

My Property Wealth Playbook Platform Terms and Conditions

Welcome to My Property Wealth Playbook! We provide a cloud-based platform (**Platform**) where you can access property investment resources and connect with a community.

In these Terms, when we say **you** or **your**, we mean both you and any entity you are authorised to represent (such as your employer). When we say **we**, **us**, or **our**, we mean My Property Wealth Playbook (NZ Property Academy Limited Company Number 9259552).

These Terms form our contract with you, and set out our obligations as a service provider and your obligations as a customer. You cannot use our Services unless you agree to these Terms.

Some capitalised words in these Terms have defined meanings, and each time that word is used in these Terms it has the same meaning. You can find a list of the defined words and their meaning at the end of these Terms.

For questions about these Terms, or to get in touch with us, please email: wilson@nzpacademy.com

These Terms were last updated on 09.06.2025

1. Engagement and Term

- 1.1 These Terms apply from when you sign up for an Account, until the date on which your Account is terminated in accordance with these Terms. We grant you a right to use our Services for this period of time only (which may be suspended or revoked in accordance with these Terms).
- 1.2 You must be at least 18 years old to use our Platform.
- 1.3 **Variations:** We may amend these Terms at any time, by providing written notice to you. By clicking "I accept" or continuing to use our Platform after the notice or 30 days after notification (whichever date is earlier), you agree to the amended Terms. If you do not agree to the amendment, you may close your Account with effect from the date of the change in these Terms by providing written notice to us. If you close your Account, you will no longer be able to access our Services (including our Platform) on and from the date of cancellation.

2. Our Services

- 2.1 We provide the following services to you:
 - (a) access to our Platform;
 - (b) property investment content;
 - (c) presentations and seminars via our Platform; and
 - (d) access to our troubleshooting support (**Support Services**), (collectively, our **Services**).
- 2.2 If you require Support Services, you may request these by getting in touch with us through our Platform.
- 2.3 Unless we agree otherwise, Support Services cannot be used to support any other products or services, and does not include training, installation of software or hardware, software development or the modification, deletion or recovery of data or any on-site services.
- 2.4 Where we require access to your premises or computer systems in order to provide our Services, you agree to provide us with such access free from risk to the safety of our employees and contractors.
- 1.1 You acknowledge and agree that any information, advice, material or work provided by us as part of the Services does not constitute legal, financial, or investment advice.
- 2.5 We will not be responsible for any other services unless expressly set out on in these Terms or on our Platform.
- 2.6 **Additional Services:** If you require additional services, we may, in our sole discretion, provide such additional services (to be scoped and priced in a separate contract provided by us).
- 2.7 **Third Party Products or Services:** Where you engage third parties to operate alongside our Services (for example, any third-party software systems you wish to integrate with our Platform), those third parties are independent of us and you are responsible for (meaning we will not be liable for) the goods or services they provide, unless we expressly agree otherwise under clause 2.6.

3. Account

- 3.1 You must sign up for an Account in order to access and use our Platform.
- 3.2 While you have an Account with us, you agree to:
 - (a) keep your information up-to-date (and ensure it remains true, accurate and complete);

- (b) keep usernames and passwords secure and confidential, and protect them from misuse or being stolen; and
- (c) notify us if you become aware of, or have reason to suspect, any unauthorised access to your Account or any logins linked to your Account.

3.3 We may suspend your access to our Services where we reasonably believe there has been any unauthorised access to or use of our Services (such as the unauthorised sharing of login details for our Platform). If we suspend your access to our Services, we will let you know within a reasonable time of doing so, and we will work with you to resolve the matter, or if it cannot be resolved, then we may terminate your Account and your access to our Services will end.

4. Payments

4.1 You must not pay, or attempt to pay, any fees due under these Terms or as a result of your use of our Services by fraudulent or unlawful means. If you make payment by debit or credit card, you must be the authorised card holder. If payment is made by direct debit, by providing your bank account details and accepting these Terms, you authorise our nominated third-party payment processor to debit your bank account, and you confirm that you are either the holder or an authorised signatory of that bank account.

