

## TERMS & CONDITIONS FOR OUR SERVICES

<b>Terms</b>	<b>Definitions / Meaning</b>
We/ us/ our	<b>Tax Refund on Spot (ABN: 49 124 038 946)</b>
Our Website	<a href="https://www.taxrefundonspot.com.au/">https://www.taxrefundonspot.com.au/</a>
You	Customer/ Taxpayer
ATO	Australian Taxation Office
ATO Portal	Means Tax Agent portal from ATO
CSA	Child Support Agency
Centre link	Department of Human Services.

### 1. Engagement of Tax Agent:

- **User Information** – Once taxpayer fills the required information on our website, you are authorizing us (Tax Refund on Spot ABN 49124038946 Tax Agent no 78339009) to add you as our client in Tax Agent Portal and to access your records from Tax Agent Portal. Various methods to provide us this information are – Filling form on our website, our Mobile Apps, email, over the phone, personal visit, filling information on our advertisement in google and other social media platforms.
- **Purpose, Scope and Output of the Engagement**

This firm will provide income tax return lodgment services, which will be conducted in accordance with the relevant professional and ethical standards issued by the Accounting Professional & Ethical Standards Board Limited (APESB), and with current taxation laws. The extent of our procedures and services will be limited exclusively for this purpose only. As a result, no audit or review will be performed and, accordingly, no assurance will be expressed. Our engagement cannot be relied upon to disclose irregularities including fraud, other illegal acts and errors that may exist. However, we will inform you of any such matters that come to our attention.
- **Responsibilities**

In conducting this engagement, information acquired by us during the engagement, including any information relating to your affairs whether it belongs to you or not or is provided by you or not, is subject to strict confidentiality requirements. That information will not be disclosed by us to other parties except as required or allowed for by law, or with your express consent. Taxpayer personal information will be used for checking your tax records and income for all the years. As Tax agent, we have legal obligation to check Tax records of taxpayer and ensure that all income is entered in taxpayer income tax return. Client current and past year history will be checked with ATO records and taxation advice will be given accordingly.

- **Quality control**

We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of our quality control review program. We advise you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program.

- **Collection of personal information**

We may collect Personal Information about you, your representatives, your clients and others when we provide services to you. If we do, you agree to work with us to ensure that we both meet the obligations that we each may have under the *Privacy Act 1988* (Cth) (as amended) (**Privacy Act**). The obligations may include notifying the relevant person to whom the personal information relates who we are and how we propose to use their personal information. Where you have collected personal information, you confirm that you have collected the personal information in accordance with the Privacy Act, that you are entitled to provide this personal information to us and that we may use and disclose the personal information for the purpose/s we provide our services to you. We will handle personal information in accordance with the Privacy Act. Your personal information will be protected as per Privacy Act and will not be shared by us. It will only be provided to ATO and other government agencies (if requested). We are legally bound to protect your personal information.

- **Collection of taxation/accounting information**

You are responsible for the reliability, accuracy and completeness of the accounting/taxation records, and information provided and disclosure of all material and relevant information. You are required to arrange for reasonable access by us to relevant individuals and documents and shall be responsible for both the completeness and accuracy of the information supplied to us. Any advice given to you is only an opinion based on our knowledge of your circumstances. You are responsible for maintaining and regularly balancing all books of accounts, and the maintenance of an adequate accounting and internal control system. You have obligations under self-assessment to keep full and proper records in order to facilitate the preparation of accurate returns. It is your responsibility to keep all invoices, income & expense records for five (5) years.

- **Your responsibilities for taxation services**

A taxpayer is responsible under self-assessment to keep full and proper records in order to facilitate the preparation of a correct return. Whilst the Commissioner of Taxation will accept claims made by a taxpayer in an income tax return and issue a notice of assessment, usually without adjustment, the return may be subject to later review. Under the taxation law such a review may take place within a period of up to four (4) years after tax becomes due and payable under the assessment.

Furthermore, where there is fraud or evasion there is no time limit on amending the assessment.

Accordingly, you should check the return before it is signed to ensure that the information in the return is accurate.

- **Private ruling**

Where the application of a taxation law to your circumstances is uncertain you also have the right to request a private ruling which will set out the

Commissioner's opinion about the way a taxation law applies, or would apply, to you in those circumstances. You must provide a description of all the facts (with supporting documentation) that are relevant to your scheme or circumstances in your private ruling application. If there is any material difference between the facts set out in the ruling and what you do the private ruling is ineffective.

If you rely on a private ruling you have received, the Commissioner must administer the law in the way set out in the ruling, unless it is found to be incorrect and applying the law correctly would lead to a better outcome for you. Where you disagree with the decision in the private ruling you can lodge an objection against the ruling if it relates to income tax, fuel tax credit or fringe benefits tax. Your time limits in lodging an objection will depend on whether you are issued an assessment for the matter (or period) covered by the private ruling.

- **Contact with you**

Taxpayer will be contacted via phone/email/SMS about their tax records, questions will be asked about income/ expenses and FREE refund estimate will be provided (simple tax returns) by a professional tax accountant. This FREE refund estimate is only provided to client with simple tax affairs (PAYG and low deductions). In case client has higher deductions or tax affairs are complex- business income, capital gain, shares, overseas income, then it involved lot of time and effort by accountant and estimate is not free in this case. However, taxpayer will be advised for cost applicable in case tax affairs are complex and time consuming.

Taxpayer will be provided option of 1 Hour refund (if eligible). Eligibility and amount of On Spot refund is decided on case to case basis. This will be sole discretion of our management and we have right to refuse one- hour refund. If we found that client is providing wrong taxation information, then we can refuse to serve the client.

In case we suspect Tax file number is being misused by someone, then we will report the matter to ATO and police. This is as per prescribed procedure to prevent identity theft. In case of suspicion, accountant will ask you further questions to prove you identity – like details from ATO notice of assessment, your tax refund last year, your partner name, your occupation last year, residential and postal address. In this case, accountant can also ask for more identity documents like Medicare, council rate notice, rental agreement, bank statement, bank card, birth certificate, citizenship certificate etc. This is as per ATO policy on prevention of

identity theft.

