## **Terms of Service**



## **Armchair Advisors Terms of Service**

- 1. ArmchairAdvisors.com.au (and all affiliated websites, blogs, social media pages and information services owned and operated under the Armchair Advisor brand banner, all of which shall in this article be henceforth collectively referred to as ArmchairAdvisors.com.au, together with "we" or "us" or "our") is not a bookmaking and bet-collecting website, and as such no bets are received.
- 2. ArmchairAdvisors.com.au provides to you, the consumer, a free entertainment tipping service that also includes discussion on tips and bets, as well as discussions regarding tips and bets that ArmchairAdvisors.com.au internally consider to be worthwhile. It is to be totally and completely understood by you that all information communicated by ArmchairAdvisors.com.au to you or to anyone else, on any channel or media outlet operated by us, is not and cannot be construed as financial advice in any way, shape or form, and that any information acted upon by you or any of our followers in any manner is done so at your/their own risk. It is also to be expressly understood by you that there is not and will never be any impetus, liability or responsibility from ArmchairAdvisors.com.au, to follow or act upon any of the above mentioned information.
- 3. Through the act of placing a bet and/or acting on the tips offered by ArmchairAdvisors.com.au, followers confirm that they are legally over the age of 18 and that they agree to be bound by this set of Terms and Conditions.
- 4. By following ArmchairAdvisors.com.au's tips/bets, followers acknowledge and agree that any bets or tips placed will only be through licensed betting service providers.
- 5. By following ArmchairAdvisors.com.au s' tips/bets, followers agree and acknowledge that the tips and/or bets that they choose to follow are done so are strictly of their own volition and at their own risk, and that ArmchairAdvisors.com.au cannot be held liable for any results (good, bad or indifferent) of any nature that come from doing so.
- 6. Whilst ArmchairAdvisors.com.au believes wholeheartedly in our tips and bets, this does not constitute a guarantee. If we have one tip succeed, you must understand that this in no way affects the likelihood of another doing so as well. Followers should be acutely aware that betting is a clear form of gambling, which carries with it an inherent risk and that by partaking in the act of gambling, followers could potentially lose their entire bet. ArmchairAdvisors.com.au is not, will not be and cannot ever be held responsible for any losses incurred as a result of any information that has been communicated to you or our followers, through any of our affiliated shows or channels. There are no refunds on gambling monies lost.
- 7. ArmchairAdvisors.com.au do not provide to you, their followers or anyone else any guarantees or assurances that any of the players, games, races, competitors or events which are or have been the subject of tips/bets by ArmchairAdvisors.com.au have not been

cancelled, delayed, or otherwise altered, adjusted or varied in any way, shape or form. ArmchairAdvisors.com.au has absolutely no power, control, influence or ability to in any way alter, manipulate, affect or change the proceedings of any sporting or racing event, or the competitors that take part therein, and that fact must be expressly understood by anyone following tips and/or bets provided by ArmchairAdvisors.com.au. In the event that any such tip or bet detailed by ArmchairAdvisors.com.au is cancelled, delayed, or otherwise altered, adjusted or varied ArmchairAdvisors.com.au accepts no responsibility or liability, and it is understood by you and our followers that any activities related to these tip/bets are non-refundable by us.

- 8. ArmchairAdvisors.com.au are strong advocates of responsible gambling. ArmchairAdvisors.com.au want you and our followers to be in complete control of their actions and decisions whenever partaking in gambling activities, and that those said gambling activities are not to exert control over them. Please take all precautions possible that in the event of implementing ArmchairAdvisors.com.au 's tips and bets, that followers do so in a controlled manner with the first and foremost principle to follow being that you should only ever gamble what you can afford to lose. Any financial hardships incurred through the action of following or acting upon any information communicated or discussed by ArmchairAdvisors.com.au is not and will never be considered to be the responsibility of ArmchairAdvisors.com.au.
- 9. Occasionally, ArmchairAdvisors.com.au may alter the terms and conditions of its services provided. By continuing to follow and place tips/bets after such amendments have been made all followers accept and agree to be bound by the terms as they have been amended. If at any time followers do not agree to these terms they should cease following ArmchairAdvisors.com.au.
- 10. By following any of the services provided by ArmchairAdvisors.com.au, those doing so also consent to receiving information and links to third party websites, as located on our affiliated websites, social and digital media channels. ArmchairAdvisors.com.au link to affiliate programs, and may potentially earn affiliate income in the form of royalties, sales commissions, rebates, and marketing fees, should our followers follow any of the links contained on our website(s). You agree that ArmchairAdvisors.com.au do not guarantee the quality, functionality, suitability, price, or safety of any services and/or products as offered by and sold through affiliate relationships; and you also agree to hold ArmchairAdvisors.com.au, as well their affiliates, authors, contributors, and owners completely and totally exempt and not liable from any negative consequences or harm that may arise from the purchase or use of such services and/or products. For more information, please see ArmchairAdvisors.com.au s' Privacy Policy, linked below.
- 11. All information received by followers of ArmchairAdvisors.com.au in relation to all services provided by ArmchairAdvisors.com.au constitutes original intellectual property, is exclusively owned by ArmchairAdvisors.com.au, and this may not be disseminated outside of currently permitted channels by person(s) not associated with ArmchairAdvisors.com.au unless actively authorised by ArmchairAdvisors.com.au and/or required by law. To do so without express permission from official ArmchairAdvisors.com.au representatives may result in legal action.

12. We appreciate hearing from our followers, and encourage feedback and communication! All of our followers must be aware, however, that by providing any feedback to our tipping services and entertainment services, whether it be it via any direct personal communication method such as email or text message, posting in any public forums (digital and/or physical) or any other relevant communications, including but not limited to reviews, questions, photographs or videos, comments, suggestions, ideas, etc., etc., grants ArmchairAdvisors.com.au a non-exclusive, perpetual and irrevocable right to (a) use, modify, adapt, reproduce, translate, host, run, publish, distribute, create derivative works from and publicly display any and all feedback throughout the world using any and all media at our disposal, now known or hereafter devised completely, whilst being totally and completely royalty-free; (b) make said feedback available to the rest of the world using any and all media at our disposal, now known or hereafter devised completely, and (c) use any name, moniker or title of belonging directly to the individual responsible for the feedback or content submitted in direct connection to the feedback in question.

This is not a bookmaking and wagering site, no bets are received. We only provide a tipping service, all information contained within not being defined as 'financial advice,' in any way, shape or form. By becoming and/or acting upon the tipping/betting information communicated by ArmchairAdvisors.com.au, you acknowledge and agree that you will only place bets with licensed betting service providers. For help call 1800 858 858 or your local State gambling helpline, Gamblers Help, Mission Australia or visit <a href="https://www.gamblinghelponline.org.au">www.gamblinghelponline.org.au</a>