4.2 **Late Payments:** If any fees due under these Terms or as a result of your use of our Services are not paid on time, we may:

- (a) suspend your access to our Services (including access to our Platform); and
- (b) charge interest on any overdue payments at a rate equal to the Reserve Bank of New Zealand's cash rate, from time-to-time, plus 2% per annum, calculated daily and compounding monthly.

4.3 **Taxes:** You are responsible for paying any levies or taxes associated with your use of our Services, for example sales taxes, value-added taxes or withholding taxes (unless we are required by law to collect these on your behalf).

5. Platform Licence

5.1 While you have an Account, we grant you a right to use our Platform (which may be suspended or revoked in accordance with these Terms). This right cannot be passed on or transferred to any other person.

5.2 You must not:

- (a) access or use our Platform in any way that is improper or breaches any laws, infringes any person's rights (for example, intellectual property rights and privacy rights), or gives rise to any civil or criminal liability;
- (b) interfere with or interrupt the supply of our Platform, or any other person's access to or use of our Platform;
- (c) introduce any viruses or other malicious software code into our Platform;
- (d) use any unauthorised or modified version of our Platform, including but not limited to for the purpose of building similar or competitive software or for the purpose of obtaining unauthorised access to our Platform;
- (e) attempt to access any data or log into any server or account that you are not expressly authorised to access;
- (f) use our Platform in any way that involves service bureau use, outsourcing, renting, reselling, sublicensing, concurrent use of a single user login, or time-sharing;
- (g) circumvent user authentication or security of any of our networks, accounts or hosts or those of any third party; or
- (h) access or use our Platform to transmit, publish or communicate material that is, defamatory, offensive, abusive, indecent, menacing, harassing or unwanted.

6. Availability, Disruption and Downtime

6.1 While we strive to always make our Services available to you, we do not make any promises that these will be available 100% of the time. Our Services may be disrupted during certain periods, including, for example, as a result of scheduled or emergency maintenance.

6.2 Our Services (including our Platform) may interact with, or be reliant on, products or services provided by third parties, such as cloud hosting service providers. To the maximum extent permitted by law, we are not liable for disruptions or downtime caused or contributed to by these third parties.

6.3 We will try to provide you with reasonable notice, where possible, of any disruptions to your access to our Services.

7. Intellectual Property and Data

7.1 We own all intellectual property rights in our Services (including our Platform). This includes how our Platform looks and functions, as well as our copyrighted works, trademarks, inventions, designs and other intellectual property. You agree not to copy or otherwise misuse our intellectual property without our written permission (for example, to reverse engineer or discover the source code of our intellectual property), and you must not alter or remove any confidentiality, copyright or other ownership notice placed on our Platform.

7.2 We may use any feedback or suggestions that you give us in any manner which we see fit (for example, to develop new features), and no benefit will be owed to you as a result of any use by us of your feedback or suggestions.

Your Data

- 7.3 We do not own any of Your Data, but when you enter or upload any of Your Data into our Platform, you grant us the right to access, analyse, backup, copy, store, transmit, and otherwise use Your Data while you have an Account with us (and for a reasonable period of time afterwards). We may use Your Data (or disclose it to third party service providers) to:
- (a) supply our Services to you (for example, to enable you to access and use our Services), and otherwise perform our obligations under these Terms;
 - (b) diagnose problems with our Services;
 - (c) improve, develop and protect our Services;
 - (d) send you information we think may be of interest to you based on your marketing preferences;
 - (e) perform analytics for the purpose of remedying bugs or issues with our Platform; or
 - (f) perform our obligations under these Terms (as reasonably required).
- 7.4 You acknowledge and agree that because of the nature of the internet, the processing and transmission of Your Data by us may occur of various networks, and may be transferred unencrypted.
- 7.5 You are responsible for (meaning we are not liable for):
- (a) the integrity of Your Data on your systems, networks or any device controlled by you; and
 - (b) backing up Your Data.
- 7.6 When you use our Services, we may create anonymised statistical data from Your Data and usage of our Services (for example, through aggregation). Once anonymised, we own that data and may use it for our own purposes, such as to provide and improve our Services, to develop new services or product offerings, to identify business trends, and for other uses we communicate to you. This may include making such anonymised data publicly available, provided it is not compiled using a sample size small enough to make underlying portions of Your Data identifiable.
- 7.7 If you do not provide Your Data to us, it may impact your ability to receive our Services.