In case you refuse to provide above documents/ information, or you fail to reply within reasonable time, then we will refuse to serve you and appropriate action will be taken as per ATO policy.

- **Subscription to our newsletter/ SMS service**

Your email address will be used to send regular newsletter and tax related information that you have requested and as necessary to complete a transaction or application. Once you register in our website, you are automatically subscribed to our newsletter. Once you have registered your details in our system, you have authorized us to add in our email and SMS database.

You can register in our system by variety of ways – filling details online in our website, calling us and providing details over the phone , sending us email , registering on our advertisement run in various social medias- Google, Facebook, Gumtree, You Tube, Snapchat, Instagram, Twitter, Linked In, Tumblr etc.. Registration in any of method above will automatically register you in our email and SMS database.

However, you have full right to receive, or not to receive your marketing material or newsletter. In case you don't want to receive, then you can simply unsubscribe from our marketing material or newsletter emails.

- **Authorization to lodge tax return**

You agree that Authorization to Lodge Income Tax return can be given via Online Digital Signature or email or SMS from your mobile or signatures during your personal visit in our office. Authority received via any of these methods will be treated as valid authorization on your behalf for lodgment of your Tax return with ATO.

- **Our online estimate**

You understand and accept that our website ([www.taxrefundspot.com.au](http://www.taxrefundspot.com.au)) provides quick online estimate of tax refund and our fees. However online estimate of tax refund and our fees is only an estimate. This estimate of refund and fees may vary once accountant verifies your documents with information entered in online system. Quick tax refund estimator on our website may not be accurate and it only provides basic idea on your tax refund. We do not accept any liability based on Quick tax refund calculator on our Home page.

For correct and accurate estimate of your tax refund, you must register on our website and provide all documents for income, deductions for accountant review.

- **Ownership of Documents**

All original documents obtained from you arising from the engagement shall remain your property. However, we reserve the right to make a reasonable number of copies of the original documents for our records. You must provide copies of PAYG summaries, pay slips, invoices for deductions, bank statements, rental statements, business income, work related receipts, logbook, diary etc.

Our engagement will result in the production of income tax return. Ownership of these documents will vest in you. All other documents produced by us in respect of this engagement will remain the property of the firm, subject to any statutory obligations.

- **Dispute resolution**

The firm has also established dispute resolution processes. For any complaints or suggestions about engagement or terms & conditions or Privacy statement, or your dealings with Tax Refund on Spot, you can contact us via the following methods:

E: [complaints@taxrefundonspot.com.au](mailto:complaints@taxrefundonspot.com.au)

Postal: The Complaint Officer, Tax Refund on Spot PO BOX 41  
BLACKTOWN NSW 2148

Phone: 1300768 284 Fax: 1300 768 384

Both the parties agree that any dispute shall be referred to Blacktown Court located at 1 Kildare road, Blacktown NSW 2148.

- **Confirmation of engagement**

If you choose to engage us as your tax agent and use our taxation services, you will be agreeing to abide by all the terms and conditions of this agreement between you and Tax Refund on Spot. Partial acceptance of these terms and conditions is not allowed. Our engagement as tax agent is based on all terms and conditions mentioned in this document. You must read all the terms of engagement present in this document and then accept them. If you enter your personal information in our website, it will be treated as your acceptance of our engagement and all terms and conditions present in this document will then apply to the engagement.

## 2. **Declaration by Taxpayer for lodgment of Income tax returns:**

- You declare that you will provide correct and complete details of income including income from Salary, Capital gains, Government allowances and pension, interest, dividend & royalty income, Business & foreign Income etc. Taxpayer declares that before giving authority for lodgment with ATO, Tax Refund on Spot have explained various provisions of Income Tax Act regarding income and expenses which are applicable to Taxpayer. Taxpayer also understands that Tax laws provide heavy penalties/prosecution for false or misleading statements in the tax return.

- You declare that you have the necessary receipts/ records for the deductions/rebates claimed in these tax return(s). You understand that it is your duty to keep the evidence of income/deductions for minimum of next 5 years. Australian Taxation Office may impose penalty/prosecution if you are unable to provide any receipts or if the tax return is incorrect/misleading.

You have understood that to obtain benefit of “safe harbor” protection, you must provide us with “all relevant taxation information” to enable accurate statements to be provided to ATO. For work related expenses, you understand that you need to have written evidence if total work-related claims are more than \$300. All income/deductions/rebates included in tax return are based on your specific instruction and that you satisfy relevant taxation requirements.

- You discharge and agree to indemnify staff of Tax Refund on Spot from any responsibility and liability arising on account of any decision of audit, other investigation in respect of any income omitted to be included, or any excess claim made in the tax return.
- In case fees is not paid upfront and fees is to be deducted from the tax refund, then you authorize your tax refund to be transferred to Tax Agent Trust Account and you understand that you will be paid Tax refund after Tax Refund on Spot will deduct their fees and advance paid (if any). Balance of tax refund will be deposited in your Bank account as EFT/cheque (once ATO releases your tax refund in our trust account). EFT/Cheque takes 2-3 normal business days to clear and funds will be available in 2-3 normal business days. Accountant has discretion to decide mode of payment- EFT or cheque.
- Tax Refund on Spot (ABN: 49124038946) is a Registered Tax Agent (Tax Agent no 78339009) and is authorized by Australian Tax Office to lodge the tax returns. For lodgment of your income tax return, you understand that there is no need to visit the office of Accountant and you can authorize us to lodge your tax return via Online Signature/ Fax/SMS/Email/Personal visit

### **3. Procedure for Tax Refund on Spot (1 Hour Tax Refund):**

- This service is available where taxpayer wants some money instantly. Accountant has to check your file in detail. Accountant will assess you file for debts with ATO, Centrelink, Child Support and Other Government Debts. Accountant will decide how much advance is possible and associated fees. Accountant has Full Discretion to Reject on Spot Refund. Total refund, advance refund and actual fees will be disclosed to you. You must authorize figures before lodgment. You understand that Tax Agent needs to do additional work to process 1 Hour Tax refund. These are verification of Income Tax debt & GST Debt with Tax Office.
- These verifications are important to verify the entitlement for Tax refund. Any of above debts may reduce your actual income tax refund. You fully understand that despite all these verification, actual refund by Tax Office may be reduced due to some undisclosed debts to Australian Government.

