FutureFolio – Terms & Conditions

Website: www.futurefolio.com.au
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Welcome to FutureFolio. These Terms & Conditions govern your access to and use of our website, enquiry forms and referral services.

By accessing this website or submitting an enquiry, you acknowledge that you have read and understood these Terms & Conditions and agree to be bound by them.

1. About FutureFolio

FutureFolio is an Australian property investment enquiry and referral service.

We help individuals explore their property investment options by collecting information about their circumstances and introducing them to third-party property investment specialists and other relevant service providers.

FutureFolio operates as an introduction and referral service. We do not directly provide financial product advice, credit assistance, legal advice, tax advice or personalised property investment advice through this website.

Any advice, recommendations, products or services offered following an introduction are provided by the relevant third-party provider, which is responsible for holding any licences or authorisations required for its activities.

2. Our Referral Service

When you submit an enquiry through www.futurefolio.com.au, we may review the information you provide and refer your enquiry to a relevant third-party partner.

Our referral partners may provide services relating to property investment strategy, property acquisition, finance and other property-related matters.

We do not represent every provider or service available in Australia. The providers available through our referral network may be limited, and we may have an arrangement with only one provider for a particular service or type of enquiry.

Submitting an enquiry does not guarantee that a provider will accept your enquiry, offer you a product or service, or determine that you are eligible to purchase an investment property.

3. Referral Fees and Commissions

FutureFolio may receive a referral fee or commission from a third-party partner when we introduce you or when you proceed with a product or service.

These commercial arrangements may influence which providers we introduce to you. FutureFolio does not claim to compare the entire market or identify the best available provider or product for every customer.

Submitting an enquiry through FutureFolio is free, and you are under no obligation to proceed with a referral partner.

A third-party provider may charge fees for its own products or services. Any such fees are separate from your FutureFolio enquiry and should be disclosed to you by the relevant provider before you agree to proceed.

4. Your Enquiry and Discovery Call

By submitting an enquiry, you request that FutureFolio review the information you provide and arrange for a relevant specialist or referral partner to contact you about your property investment goals.

The initial discovery call is intended to take approximately 15 minutes. Its purpose is to understand your circumstances, discuss your objectives and explore what options may be available to you.

The discovery call is an introductory conversation. It is not a finance approval, property recommendation or guarantee that any particular investment strategy will be suitable for you.

Call availability and timing may vary. We do not guarantee that a specialist will contact you within a particular timeframe.

5. Your Information and Consent to Contact

By submitting your enquiry, you confirm that the information you provide is accurate and that you are authorised to provide it.

You consent to FutureFolio collecting and using your enquiry information and disclosing it to a relevant third-party referral partner for the purpose of responding to your request.

You acknowledge that FutureFolio and the partner receiving your enquiry may contact you by telephone, SMS or email using the contact details you provide to discuss your enquiry, arrange a discovery call and provide information relevant to the services you requested.

You may ask FutureFolio or the relevant partner to stop contacting you at any time. Requests to stop receiving promotional marketing will be handled in accordance with applicable law.

Our collection, use, storage and disclosure of personal information are further explained in our Privacy Policy.

6. Third-Party Products and Services

Once your enquiry is referred, you may deal directly with the third-party partner and its representatives.

The third-party partner is responsible for the advice, information, products and services it provides, including its own fees, contracts, disclosures and privacy practices.

Any decision to engage a referral partner or purchase a product or service is yours. You should read the provider’s terms and disclosures carefully and ask questions before entering into an agreement.

FutureFolio is not a party to any separate agreement you enter into with a referral partner unless expressly stated otherwise.

7. General Information Only

Information published on this website is general in nature and is provided for introductory and informational purposes.

It does not take into account your personal objectives, financial situation or needs and must not be treated as personal financial, credit, legal, tax or property investment advice.

You should seek advice from appropriately qualified professionals before making any decision to purchase, sell, finance or invest in property.

FutureFolio does not guarantee that information on this website or information supplied by third parties will be accurate, complete or current at all times. Property market conditions, lending requirements, government incentives and available products or services may change.

8. Property Investment and Finance Risks

Property investment involves financial risks, including changes in property values, interest rates, rental income, expenses and market conditions.

FutureFolio does not guarantee that you will qualify for finance, be able to purchase an investment property without cash savings, receive a government incentive or achieve any particular investment return.

In some circumstances, buyers may be able to use existing property equity or other financing arrangements instead of a cash deposit. Whether this is possible depends on their individual circumstances and the requirements of the relevant lender or provider. Upfront costs and ongoing financial obligations may still apply.

Any references to growth suburbs, property opportunities, capital growth, rental yields or investment outcomes are not guarantees of future performance.

9. Website Use

You agree to use this website lawfully and not to:

- Submit false, misleading or fraudulent information.
- Submit another person’s information without their authority.
- Interfere with the website’s operation or security.
- Attempt to gain unauthorised access to the website or its systems.
- Copy, reproduce or commercially exploit website content without permission.

We may restrict access to the website or decline to process an enquiry where we reasonably believe these Terms & Conditions have been breached.

10. Intellectual Property

Unless otherwise stated, the FutureFolio name, branding, logos, website design, written content and other materials published on this website are owned by or licensed to FutureFolio.

You may access and use website content for your personal, non-commercial use. You must not reproduce, distribute, modify or use our intellectual property for commercial purposes without prior written permission.

11. External Websites and Links

Our website may contain links to third-party websites or services.

FutureFolio does not control those websites and is not responsible for their content, availability, security, terms or privacy practices.

Accessing a third-party website is at your discretion. You should review its applicable terms and privacy policy before providing information or entering into an agreement.

12. Limitation of Liability

To the extent permitted by law, FutureFolio is not liable for losses arising from your reliance on general website information, interruptions to website availability or products and services supplied independently by third-party providers.

Nothing in these Terms & Conditions excludes, restricts or modifies any right, guarantee or remedy that cannot lawfully be excluded under the Australian Consumer Law or other applicable legislation.

13. Privacy

We collect and handle personal information in accordance with our Privacy Policy and applicable Australian privacy laws.

Our Privacy Policy explains how we collect, use, disclose and protect personal information, including information shared with referral partners, and how you may request access to or correction of your information or make a privacy complaint.

By submitting an enquiry, you acknowledge that you have been given access to our Privacy Policy.

14. Changes to These Terms

We may update these Terms & Conditions from time to time to reflect changes to our website, services or legal obligations.

The updated terms will be published on this website with a revised “Last updated” date. Any changes will apply from the date they are published, subject to applicable law.

15. Governing Law

These Terms & Conditions are governed by the laws of Victoria, Australia.

Any dispute relating to these Terms & Conditions is subject to the jurisdiction of the courts of Victoria and any courts entitled to hear appeals from them, subject to any rights you have under applicable consumer law.

16. Contact Us

For questions about these Terms & Conditions, your enquiry or our referral service, please contact FutureFolio using the details below.

FutureFolio
Email: support@futurefolio.com.au
Website: www.futurefolio.com.au