8. Confidential Information and Personal Information

- 8.1 While using our Services, you may share confidential information with us, and you may become aware of confidential information about us. You agree not to use our confidential information, and to take reasonable steps to protect our confidential information from being disclosed without our permission, and we agree to do the same for your confidential information. This also means making sure that any employees, contractors, professional advisors or agents of ours or yours only have access to confidential information on a 'need-to-know basis' (in other words, the disclosure is absolutely necessary), and that they also agree to not misuse or disclose such confidential information.
- 8.2 However, either you or we may share confidential information with legal or regulatory authorities if required by law to do so.
- 8.3 We collect, hold and disclose and use any Personal Information you provide to us in accordance with our privacy policy, available at [Privacy Policy](#), and applicable privacy laws.
- 8.4 You must only disclose Personal Information to us if you have the right to do so (such as having the individual's express consent).
- 8.5 We may need to disclose Personal Information to third parties, such as our related companies or our service providers (for example, IT and administrative service providers and our professional advisors).

9. New Zealand Consumer Laws

- 9.1 To the maximum extent permitted by law, our warranties are limited to those expressly stated in this Agreement. Any implied condition or warranty (including any warranty under Part 3 of the Contract and Commercial Law Act 2017) is excluded.
- 9.2 You agree and represent that you are acquiring the Services for the purposes of trade. The Parties agree that:
- (a) to the maximum extent permitted by law, the Consumer Guarantees Act 1993 does not apply to the supply of the Services or the Agreement; and
 - (b) it is fair and reasonable that the Parties are bound by this Agreement, including this clause 9.2.
- 9.3 This clause 9 will survive the termination or expiry of this Agreement.

10. Liability

- 10.1 To the maximum extent permitted by law, we will not be liable for, and you release us from liability for, any Liability caused or contributed to by, arising from or in connection with:
- (a) your computing environment (for example, your hardware, software, information technology and telecommunications services and systems);

- (b) your property investment success; or
- (c) any use of our Services by a person or entity other than you.

10.2 Regardless of whatever else is stated in these Terms, to the maximum extent permitted by law:

- (a) neither we or you are liable for any Consequential Loss;
- (b) a party's liability for any Liability under these Terms will be reduced proportionately to the extent the relevant Liability was caused or contributed to by the actions (or inactions) of the other party, including any failure by the other party to mitigate its loss; and
- (c) our aggregate liability to you for any Liability arising from or in connection with these Terms will be limited to NZ\$1,000.

11. Termination

11.1 We may terminate these Terms (meaning you will lose access to our Services, including access to your Account) if:

- (a) you breach these Terms and do not remedy that breach within 14 days of us notifying you of that breach;
- (b) you breach these Terms and that breach cannot be remedied; or
- (c) you experience an insolvency event (including but not limited to bankruptcy, receivership, voluntary administration, liquidation, or entering into creditors' schemes of arrangement).

11.2 You may terminate these Terms if:

- (a) we breach these Terms and do not remedy that breach within 14 days of you notifying us of that breach; or
- (b) we breach these Terms and that breach cannot be remedied.

11.3 You may also terminate these Terms at any time by notifying us through your Account or to our email for notices (as set out in clause 12.8), and termination will take effect immediately.

11.4 Upon termination of these Terms, we will retain Your Data (including copies) as required by law or regulatory requirements.

11.5 Termination of these Terms will not affect any other rights or liabilities that we or you may have.

12. General

12.1 **Assignment:** You may not transfer or assign these Terms (including any benefits or obligations you have under these Terms) to any third party without our prior written consent. We may assign or transfer these Terms to a third party, or transfer any debt owed by you to us to a debt collector or other third party.

12.2 **Disputes:** Neither we or you may commence court proceedings relating to any dispute, controversy or claim arising from, or in connection with, these Terms (including any question regarding its existence, validity or termination) (**Dispute**) unless we and you first meet (in good faith) to resolve the Dispute. Nothing in this clause will operate to prevent us or you from seeking urgent injunctive or equitable relief from a court of appropriate jurisdiction.