- You understand that even after assessments of debts, we do NOT guarantee, and we CAN NOT confirm your debts with any of Government agencies – Tax Office, Centre link and CSA.
  
- Any government agency may take part/whole of your income tax refund and we are not responsible for that. Our internal assessment is ONLY for checking your eligibility of 1 Hour refund and nothing else. Responsibility lies with you for letting us know if you owe money with any of debt collection, ATO, other government agencies such as Centre link, Child support agency.
  
- After the above checks, Tax Agent has full discretion to decide on your eligibility of On Spot Refund. We may decline your application for On spot tax refund and we are not obliged to disclose any reason. Eligibility and amount of On Spot refund is decided on case to case basis. You understand that everyone is not eligible for On spot refund.
  
- You understand that On Spot refund is only for limited amount (Max \$1000). Actual amount of on spot refund is decided on case to case basis. Accountant has sole authority to decide on spot refund.  
Balance amount will be deposited in your Bank account as eft/chq only after ATO releases your tax refund and eft/chq will take 2-3 days to clear. Once taxpayer receives on spot refund, they are entitled to receive balance tax refund (after advance and our fees) ONLY once ATO releases the tax refund. Taxpayer request for early payment of tax refund will be considered on case to case basis. Please note that taxpayer does not have any right to early payment of his tax refund (after on spot refund) and we are not obliged to make any payment for early release of tax refund. Our duty to release tax refund arises only once ATO releases client tax refund in our trust account.
  
- **1 Hour Refund Payment**  
  
You must authorize us between 9am to 3 pm. For authority received after 3 pm, money will be paid on next working day. 1 Hour Advance payment to you will be treated as advance payment and this amount will be deducted from Actual Tax refund issued by ATO.  
For second payment, you must allow additional 1-2 working days to receive the payment once ATO releases the Tax refund in our tax Agent Trust Account.
  
- **1 Hour Time limit**  
  
Once you approve on spot refund, payment will be done within 1 hour. We normally do EFT in client bank account in 1 hour. However, you may not receive money instantly. Receipt of money in your bank account depends on your bank.

- **Non-Receipt of Tax refund by us**

In case Tax Office does not issue your tax refund to our Trust Account within 30 days, we reserve the right to debit your bank account to recover the advance and our fees. You agree that fees and terms of direct debit is disclosed to you before giving authority.

By Authorizing us to lodge your Tax return via “1 Hour Refund “Option, you are declaring that you have received the Tax refund estimate, 1 Hour Advance estimate, Fees quotation and You have accepted all the figures.

- **Fees charged**

Fees of Preparation and lodgment of tax return varies from case to case depending on complexity of tax situation, accountant time involved etc. You will receive FREE estimate of your Tax refund and our Fees Quotation.

Fees as mentioned on our website are only indicative and not fixed for all cases. It is not possible to have standard fixed fees for all clients since each client tax affairs are unique and time involved in preparing and lodging the tax return is different in all cases.

In case you select on spot refund, then two sets of fees will be charged- one for normal tax return preparation and other for on spot refund service. On Spot refund service is premium service and available to selected clients only. Extra work and extra fees are involved for this option.

- **Refund received in later years**

In case we receive your tax refund in future from ATO, then your account balance will be checked. In case you owe us any fees/advance, then overdue invoice amount will be deducted, and balance payment will be made to you.

In case there is no overdue amount, then we will only deduct our standard EFT processing fees (\$39 plus GST) and transfer balance in your bank account. In case we don't have your current bank account then payment will be made to ATO after deducting our standard EFT processing fees (\$39 plus GST).

- **Trust Account**

We maintain a separate trust Bank account for dealing with all money received from you or on your behalf (for example, tax refunds received by ATO). By Selecting this option, you are Authorizing and Instructing Tax Office to transfer your Tax refund in Our Trust account.

Also, you are expressly authorizing to Debit your nominated bank account should your refund not be paid directly by ATO to our trust account (**in 30 Days**)



- **You agree that:**

You will get some advance refund in 1 Hour and Balance tax refund ONLY After-Tax Office releases your Tax refund, Standard time is 7-10 working days. However, it can take longer. Tax Refund on Spot (Not ATO) is paying you initial advance.

You will receive Balance Tax refund only After-Tax Office releases your refund. You instruct Tax Office to release Tax refund in Tax Agent Trust Account. Your actual payment of tax refund will be reduced by advance and our fees.

In case on non-receipt of refund from ATO in 30 days, you are authorizing us to Direct Debit your nominated Bank Account for the Advance paid to you and fees. You agree that you have received full calculation of Tax refund – ATO estimated refund, Our Fees and On Spot Advance.

#### **4. Client Obligation in case of “On Spot refunds”:**

- Any Money received as “On Spot Refund” by you from Tax Agent (Xact Taxation Pty Ltd t/as Tax Refund on Spot ABN: 49 124 038 946) will be treated as an advance to you. This amount will be adjusted against your actual Tax refund to be released by Tax Office later. You understand that once tax refund is issued by Tax Office, you will receive Balance Tax Refund after adjusting this advance and Tax Agents fees. If government agency takes part of your tax refund, then your actual refund will be lesser by that amount.

If actual refund issued by Tax Office is less than expected refund, then you will be liable to pay the short amount to Tax Agent (Xact Taxation Pty Ltd t/as Tax Refund on Spot ABN: 49 124 038 946) in 14 days of the Tax Office assessment.

“Short Amount” is Total of 3 elements – Advance paid to client plus Tax Agent fees for preparing and lodging tax return plus Tax Agent fees for “On the Spot Refunds” LESS Actual refund issued by Tax Office for client in Tax Agents Trust Account.

- If the outstanding amount is not received within the timeframe as mentioned in the Invoice, then your nominated Bank account will be direct debited for shortfall by us. Fees of direct debit will be added to your Debt. Any extra fees of dishonored direct debit will also be added to your debt. If debt is still not recovered, then it will be transferred to a debt collection agency whereas all fees incurred for collecting your outstanding debt by the debt collection agency will be collected from you.

