materials and Intellectual Property included in Rapid Repay, belongs to Success Resources Australia Pty Ltd and Infinity Group Australia.

(b) You agree and acknowledge that by purchasing Rapid Repay not to use the Confidential Information, Learning Materials, and Intellectual Property for any other purpose other than your own private business purposes and agree not to in anyway replicate Rapid Repay or inclusions of Rapid Repay.

(c) You agree to keep confidential and not to disclose to any third party, any information shared during Rapid Repay which could harm Success Resources Australia Pty Ltd, or Infinity Group Australia.

6. Privacy and your security:

Success Resources Australia Pty Ltd will collect personal information including but not limited to name, contact details, personal and business financial details and any other details relevant to your or your business financial situation. This information will only be shared with Infinity Group Australia and used to provide advice and insights regarding Rapid Repay

7. Third Party Suppliers:

(a) As part of Rapid Repay, Success Resources Australia Pty Ltd may utilise the services of third parties to provide content and information. Success Resources Australia Pty Ltd takes no responsibility and is not liable for the services, nor guarantees the performance of any product or service provided by the third parties.

(b) You are under no obligation to use the goods and services of the third parties

8. Disclaimers:

You acknowledge:

(a) that neither Success Resources Australia Pty Ltd, any of our representatives or any person we engage to perform Rapid Repay ('Relevant Persons')

is an investment advisor or licensed by ASIC or any other governmental authority to provide investment advice;

(b) that the Relevant Persons do not purport to provide investment advice or operate an investment advice business (as defined in the corporations Act 2001); and

(c) Success Resources Australia Pty Ltd may pay commissions to third parties arising from your entering into this agreement.

9. Filming:

(a) You acknowledge and agree that some of Rapid Repay may be recorded and that Success Resources Australia Pty Ltd shall own any recordings, that can be used at their discretion for promotional or marketing purposes.

(b) Should you not wish to appear in any promotional or marketing materials you must put this in writing via email to moneymentor@srglobal.com.

(c) You agree not to record any part of Rapid Repay.

10. No Guarantee of Results:

(a) Success Resources Australia Pty Ltd takes no responsibility and provides no guarantees for the results achieved using the learning material provided during Rapid Repay.

(b) Example results used as examples and are for reference only and in no way guarantee that the same or similar results will be achieved.

(c) Results achieved will be dependent on many factors, including but not limited to, you, the method and speed of execution of any strategy, the market, force majeure, economic conditions and your existing position when making the purchase

(d) By entering into this agreement, the purchaser accepts that they are responsible for their own result from participating in Rapid Repay.

11. Force Majeure

If Rapid Repay has to be re-scheduled postponed or cancelled as a result of an act of God, an inevitable accident, fire, blackout, flood, pandemic, death or any other calamity, or if by reason of strikes, or lockouts, or any other

events beyond the direct control of either party, Success Resources Australia Pty Ltd reserves the right to postpone and reschedule.

If Rapid Repay is to be rescheduled or postponed, you are not entitled to a refund and Success Resources Australia Pty Ltd shall have no further liability to you in respect of the rescheduling or postponement.

If Rapid Repay is cancelled, Success Resources Australia Pty Ltd, will refund you your investment, minus any fees for services already used as part of Rapid Repay. Success Resources Australia Pty Ltd shall have no further liability to you if Rapid Repay is cancelled.

General

12. All notices or other communications must be made to moneymentor@srglobal.com.

13. The non-exercise of or delay in exercising any power or right of a party does not operate as a waiver of that power or right, nor does any single exercise of any power or right preclude any other or further exercise of it; or the exercise of any other power or right. A power or right may only be waived in writing, signed by the party to be bound by the waiver.

14. Should any provision of this agreement be held by a Court of competent jurisdiction to be unlawful, invalid, and unenforceable or in conflict with any rule, statute, ordinance, or regulation the validity and enforceability of the remaining provisions will not be affected.

15. These Terms shall in respects be governed by the laws of New South Wales, Australia. You submit to the exclusive jurisdiction of the courts in New South Wales to determine any matter or dispute which arises under these Terms.

16. Rapid Repay is to be used only by the purchaser unless agreed otherwise in writing with Success Resources Australia Pty Ltd.

17. Infinity Group Finance Pty Ltd ACN No. 609 889 607 holds an Australian Credit Licence 505926.

Any information or advice provided during Rapid Repay is of a general nature only. Before acting or relying on this advice you should consider the appropriateness of this advice having regard to your personal circumstances and objectives. You should also obtain a Product Disclosure Statement in relation to any financial product prior to making any decision about whether to acquire the product from the selected advisor/Firm. Wealth Creation, Self-Managed Super Fund and Retirement Strategy services are not authorised by Infinity Group Finance Pty Ltd, ACN No. 609 889 607 and it's Australian Credit Licence 505926 and the services provided by Infinity Group Coaching Pty Ltd or associated entities or referral partners are subject to their own individual licenses for products and or services provided.

18. Bonus or complimentary tickets to live events issued in addition to your purchase of Rapid Repay are to be used by the purchaser only and are bound by the terms and conditions of the live event. Bonus or complimentary tickets issued to live events are not transferable or redeemable for cash or any other live event other than stated.

Money-Back Guarantee:

19. Should Infinity Group Australia not be able to save you at least double your Rapid Repay program investment after 12 months of using the service, you will be entitled to a refund of your investment, providing the below conditions have been met:

(a) you have followed the Rapid Repay strategy provided by Infinity Group Australia.

(b) the saving is less than double your investment of the Rapid Repay Service, which will be calculated on the net principal reduction created from the date of entering this agreement against the preceding 12-month period prior to engaging in the Rapid Repay strategy being provided to you by Infinity.

(c) This calculation excludes any out of budget spending not pre agreed upon with Infinity. For example, the purchase of a new car using \$25,000 that the Infinity structure created is excluded from calculations as Infinity created this result.

(d) You have provided Infinity Group Australia with all requested documents. Failure to provide requested documents will make you ineligible for the money-back guarantee.

Non-Disclosure Agreement

20. Client hereby acknowledges that they will be trained in material considered “trade secret” and confidential in nature. Client agrees to not disclose any techniques nor comments about the seminar service of any kind to others, via forum, message boards, private emails, blogs, or other venue. If Client does disclose any information about Rapid Repay, then they admit to damages and breach of contract and will be subject to civil litigation and damages. Client agrees to not create, nor partner nor associate with any person, any kind of product related to Success Resources Australia Pty Ltd, including but not limited to e-books, special reports, audio or video files, public postings of content, or any other derived materials.

21. Client agrees to indemnify and hold harmless Success Resources Australia Pty Ltd against all loss or damage that client may suffer as a result by Success Resources Australia Pty Ltd and its speakers and associates and any of its affiliates and representatives from any breach of these Terms and any other cause or alleged cause of any kind. Success Resources Australia Pty Ltd reserves the right to alter terms and conditions with prior notice.

Presented by:
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