If the Dispute is not resolved at that initial meeting:

- (a) where you are resident or incorporated in New Zealand, the Dispute is to be referred to mediation, administered by the New Zealand Disputes Resolution Centre, who will decide the time, place and rules for mediation, and the costs of mediation will be shared equally; or
- (b) where you are not resident or incorporated in New Zealand, the Dispute is to be referred to arbitration administered by the New Zealand International Arbitration Centre, with such arbitration to be conducted in Hamilton, New Zealand, before one arbitrator, in English and in accordance with the NZIAC Arbitration Rules.

12.3 **Events Outside Our Control:** We will not be liable for any delay or failure to perform our obligations (including our Services), if such delay or failure is caused or contributed to by an event or circumstance beyond our reasonable control.

12.4 **Governing law:** These Terms are governed by the laws of New Zealand, and any matter relating to these Terms is to be determined exclusively by the courts in New Zealand and any courts entitled to hear appeals from those courts.

12.5 **Illegal Requests:** We reserve the right to refuse any request for or in relation to our Services that we deem inappropriate, unethical, unreasonable, illegal or otherwise non-compliant with these Terms.

12.6 **Marketing:** You agree that we may send you electronic communications about our products and services. You may opt-out at any time by using the unsubscribe function in our electronic communications.

12.7 **Nature of Legal Relationship:** These Terms do not create, and should not be interpreted so as to create, a partnership, joint venture, employment or agency relationship between us and you.

12.8 **Notices:** Any notice you send to us must be sent to wilson@nzpacademy.com. Any notice we send to you will be sent to the email address registered against your Account.

12.9 **Publicity:** You agree that, subject to your prior written consent, we may advertise or publicise the fact you are a customer of

ours, for example on our website or in our promotional material, and you grant us a right to display and use your logo and branding solely for that purpose.

12.10 **Survival:** Clauses 7 to 11 will survive the termination or expiry of these Terms.

12.11 **Third Party Sites:** Our Platform may contain links to websites operated by third parties. Unless we tell you otherwise, we do not control, endorse or approve, and are not responsible for, the content on those websites. We recommend that you make your own investigations in relation to the suitability of those websites. If you purchase goods or services from a third party website linked from our Platform, those goods or services are being provided by that third party, not us. We may receive a benefit (which may include a referral fee or a commission) should you visit certain third party websites through a link on our Platform, or for featuring certain goods or services on our Platform. We will make it clear by notice to you which (if any) goods or services, or website links, we receive a benefit from by featuring them on our Platform.

13. Definitions

13.1 In these Terms:

Account means an account accessible to the individual or entity who signed up to our Services.

Consequential Loss includes any consequential loss, special or indirect loss, real or anticipated loss of profit, loss of benefit, loss of revenue, loss of business, loss of goodwill, loss of opportunity, loss of savings, loss of reputation, loss of use and/or loss or corruption of data, whether under statute, contract, equity, tort (including negligence), indemnity or otherwise. However, your obligation to pay us any amounts for access to or use of our Services (including our Platform) will not constitute "Consequential Loss".

Liability means any expense, cost, liability, loss, damage, claim, notice, entitlement, investigation, demand, proceeding or judgment (whether under statute, contract, equity, tort (including negligence), indemnity or otherwise), howsoever arising, whether direct or indirect and/or whether present, unascertained, future or contingent and whether involving a third party or us or you or otherwise.

Personal Information means any information or opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, and whether the information or opinion is recorded in a tangible form or not.

Platform means our cloud-based platform, available at www.skool.com.

Services means the services we provide to you, as detailed in clause 2.1.

Your Data means the information, materials, logos, documents, qualifications and other intellectual property or data supplied by you when receiving our Services or stored by or generated by your use of our Services, including any Personal Information collected, used, disclosed, stored or otherwise handled in connection with our Services. Your Data does not include any data or information that is generated as a result of your usage of our Services that is a back-end or internal output or an output otherwise generally not available to users of our Services.

My Property Wealth Playbook is an **educational resource** designed to help members build knowledge and confidence in property investing. We do **not** provide personalised financial advice. All content, including group sessions, community discussions, and one-on-one calls, is for **general educational purposes only**.

NZ Property Academy Ltd is **not a registered financial adviser**, and we recommend that members seek advice from a licensed financial adviser or professional before making any investment decisions.