

Product Terms

Financial Disclosure

Currency

These Financial Disclosure Product Terms are current from 1 July 2026.

1. Agreement

- 1.1 These 'Product Terms' contain the terms and conditions that govern your access to and use of Financial Disclosure and is made between InfoTrack (**InfoTrack, we, us or our**) and you or the entity you represent (**Client, You or Your**) and comprises the InfoTrack End User Terms set out at <https://infotrack.com.au/legal/EndUserTerms> (**End User Terms**) and the terms and conditions set out in these Product Terms (together, the **Agreement**).
- 1.2 Where there is any inconsistency between these Product Terms and the End User Terms, the terms and conditions of the Product Terms shall prevail to the extent of the inconsistency.
- 1.3 This Agreement will commence on the earlier of:
 - (a) when You click "I Accept", "Submit", check box or similar button presented with this Agreement;
 - (b) when You first use Financial Disclosure;(**Commencement Date**) and will continue until it expires or is terminated.
- 1.4 If You do not agree to this Agreement, do not use Financial Disclosure.
- 1.5 You represent to us that You are lawfully able to enter into this Agreement and, where You enter into it on behalf of an organisation or entity, You have legal authority to bind that organisation or entity.

2. Financial Disclosure

- 2.1 **Financial Disclosure** is a web-based application provided by InfoTrack to assist You to obtain data and documents usually associated with the financial disclosure requirements in a property settlement, maintenance, child support, financial enforcement proceedings or similar.

3. Third Party Products

- 3.1 Financial Disclosure integrates with various Third Party Suppliers who facilitate automated data retrieval, automated import and electronic document sourcing services (**Third Party Products**) including:
 - (a) illion Open Data Solutions Pty Ltd (**illion**): illion connects to Your bank account enabling You to retrieve PDF copies of Your bank account statements. illion also connects to Your myGov account enabling You to retrieve Your notices of assessment from the Australian Taxation Office;
 - (b) Automotive Data Services Pty Ltd trading as RedBook (**RedBook**): RedBook enables You to obtain valuation reports for Your vehicle (including passenger cars, light commercials and SUVs); and
 - (c) RP Data Pty Ltd trading as CoreLogic Asia Pacific (**CoreLogic**): CoreLogic enables You to obtain an automated valuation model estimate for Your residential property (**AVM Estimate**).
- 3.2 In addition to clause 3 (Third Party Products) of the End User Terms, You acknowledge that You have read, agree with the content of, and agree to be bound by, the following Third Party Terms for the Third Party Products located at:
 - (a) (illion): <https://bankstatements.com.au/about/terms>;
 - (b) (RedBook): <https://www.redbook.com.au/info/terms-conditions/>; and
 - (c) (CoreLogic): <https://www.corelogic.com.au/legals/end-user-terms/>.

4. Third Party Disclaimers and Notices

- 4.1 In addition to the Third Party Terms, You acknowledge and agree that:
- (a) RedBook prepares data and valuations from information gathered from a variety of third-party sources. Whilst all reasonable care is taken in producing the data and valuations, RedBook cannot guarantee or make any representations regarding the use of, or reliance on, it. RedBook is not responsible for any of the information provided to You and You should not rely on the data or valuations without making Your own independent assessment of the vehicle and other sources of information. RedBook is not liable for any loss or damages (other than in respect of any liability which may not lawfully be excluded) relating to Your use of, or reliance on, this valuation and data;
 - (b) RedBook data and valuations are provided for Your personal and non-commercial use only. You must not, without the written approval of InfoTrack:
 - (i) modify, copy, distribute, transmit, display, perform, reproduce, publish or licence any data and valuations provided to You on Financial Disclosure;
 - (ii) use or attempt to use any data and valuations published on Financial Disclosure to create any web site or publication;
 - (iii) mirror or frame any data and valuations published on Financial Disclosure;
 - (iv) use any automated process of any sort to query, access or copy any data and valuations on Financial Disclosure or generate or compile any document or database based on the data and valuations published on Financial Disclosure; or
 - (v) transfer or sell any data and valuations offered on Financial Disclosure; and
 - (c) an AVM Estimate is a statistically derived estimate of the value of the subject property. An AVM Estimate is generated (i) by a computer driven mathematical model in reliance on available data; (ii) without the physical inspection of the subject property; (iii) without taking into account any market conditions (including building, planning, or economic); and/or (iv) without identifying observable features or risks (including adverse environmental issues, state of repair, improvements, renovations, aesthetics, views or aspect) which may, together or separately, affect the value. An AVM Estimate is current only at the date of publication or supply. An AVM Estimate must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by a valuer. CoreLogic expressly excludes any warranties and representations that an AVM Estimate is an accurate representation as to the market value of the subject property. To the full extent permitted by Law, CoreLogic excludes all liability for any loss or damage howsoever arising or suffered by You, whether as a result of Your reliance on the accuracy of an AVM Estimate or otherwise arising in connection with an AVM Estimate.

5. Eligibility, Access and Legal Representatives

- 5.1 **Eligibility:** to be eligible to use Financial Disclosure You must be 18 years of age or older, and You must meet any identity verification requirements set out in any Third Party Terms.
- 5.2 **Personal use:** You may access and use Financial Disclosure and the Third Party Products for Your personal and non-commercial use only, and not on behalf of any other person (except where You access Financial Disclosure on behalf of a company, in which case You warrant You are the authorised representative).
- 5.3 **Legal Representatives:** where You are accessing Financial Disclosure and the Third Party Products as the client of a third party business that provides legal or other services (**Legal Representative**), You acknowledge and agree that:
- (a) We allow Your Legal Representative to access the data and documents You obtain through the Third Party Products;
 - (b) We may provide Your Legal Representative with the ability to access, use, remove, retain and control Your profile associated with Financial Disclosure; and
 - (c) We are in no way responsible for Your relationship with that Legal Representative, or the Legal Representative's products, services, representations, acts or omissions.

6. Definitions

6.1 In these Product Terms, capitalised terms have the meaning given in the End User Terms unless defined below:

AVM Estimate has the meaning given in clause 3.3.

Financial Disclosure has the meaning given in clause 2.1.

Legal Representative has the meaning given in clause 5.3.