

SUBSCRIPTION TERMS AND CONDITIONS

Subscription commencement date

Your subscription will commence with the next available issue, which will depend on the frequency of the magazine. For example, if the magazine is a monthly title, your first issue received will be the next month after payment is processed; a bi-monthly magazine may take two months before the first issue is received.

Magazine not received

Key Media will re-send a magazine if it has not been received within 30 days once to the address provided or to an alternative postal address supplied by the recipient. If the magazine has still not been received after this, the sending of subsequent copies will be at Key Media's discretion.

International orders

All international orders will incur a postage and handling fee on top of the advertised subscription rate.

International postage rates

(charged on top of the advertised subscription rate)

Australian Broker	A\$96 for a one-year/24 issue subscription A\$172 for a two-year/48 issue subscription
MPA, HRD	A\$96 for a one-year/12 issue subscription A\$172 for a two-year/24 issue subscription
Insurance Business, The Educator	A\$50 for a one-year/4 or 6 issue subscription A\$90 for a two-year/8 or 12 issue subscription

International airmail orders are traceable to the point where they have left Australia. The delivery of these orders is subsequently reliant on overseas postal services. Key Media Pty Ltd will provide as much assistance as possible in tracing misdirected items but cannot be responsible for items lost by overseas postal services.

Special offers and gifts with purchase

All special offers on subscriptions (e.g. gift) will have an expiry date or applicable conditions. This is the date by which we must receive BOTH your request for a subscription and full payment for the subscription. All special offers on subscriptions are available to Australian residents only, unless otherwise stated. Free gifts are only available while stocks last. If you are entitled to a gift with your subscription and there is stock available, please allow 28 days for it to be delivered.

Cancellations

If you wish to cancel your subscription, you can do so at any time. However, Key Media Pty Ltd will only issue a refund for the magazines that you have not yet received. Key Media calculates this by dividing the amount you paid by the number of magazines you ordered, giving us the cost per magazine. We then refund that amount for each of the magazines that you did not receive.

If your order is cancelled before all issues are received in the term of your subscription, a cancellation fee of A\$20 will be deducted from your refund payment. This fee covers the administration costs occurred for processing of refunds.

We will refund your money by sending a cheque or reimbursing your credit card. The method will be determined by your initial method of payment. Please note that it might take up to seven working days for Key Media to process the cancellation of an order, so refund payments can only be expected after this time. Further time delays can be expected depending on your initial payment method, eg, cheques will be sent in the regular post and can take several days to be delivered.

Key Media Pty Ltd reserves the right to change any pricing, product or offer without notice. Key Media also has the right to charge an appropriate Administration Fee for the calculating and processing of subscription refunds.

Privacy

Key Media uses your details to fulfil your magazine subscription and to provide you with information regarding your magazine subscription.

By providing Key Media with your e-mail address when you subscribe, you agree that Key Media may send you e-mails regarding your magazine, as well as other Key Media products, services, events and related information from selected companies. All email correspondence includes unsubscribe links to ensure that you do not receive information that you are not interested in.

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