- **Disclaimer for 1 Hour Refund Service:**

1 Hour Tax Refund is available to selected clients Only. Eligibility and Fees for on spot refund is decided on Case to Case basis. Your file will be checked in detail if you want this option.

You do NOT have any right to 1 Hour refund. 1 Hour refund is premium service and available to Selected clients only. Higher fees (2 sets of fees) and Eligibility (decided on case to basis) is applicable on this service. Terms and Conditions apply for 1 Hour Tax Refund service.

**By Selecting On Spot Refund Option: You agree that:** You will get some amount on the spot and balance tax refund ONLY After-Tax Office releases your Tax refund, Standard time is 7- 10 working days. However, it can take longer. You will NOT receive entire Tax refund in 1 Hour. You will receive balance tax refund only After-Tax Office releases your refund. You instruct Tax Office to release Tax refund in Tax Agent Trust Account.

Your actual payment of tax refund when ATO releases your refund will be reduced by advance paid and our fees and charges. In case on non-receipt of refund in 30 days, you are authorizing us to Direct Debit your nominated Bank Account for the advance and our fees.

On your income tax return, your postal address will be changed to our company postal address, which is PO Box 41 Blacktown NSW 2148.

On your income tax return, nominated Financial details will be our company trust bank account which 062121- 10816742.

On your income tax return, daytime contact number will be changed to our company phone number, which is 02-96221704

## 5. **Procedure of Debt Assessment with 3 Government Agencies:**

- **Tax Office** – You will be asked question on your debts with ATO. Tax Agent Portal will be checked for any debt owed to Tax Office. Also, phone calls may be made to Tax Office to confirm the debt.
- **Centre link & Child Support Agency** – You will be asked questions on your debts with Centre link / Child Support Agency and any current payment plan to pay off the debts. If you visit us personally, then phone call may be made to Centre link/ Child Support Agency to confirm the debt. If you are unable to visit us personally, then conference call may be arranged with Centre link / Child Support Agency to verify your debts. Alternatively, debt assessment will be made on basis of information provided by you.

- You understand that even after assessments of debts with ATO/Centrelink/Child Support or other Government agency, we do NOT guarantee, and we CAN NOT confirm your debts with any of Government agencies – Tax Office, Centre link and CSA. Any government agency may take part/whole of your income tax refund and we are not responsible for that. Our internal assessment is ONLY for checking your eligibility of 1 Hour refund and nothing else.

## 6. **Fee from refund service:**

This service is available where taxpayer does not want to pay fees upfront. We can deduct the fees from your refund and balance refund can be paid to you once ATO releases your refund. There is additional cost of \$39 plus GST for this service. This is extra fees to cover - bank fees for Eft/cheque, staff hours involved in reconciliation of refund received from ATO, risk of loss of fees (if no refund is issued by ATO later).

You must allow additional 2-3 working days to receive the payment once ATO releases the Tax refund in our tax Agent Trust Account.

- **Non- Receipt of Tax Refund by us**

If Tax Office does not issue a refund to our Trust Account within 30 days, we reserve the right to debit your bank account to recover our fees. You agree that Fees is disclosed to you before giving you gave authority. Fees of Preparation and Lodgment of Tax Return varies from Case to Case depending on complexity of Tax situation, Accountant time involved. You will receive FREE estimate of your Tax refund and our Fees Quotation. By Authorizing us to lodge your Tax return via “Fee from Refund” Option, you are declaring that you have received the Tax refund estimate and Fees quotation and you have accepted it.

- **Trust Account**

We maintain a separate trust Bank account for dealing with all money received from you or on your behalf (for example, tax refunds received by ATO). By selecting Fee from Refund option, you are Authorizing and Instructing Tax Office to transfer your Tax refund in Our Trust account. Also, you are expressly authorizing to Debit your nominated bank account should your refund is not paid directly to our trust account (in 30 Days of lodgment of Income tax return)

**By Selecting Fee From Refund Option: You agree that:** You will get Tax refund ONLY After-Tax Office releases your Tax refund, Standard time is 7- 10 working days. However, it can take longer. You will NOT receive advance Tax refund in 1 Hour. You will receive Tax refund only After-Tax Office releases your refund. You instruct Tax Office to release Tax refund in Tax Agent Trust Account Your actual payment of Tax Refund will be reduced by our fees and charges. In case on non-receipt of refund in 30 days, you are authorizing us to Direct Debit your nominated Bank Account for the Fees.

On your income tax return, your postal address will be changed to our company postal address, which is PO Box 41 Blacktown NSW 2148.

On your income tax return, nominated Financial details will be our company trust bank account which 062121- 10816742.

On your income tax return, daytime contact number will be changed to our company phone number, which is 02-96221704

- **Fees charged**

Fees of Preparation and lodgment of tax return varies from case to case depending on complexity of tax situation, accountant time involved etc. You will receive FREE estimate of your Tax refund and our Fees Quotation.

Fees as mentioned on our website are only indicative and not fixed for all cases. It is not possible to have standard fixed fees for all clients since each client tax affairs are unique and time involved in preparing and lodging the tax return is different in all cases.

- **Refund received in later years**

In case we receive your tax refund in future from ATO, then your account balance will be checked. In case you owe us any fees/advance, then overdue invoice amount will be deducted, and balance payment will be made to you.

In case there is no overdue amount, then we will only deduct our EFT processing fees (\$39 plus GST) and transfer balance in your bank account. In case we don't have your current bank account then payment will be made to ATO after deducting our standard EFT processing fees (\$39 plus GST).

- **Disclaimer for Fee from Refund Service:**

Fee from Refund Option is NOT 1 Hour refund / On Spot Refund. Fee from Refund Service and 1 Hour Tax Refund is available to selected clients Only. Eligibility and Fees for this service is decided on Case to Case Basis.

Your file will be checked in detail if you want this option. You do NOT have any right to Fee from Refund service. Fee from Refund and 1 Hour Refund are different service. You do not get any advance in Fee from Refund service.

1 Hour refund is premium service and available to few clients only. Higher fees AND Eligibility (decided on case to basis) is applicable on this service. Terms and Conditions apply for Fee from Refund service.

