

Terms and conditions plus privacy statement

Terms and Conditions - Caspian Finance

More Information About the Caspian Finance Website

By accessing, viewing and using this website, you agree to the Terms and Conditions of Use listed on this page, as well as our Privacy Policy. You are also required to accept and adhere to any other notices we may make regarding these terms and conditions. You acknowledge understanding that the terms listed on this page may be extended by terms listed elsewhere on our site. All terms, conditions, policies and notices may change at any time, without warning.

Throughout these Terms and Conditions of use, we may use the following words: "we," "us" and "our."

Please be aware that these words are understood to mean Caspian Finance Group (Australian Credit License Registration Number: #####), and any organisations within this group, or related to this group.

Terms and Conditions for Website Use

As stated above, users accept our Terms and Conditions by accessing this website. The site, and any of its content, may not be viewed or used in any way if the user does not accept the rules displayed on this page. Those who do not accept the terms are not permitted to use the website or its content in any way.

Please be aware that the Terms and Conditions you see on this page are current, and that they may contradict other Terms and Conditions of ours that you have seen elsewhere. In any case in which contradiction occurs, be advised that the Terms and Conditions published on this page will replace any previously published versions. These conditions may be extended by other notices posted on our website.

All users must also understand that Caspian Finance Group reserves all rights not explicitly granted in the Terms and Conditions published on this page.

Loan Calculators

Caspian Finance Group provides a number of tools and calculators designed with your convenience in mind. These tools do not provide the user with financial advice or any guidance regarding credit or borrowing. It is the users' responsibility to understand and consider their own financial position, and to recognise that we offer generic information only, rather than any information related to financial advice.

For specific financial advice regarding your own situation, please speak with a mortgage broker.

Links from Caspian Finance Website to Other Websites

As you browse our website, you will see many links. Some of these links will be in the form of buttons, while others may be hyperlinks within the text. Some links will be internal links – to other areas of the Caspian Finance website – while others will be to external websites.

Caspian Finance accepts no responsibility for the content of these third-party websites, and our linking to them should not be considered an endorsement. Any dealings or interactions you engage in while visiting these third-party websites are entered into at your own risk, and Caspian Finance accepts no legal responsibility, within the bounds of the law.

We may also receive affiliate payments from third parties if you access their website via this website.

Overseas Customers

Caspian Finance does not accept customers and clients who are based outside of Australia. If you attempt to sign up for a service or purchase a product listed on our site from outside of the Commonwealth of Australia, you will not be permitted to do so. Existing customers of Caspian Finance who are temporarily overseas will be able to purchase products or services, provided that they recognise that the product or service is only applicable within the jurisdiction of Australia.

Our website and our company adhere to the laws and regulations of Australia at all times. However, we may not be in adherence to the laws and regulations of other territories, nor do we claim to be.

Software Offerings from Third Parties

In the vast majority of cases, if you download software from a third-party website, it will not be affiliated with our business. It will, instead, be the product and property of the third party. In the event that the product is in fact developed by Caspian Finance, we will do our best to make this clear.

We accept no responsibility or liability for any software issued by a third party, within the bounds of the law. Our warranties do not cover these products, and we cannot endorse or recommend them. If you have any concerns about these products, or would like to leave a good review, you are invited to let us know.

Caspian Finance Warranty

All of the information on our website has been checked for accuracy and contemporaneousness. However, this does not mean that we can guarantee any of the information here. There is no warranty on the completeness of the information, or its accuracy at the present time. Information may be changed at any moment, and without notification.

We advise that you speak with independent financial experts before you make any important financial decisions.

There is also no warranty on site availability. The site may be inaccessible from time to time. We cannot guarantee that there will be no viruses or malicious software found on our site, although the presence of such software is unintentional. Please be sure to use up-to-date anti-virus protection when using our site.

Liability Limitations

Caspian Finance, our employees or any of our agents and officers are not responsible for losses, damages, claims or costs (extending to legal costs) incurred by you when acting on information found on this website. Nor are we liable for any costs you may incur if our site or our information is inaccessible or changed for any reason. We claim this freedom from liability while still adhering to all applicable Australian law.

If we are found to be in breach of a condition or ruling that cannot be excluded by law, then we limit our liability (as far as is legally possible) to:

- Supplying the applicable product or service
- Repairing the applicable product or service
- Reimbursement of costs up to the amount of either of the above items

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Links form Third-Party Websites to Caspian Finance

Linking is not permitted from any other websites to Caspian Finance. If you wish to set up a link, seek our express permission beforehand. Permission must be in written form and granted by us.

Privacy Statement

The information and data that you provide when you use this website will be collected by our team, and by any businesses related to our group.

If you are at all concerned about the use of our data, please head to our Contact Page and get in touch. Be advised that details of the purposes of information collection are outlined on the data form.

Please note that we cannot give you the product or service you need without this information, and that this information may be disclosed to different service providers, some of whom may be third parties and may be based outside Australia.

You have the right to access the personal information we hold on you, as well as information on how this is used. You may also request that information be corrected, or lodge a complaint regarding the use of your data.