## 7. **Fee paid upfront service:**

This service is available where Taxpayer pay fees upfront. We will be providing your nominated Bank details for EFT transfer and Tax Office will directly transfer the funds to your Bank account. You will receive Tax refund directly from ATO in 7-10 working days (subject to ATO release). In case you do not have your bank details or bank details which you provided are incorrect, then we will mention our trust bank details and you will get entire tax refund once ATO releases refund in our trust account.(no fees to be charged on release of ATO refund)

### ○ **Fees Dispute**

Payment of Upfront fees does not guarantee the lodgment. Your Tax return will be checked by Accountant and further information may be asked for. Because of additional work, cost of preparing and lodging may go up. If you decide not to go further, we will issue you refund. Your refund amount and fees may vary after Accountant verification and collection of further information. You will be advised if further fees are applicable for accountant time. Fees as mentioned on our website is only indicative and actual fees depends on case to case. Actual fees are decided only when all documents are presented to accountant- income, deduction receipts, rental income, business income etc.

### ○ **Fee Refund**

If you decide to cancel Tax return lodgment any time before lodgment, then Full Fees will be refunded. In case, we need further information about your Tax return, and you are unable to provide it or you are not contactable, then we will refund the fees paid by you, and discard your file in our records.

However, once Tax return is lodged, then Fee refund will be decided on case to case basis by accountant. Normally, fee refund will not be done if the file is lodged with ATO.

### ○ **Refund received in later years**

In case we receive your tax refund in future from ATO, then your account balance will be checked. In case you owe us any fees/advance, then overdue invoice amount will be deducted, and balance payment will be made to you.

In case there is no overdue amount, then we will only deduct our EFT processing fees (\$39 plus GST) and transfer balance in your bank account. In case we don't have your current bank account then payment will be made to ATO after deducting our standard EFT processing fees (\$39 plus GST).

- **By Selecting Fee Upfront Option: You agree that:**

- You will get Tax refund only after-tax Office releases your tax refund; Standard time is 7-10 working days. However, it can take longer (depends on ATO processing)
- You will NOT receive advance Tax refund in 1 Hour.
- You will receive Tax refund only after-Tax office releases your refund
- Your actual payment of Tax Refund may be reduced by any Debts (ATO/Centrelink/ Child Support Agency etc.)
- Your Tax refund/Income/Deductions/our fees may change once you fill your details online
- On your income tax return, daytime contact number will be changed to our company phone number, which is 02-96221704
- On your income tax return, your postal address may be changed to our company postal address, which is PO Box 41 Blacktown NSW 2148 (as exception)
- On your income tax return, nominated Financial details may be our company trust bank account which 062121- 10816742 (as exception)

- **Disclaimer for Fee Upfront Service:**

Fee Paid Upfront is NOT Fee from Refund / On Spot Refund. Your payment of upfront fees does not guarantee lodgment of your Tax Return. ITR has to be carefully checked by Tax Accountant. Additional Fees may be payable because of Accountant time and verifications involved. Those additional charges must be paid before file can be lodged. Terms and Conditions apply for Fee paid upfront service

## 8. **Nominated Bank Account**

This is Tax Office mandatory requirement to provide Bank account in case of refund. Tax Office does NOT issue cheque and you must compulsorily provide Bank Details in case of expected tax refund

- **Incorrect Bank Account**

If you provide Incorrect Bank account, then you may lose the Tax Refund since Tax Office does not checks the authenticity of Bank account in every case. So please double confirm your Bank account before lodgment

- **Providing Someone Else Bank Account**

If you provide someone else Bank account (your family member or friends), then it is your responsibility to recover the funds from your family/friend. Tax Office (ATO) and Tax Refund on Spot will only pay the refund in your nominated Bank account. Neither ATO nor Tax Refund on Spot have any mechanism to check the authenticity of your nominated bank account. It is solely your responsibility to provide your bank details.

In case you provide anyone else Bank details and you lose the money, then it will be entirely your loss and you will not hold anyone liable for that.

- **Posting Cheque**

If you do not provide Bank details or Bank details are incorrect or EFT is returned to our Trust account, then cheque will be posted to your known last address.

## 9. Taxpayer Substantiation Declaration

- You confirm that for all expenses/deductions/rebates claimed in Income Tax return, Tax Refund on Spot have advised you of the stringent substantiation legislation. You must keep original receipts/diary/logbook/invoices in relation to above for minimum 5 years from lodgment. You declare that you have the required evidence and you will keep them for a minimum of five years from the date my return is lodged. The receipts/invoices must contain the following details: Supplier details – Name of supplier, Amount, GST paid (if any), Nature of goods and services, date of expense, ABN and address of supplier
- **Penalties /Prosecution for incorrect returns** – You declare that Tax Refund on Spot have informed you that additional tax, penalties, interest and possible prosecution action may be taken against me by the ATO if details in Tax return are incorrect.
- **Income Source** – If you are Australian resident, you must declare income from all sources, in and out of Australia, including net capital gains received for the year of income in my tax return.

## 10. Copyright /Trademark

- Tax Refund on Spot website contains copyrighted material, trademarks, and other proprietary information, all of which are protected by the laws of the Commonwealth of Australia. Except as permitted under this Agreement, or by those laws, no part of our website or the Service may be copied, downloaded, reproduced, redistributed, retransmitted, published, resold or otherwise commercially exploited by you or by any third party without our prior written consent. All ownership and proprietary rights of Tax Refund on spot are reserved by Tax Refund on Spot accountants, and any suppliers and third-party content providers and licensors, as applicable.
- You agree that you will not copy, use, distribute our Tax Software for any other

purpose other than lodgment of your Tax return. If you are found duplicating/damaging our Online Tax Software, you will be liable for penalty of over \$100,000 for misusing our system. (Copyright July 2018)

- You agree to defend and indemnify Tax Refund on Spot and its employees, officers, directors, third party content providers and licensors from and against all claims, tax liabilities and expenses, including reasonable legal fees, arising out of your use of the System, for any purpose including tax, services and friend referrals.
- You agree that you will not copy, use, distribute our Trademark Image. If you are found duplicating, damaging our Online Trademark Image, you will be liable for penalty of over AUD 100,000 (One Hundred Thousand) for misusing our image. (Trademark Image 2017)
- You will not attempt to violate the security of Tax Refund on Spot website. This includes any attempts to download source code, propagate malicious programs or viruses, or interfere with the operation of our computer systems. In this case, you will be liable for penalty of over AUD \$100,000 (One Hundred Thousand)
- You also acknowledge /accept that Terms and Conditions of Tax Refund on Spot (this document) has been prepared by legal professional. In the event of any reproduction/copy/use of this document in whole or in part for any purpose, you will be liable for penalty of over AUD \$100,000 (One Hundred Thousand)

## 11. Online Estimator for Tax Refund and Fees

You accept that Our website estimator of Tax Refund and Fees is ONLY an estimate. Actual Tax Refund lodged / Fees may be different than what was shown initially.

Tax refund may be different once accountant physically checks your papers and finds additional income/ expenses/offsets. You will be appropriately notified, and authority taken for the changes before lodgment. For Fees, actual fees may vary as shown in Online Fee estimator because of additional Accountant time and work involved on your file. You accept that small changes to your Income tax return will be done by accountant after checking ATO Pre-fill /STP report and after discussion with you.

## 12. Debiting your account

- By accepting our Terms and Conditions, you have accepted DDR (direct debit request) to Debit your nominated Bank Account for Advance and Fees due after 30 Days of Tax return lodgment. Direct Debit will happen only when we do not



receive the advance and associated fees for taxation services rendered to you. Fee associated with Direct Debit will be borne by you. Any dishonor fees for direct debit will also be borne by you and will be added to your account. You may change, stop or defer a debit payment, or terminate this DDR agreement by providing us with at least fourteen (14 days) notification by writing to: [enquiry@taxrefundspot.com.au](mailto:enquiry@taxrefundspot.com.au) or arranging it through your own financial institution.

- If you believe that there has been an error in debiting your account, you should notify us directly on **[enquiry@taxrefundspot.com.au](mailto:enquiry@taxrefundspot.com.au)** as soon as possible. Alternatively, you can take it up with your financial institution directly. It is your responsibility to ensure that there are enough clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request. If there are insufficient clear funds in your account to meet a debit payment:
  - you may be charged a fee and/or interest by your financial institution;
  - you may also incur fees or charges imposed or incurred by us; and
  - you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

- **Confidentiality**

We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorized use, modification, reproduction or disclosure of that information. We will only disclose information that we have about you:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim).

- **Direct Debit procedure**

In the event of Fees/Advance not received by Tax Refund on Spot for taxation services rendered to you, you authorize and request us to direct debit payments from your Bank account. Please note that entire amount of Fees due and Advance paid will be Direct Debited from your nominated Bank account. If Direct Debit fails, then an amount of \$99 weekly/fortnightly will be debited from your Bank Account. This amount can be varied as per your written or verbal instructions. If \$99 direct debit fails, then amount will be reduced. The reduced amount will be decided by accountant and will be notified to you.

Duration of Direct Debit can vary depending on amount due to us. Amount for Fees/Advance unpaid will be direct Debited Only in Event of Fees & Advance unpaid after 30 Days of services rendered. You authorize and request to debit payments from your account as agreed at intervals and amounts as directed by Tax Refund on Spot as per the terms and conditions of agreement with Tax Refund on Spot and in accordance with the Direct Debit Request and DDR Service Agreement.

You authorize us to debit your nominated account at the Financial Institution identified through the Bulk Electronic Clearing System (BECS) in accordance to the Payment Arrangements stated above and this Direct Debit request and as per the DDR Service Agreement provided. In event of Direct Debit from your bank account, you also authorize Commonwealth Bank to direct debit all the fees and charges associated with collection of Direct Debit.

This authorization is to remain in force in accordance with the Terms and Conditions on this Direct Debit Request, the provided DDR Service Agreement, and you have read and understand the same.

○ **DDR Service Agreement**

(Direct Debit Request Service agreement)

The following is your Direct Debit Service Agreement with Tax Refund on Spot ABN 49 124 038 946 agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

**Definitions**

- account means the account held at your financial institution from which we are authorized to arrange for funds to be debited.
- agreement means this Direct Debit Request Service Agreement between you and us.
- banking day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- debit day means the day that payment by you to us is due.
- debit payment means a particular transaction where a debit is made.
- direct debit request means the Direct Debit Request between us and you.
- us or we mean Tax Refund On Spot (the Debit User) you have authorized by signing a direct debit request.
- you mean the customer who signed the Direct Debit Request.
- your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

○ **Debiting your account**

By signing a Direct Debit Request, you have authorized us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your account as authorized in the Direct Debit Request

If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day.

If you are unsure about which day your account has or will be debited you should ask your Financial Institution

- **Amendments by us**

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days' written notice.

- **Amendments by you**

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days' notification by writing to: Level 1- 6 Main Street Blacktown NSW 2148 or by telephoning us on 1300 768 284 during business hours or arranging it through your own financial institution.

- **Your obligations**

It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

If there are insufficient clear funds in your account to meet a debit payment: you may be charged a fee and/or interest by your financial institution;

(a) you may also incur fees or charges imposed or incurred by us;  
and

(b) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

You should check your account statement to verify that the amounts debited from your account are correct

- **Dispute**

If you believe that there has been an error in debiting your account, you should notify us directly on 1300 768 284 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up with your financial institution direct.

If we conclude as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we conclude as a result of our investigations that your account has not been incorrectly debited, we will respond to your query by providing you with reasons and any evidence for this finding in writing.

- **Accounts**

You should check:

(a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.

(b) your account details which you have provided to us are correct by checking them against a recent account statement; and

with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

### o **Confidentiality**

We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorized use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

### o **Notice**

If you wish to notify us in writing about anything relating to this agreement, you should write at Level 1- 6 Main Street Blacktown NSW

We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

Any notice will be deemed to have been received on the seventh banking day after posting.

## 13. **Complaints & Suggestions:**

For any complaints or suggestions about Terms and Condition or Privacy statement, or your dealings with Tax Refund On Spot, you can contact us via the following methods:  
E: [complaints@taxrefundonspot.com.au](mailto:complaints@taxrefundonspot.com.au)

Postal: The Complaint Officer, Tax Refund on Spot

Phone: 1300768 284 Fax: 1300 768 384 PO BOX 41 BLACKTOWN NSW 2148

## 14. **Notification**

We also would like to notify all our clients (existing and new) with this mandatory notification required from Administrative Appeals Tribunal (Tribunal) and Tax Practitioners Board (the Board)

“On 6 May 2020, the Tax Practitioners Board (**the Board**) suspended the tax agent registration of XACT Taxation Pty Ltd (**XACT**) under section 30-25 of the Tax Agents Services Act 2009 (**TASA**) from 8 June 2020 to 8 December 2020 because the Board was satisfied that XACT had not complied with its obligations under subsections 30-10(1) and 30-10(7) of the Code of Professional Conduct in the TASA. On 25 May 2020, XACT applied to the Administrative Appeals Tribunal (**Tribunal**) for a review of the Board’s decision.

The Tribunal has granted a stay of the suspension such that XACT and its principals, employees, directors and authorized representatives can continue to provide tax agent services until a final decision is made or pending further order of the Tribunal. The Tribunal directed that XACT provide this notification as a condition of granting the stay.”

#### **15. Disputes & Jurisdiction**

Both the parties agree that any dispute shall be referred to Blacktown Court at

1 Kildare road Blacktown NSW 2148.

Before making formal complaint, taxpayer must provide reasonable time period for reply (14 days). Both the parties will first try to resolve the matter mutually.

If Xact and taxpayer are unable to resolve the matter, then they can file the case in Blacktown Court.

#### **16. Electronic Lodgment Declaration**

This declaration is to be completed where a taxpayer elects to use the Electronic Lodgment Service for lodgment of Income Tax return. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

**PRIVACY:** The Australian Taxation Office (ATO) is authorized by the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 and the Taxation Administration Act 1953 to ask for information in this form. We need this information since it is required by law. As per law, we may give this information to other government agencies authorized by law to receive it- Centrelink, Child Support agency, Family Assistance office, ABS and other Federal/State Government agency as required by law.

#### **17. Notice of Assessment and Other ATO correspondence**

Any ATO letter issued in your name including NOA will be posted via normal post to your postal address same day it is received from ATO. If you still do not receive it , you must request via email to [enquiry@taxrefundspot.com.au](mailto:enquiry@taxrefundspot.com.au) and we will email you the soft copy.

#### **18. Authorization till tax return finalization**

In case your income tax return is lodged with us BUT your name is not coming up as our client in ATO Portal (for any technical error or any reason whatsoever), then you expressly authorize us to add you as our client in ATO portal. This is required so that we can check your tax return process with ATO and enquire from ATO on your behalf for the tax return process.

Also, in cases where you have used our taxation services , and you have lodged your income tax return with us and our taxation fees are not paid upfront and /or advance is taken for On Spot Refund, then you are EXPRESSLY AUTHORIZING us to ALTER bank details on your taxation accounts in ATO Portal to Tax agent trust account (062121-10816742). This authority will remain till entire amount of fees and/or advance is recovered.

## 19. Taxpayer Declaration

### You declare that:-

- You have disclosed all the income, including net capital gains which you have earned/received for the income year;
- All income declared, claims for deductions and tax offsets/rebates included in your return are based on your specific instructions and advise that you satisfy the relevant taxation requirements;
- You confirm that you have all receipts or documentation necessary to substantiate the above claims and you will make them available if required by the Tax office; and
- You are aware what written evidence (including car/travel records) will be required during an audit. Penalties, GIC and prosecution may be applied if incorrect claims are identified in an audit situation.
- You agree to indemnify Tax Refund on Spot from any loss it may suffer if any of the information you provided for the preparation of your tax return is false.
- You declare that the information provided to Tax Refund on Spot as your registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and Tax Refund on Spot is authorized to lodge this tax return
- You declare that you have received copy of your Income Tax Return showing Income & Deductions, Estimated Refund and Fees to be charged. You have read and accepted all Terms & Conditions (as mentioned in this document) and as mentioned on bottom of website [ww.taxrefundonspot.com.au](http://ww.taxrefundonspot.com.au).
- You have understood and accepted various figures as mentioned in Refund Calculation Sheet, refund calculation sheet displays estimated refund claimed, Tax agent fees for lodging tax return, Tax Agent fees for “On the Spot refund”, amount paid to you as an advance and amount which will be paid to you in 2

weeks once your refund is released by Tax Office.

- In the event of Fees/Advance not paid to us in 30 Days of rendering services, you accept that your Bank account will be Direct Debited by Commonwealth Bank. You also declare that you have read Terms and conditions for Direct Debit (as above) and DDR Service agreement (as above). Direct Debit fees will also be added to the above amount and it will be borne by you.
- You understand that in case of Fee not paid upfront and On Spot Refund, you authorize you tax refund to be transferred to the Tax Agent Trust Account and you understand that you will be paid your tax refund after Tax Agent will deduct their fees and initial advance paid to you.
- You also declare that signing the Tax return online has same effect as signing on paper and authority given via email/ digital signature/ SMS has same effect. You further declare that you are signing by your free will and you are not intoxicated and not signing under any pressure.
- You have read all the Terms and Conditions present in this document and you accept all the above terms and conditions. You authorize Xact Taxation Pty Ltd (Registered Tax Agent no 78339009) to prepare and lodge my Income Tax Return for lodgment to Australian Taxation Office
- This declaration is to be completed where a taxpayer elects to use an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.
- Privacy – The ATO is authorized by the Taxation Administration Act 1953 to request your tax file number (TFN). We will use your TFN to identify you in our records. Taxation law authorizes the ATO to collect information and to disclose it to other government agencies.
- You have reviewed every page of the income tax return & confirm that all items are true and correct. You understand that sometimes tax return(s) take longer than 2 weeks to process. You have been provided estimate only and assessment will be done by ATO. You have read and sign the declaration after completing my tax return, including the Supplementary section, Business and professional items section and other schedules if applicable

## *PRIVACY POLICY*

### **TAX REFUND ON SPOT**

**ABN: 49 124 038 946**

**[www.taxrefundonspot.com.au](http://www.taxrefundonspot.com.au)**

**Ph: 1300 768 284 Fax: 1300 768 384**

#### **1. *We respect your privacy***

- 1.1.** Tax Refund On Spot respects your right to privacy and is committed to safeguarding the privacy of our customers and website visitors. We adhere to the Australian Privacy Principles contained in the *Privacy Act 1988* (Cth). This policy sets out how we collect and treat your personal information.
- 1.2.** "Personal information" is information we hold which is identifiable as being about you.

#### **2. *Collection of personal information***

- 2.1.** Tax Refund On Spot will, from time to time, receive and store personal information you enter onto our website, provided to us directly or given to us in other forms.
- 2.2.** We verify the authenticity of the Photo Id provided by the client with our third-party DVS provider Digital ID (Australia Post)
- 2.3.** We may verify the Bank details and name provided by the client through bank.
- 2.4.** You may provide basic information such as your name, phone number, address and email address to enable us to send information, provide updates and process your product or service order. We may collect additional information at other times, including but not limited to, when you provide feedback, when you provide information about your personal or business affairs, change your content or email preference, respond to surveys and/or promotions, provide financial or credit card information, or communicate with our customer support.
- 2.5.** Additionally, we may also collect any other information you provide while interacting with us.

#### **3. *How we collect your personal information***

- 3.1.** Tax Refund On Spot collects personal information from you in a variety of ways, including when you interact with us electronically or in person, when you access our website and when we provide our services to you. We may receive personal information from third parties.



If we do, we will protect it as set out in this Privacy Policy.

#### **4. *Use of your personal information***

- 4.1.** Tax Refund On Spot may use personal information collected from you to provide you with information, updates and our services. We may also make you aware of new and additional products, services and opportunities available to you. We may use your personal information to improve our products and services and better understand your needs.
- 4.2.** Tax Refund On Spot may contact you by a variety of measures including, but not limited to telephone, email, SMS or mail.

#### **5. *Disclosure of your personal information***

- 5.1.** We may disclose your personal information to any of our employees, officers, insurers, professional advisers, agents, suppliers or subcontractors in so far as reasonably necessary for the purposes set out in this Policy. Personal information is only supplied to a third party when it is required for the delivery of our services.
- 5.2.** We may from time to time need to disclose personal information to comply with a legal requirement, such as a law, regulation, court order, subpoena, warrant, in the course of a legal proceeding or in response to a law enforcement agency request.
- 5.3.** We may also use your personal information to protect the copyright, trademarks, legal rights, property or safety of Tax Refund On Spot, [www.taxrefundonspot.com.au/](http://www.taxrefundonspot.com.au/), its customers or third parties.
- 5.4.** Information that we collect may from time to time be stored, processed in or transferred between parties located in countries outside of Australia.
- 5.5.** If there is a change of control in our business or a sale or transfer of business assets, we reserve the right to transfer to the extent permissible at law our user databases, together with any personal information and non-personal information contained in those databases. This information may be disclosed to a potential purchaser under an agreement to maintain confidentiality. We would seek to only disclose information in good faith and where required by any of the above circumstances.
- 5.6.** By providing us with personal information, you consent to the terms of this Privacy Policy and the types of disclosure covered by this Policy. Where we disclose your personal information to third parties, we will request that the third party follow this Policy regarding handling your personal information.

#### **6. *Security of your personal information***

- 6.1.** Tax Refund On Spot is committed to ensuring that the information you provide to us is secure. In order to prevent unauthorized access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure information and protect it from misuse, interference, loss and unauthorized access, modification and disclosure.
- 6.2.** The transmission and exchange of information is carried out at your own risk. We cannot guarantee the security of any information that you transmit to us or receive from us. Although we take measures to safeguard against unauthorized disclosures of information, we cannot assure you that personal information that we collect will not be disclosed in a manner that is inconsistent with this Privacy Policy.

## **7. *Access to your personal information***

- 7.1.** You may request details of personal information that we hold about you in accordance with the provisions of the *Privacy Act 1988 (Cth)*. A small administrative fee may be payable for the provision of information. If you would like a copy of the information, which we hold about you or believe that any information we hold on you is inaccurate, out of date, incomplete, irrelevant or misleading, please email us at [enquiry@taxrefundonspot.com.au](mailto:enquiry@taxrefundonspot.com.au).
- 7.2.** We reserve the right to refuse to provide you with information that we hold about you, in certain circumstances set out in the Privacy Act.

## **8. *Complaints about privacy***

- 8.1.** If you have any complaints about our privacy practices, please feel free to send in details of your complaints to PO BOX 41 Blacktown, New South Wales, 2148. We take complaints very seriously and will respond shortly after receiving written notice of your complaint.

## **9. *Changes to Privacy Policy***

- 9.1.** Please be aware that we may change this Privacy Policy in the future. We may modify this Policy at any time, in our sole discretion and all modifications will be effective immediately upon our posting of the modifications on our website or notice board. Please check back from time to time to review our Privacy Policy.

## **10. Website**

### **10.1. *When you visit our website***

When you come to our website ([www.taxrefundonspot.com.au/](http://www.taxrefundonspot.com.au/)) we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyze how people use our site, such that we can improve our service.

### **10.2. Cookies**

We may from time to time use cookies on our website. Cookies are very small files which a website uses to identify you when you come back to the site and to store details about your use of the site. Cookies are not malicious programs that access or damage your computer. Most web browsers automatically accept cookies, but you can choose to reject cookies by changing your browser settings. However, this may prevent you from taking full advantage of our website. Our website may from time to time use cookies to analyse website traffic and help us provide a better website visitor experience. In addition, cookies may be used to serve relevant ads to website visitors through third party services such as Google Ads, Facebook marketing and various marketing platforms. These ads may appear on this website or other websites you visit.

### **10.3. Third party sites**

Our site may from time to time have links to other websites not owned or controlled by us. These links are meant for your convenience only. Links to third party websites do not constitute sponsorship or endorsement or approval of these websites. Please be aware that Tax Refund On Spot is not responsible for the privacy practices of other such websites. We encourage our users to be aware, when they leave our website, to read the privacy statements of each and every website that collects personal identifiable information.