



**ABN: 49 124 038 946**

**Blacktown: Level 1, 6 Main Street Blacktown NSW 2148**

**Ph: 1300 768 284**

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

## **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	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 expressly authorizing us (Tax Refund on Spot ABN 49124038946 Tax Agent no 78339009) to add you as our client in Tax Agent Portal & to access your records from Tax Agent Portal. Various methods to fill your personal details are:- Filling form on our website, Mobile Apps, Email, Over the phone, Personal visit, filling information on our advertisement in google and other social media platforms, Filling information in link provided in SMS/Email/Social Media platform – Facebook/Instagram/TikTok/Twitter/YouTube & Others
- **Purpose, Scope and Output of the Engagement**  
We provide GST & 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 try our best and 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 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 correctly in taxpayer income tax return. Your 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 when we provide taxation services to you. We have obligations under the *Privacy Act 1988* (Cth) (as amended) (**Privacy Act**). We will collect the personal information in accordance with the Privacy Act. 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 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 to facilitate the preparation of accurate returns. It is your responsibility to keep all invoices, income & expense records for next five years.

- **Your responsibilities for taxation services**

A taxpayer is responsible under self-assessment to keep full and proper records 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 five (5) 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. You will receive a Secure link to “View and Approve” All these documents – Draft Tax Return, Tax Invoice for approval, Draft Tax Calculation estimate before and after our Fees, Draft Income Tax return for all years of ATO lodgment based on information provided in ATO Portal and info/documents provided by you as per recent interview. All the Fees and Charges are clearly visible in all these documents.

### **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 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 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 FBT. 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 involves 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. We may ask client to pay our fees upfront also (depends on case to case).

If we find that client is providing wrong taxation information, then we will 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 your identity – personal details and details from ATO notice of assessment, your tax refund last year, your partner's 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. You will be receiving 2 Reminders every day - Regular email/ SMS /phone calls for completion of your income tax return – personal details, bank details, ID upload, providing receipts / PAYG summary etc. Please note that by registering in our system, you are accepting terms of our service that that you will receive 2 reminders everyday(SMS& Emails-For information/ authorization)

In case you want to remove your case from daily reminders, then you must email us at [enquiry@taxrefundonspot.com.au](mailto:enquiry@taxrefundonspot.com.au) and we will reject your file. Once you register in our website, you are automatically subscribed to our newsletter. Once you have registered your details in our website, you have automatically 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 – there is Unsubscribe option at end of Newsletter. For SMS- reply STOP and any future SMS will STOP

- **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. We understand that all Taxpayers are not familiar with use of email communication. Authority received via any of these methods will be treated as valid authorization on your behalf for lodgment of your Tax return with ATO. You must also provide your identity documents before lodgment (as per ATO requirement). If you refuse to provide ID documents, then we may refuse to lodge your tax returns (as per ATO policy)

- **Our Online estimate**

You understand and accept that our website ([www.taxrefundonspot.com.au](http://www.taxrefundonspot.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 website.

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. ATO processing time for refund processing is 7 to 10 working days. However, since ATO can take longer, and we are not liable for ATO delays

- **Fees in our website**

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 & efforts involved in preparing and lodging the tax return is different in all cases. Fees also depends on the fact if client wants to pay fee upfront or fees out of tax refund or wants instant tax refund.

- **On Spot Tax refund**

1 Hour tax refund is available for selected clients only. It is premium service and only selected clients are eligible. Your records will be checked, questions will be asked about your debts with ATO, CSA and Centrelink and then accountant will decide if you are eligible for 1-hour refund. Clients do not have a right to 1 Hour refund. Normal time for ATO refunds is 7 to 10 working days (subject to ATO processing). We have sole discretion to approve or reject 1-hour refund and we do not to provide reasons for that. We also have sole discretion to decide amount of 1-hour refund (Max \$1000) and it is up to client to approve or reject the offer. In case of 1-hour refund, higher fees are applicable. Two sets of fees are applicable – one for normal tax return lodgment and other for on spot refund. Fees, eligibility, and amount of on spot refund is decided on case-to-case basis. 1 Hour refund is not paid from ATO, it is paid as advance from Tax Refund on Spot. 1 Hour refund and associated fees will be deducted from your refund once paid by ATO in our trust bank account.

- **Fees recovery**

Once you engage us as tax agent, you are accepting our condition that any old amount owing to us can be deducted from this year tax refund. This means that if you have used our services in the past and our invoice is still unpaid, then that unpaid invoice will also be deducted from ATO refund this year. This means that your current year refund will be reduced by current year invoice (fees and 1-hour refund) And prior year unpaid invoice (fees and 1-hour refund). You accept that we have right to claim unpaid invoice from last 10 years from your current year tax refund issued by ATO in our trust bank account. In case we receive tax refund for ATO in our trust account but we did not render any service to you in this year, even then we have right to recover our Old unpaid invoice from your tax refund and you will be getting balance after old invoice is paid.

○ **Unsolicited refund from ATO in Trust account**

This applies in situation when you have or have not used our services in past and ATO has paid your current tax refund in our trust bank account. This usually happens when you fail to update your Bank details with ATO and ATO pays money in our trust account.

In this case, we will try to contact you to get your current Bank details for payment of refund. In case you are not contactable, then we will pay Tax refund back to ATO.

For payment to ATO, we would need ATO BPAY code relevant for your tax profile. Each taxpayer has got different BPAY code with ATO since Reference no is unique for each taxpayer and there is no Generic BPAY code for all taxpayers

To get that BPAY code, we would need to add you as client in Tax Agent portal.

In order to get BPAY code for payment of your tax refund back to ATO, you are authorizing us to add you as client in Tax Agent Portal. Also, we would deduct \$99 plus GST as administrative fees for above work. (For each payment to ATO). Any Unpaid invoice owed by you (for prior years) will also be deducted in this case

○ **Ownership of Documents**

All original documents obtained from you arising from the engagement will 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.

○ **Express authority to add in ATO Portal**

Once you have engaged us in preparation of ITR and authorized lodgment of your ITR, you are giving us express authority to add you in our Tax agent portal (multiple times) till your income tax return is finalized by ATO. Why is this required? This is required so that we can constantly check progress of your ITR and contact ATO if any information or document is required by ATO to finalize your ITR. ATO will not deal with us if you are not our client and in our ATO portal. As part of tax agent duty, we need to ensure that your ITR is processed by ATO in timely manner and any ATO queries are handled in professional manner, we need this authority from you. You understand and accept that we may have to add you multiple times in Tax Agent Portal in this case. However, if you want to revoke this authority, you must email us from your registered email ID to [enquiry@taxrefundonspot.com.au](mailto:enquiry@taxrefundonspot.com.au) and then we will remove you as our client. Verbal instructions will not be accepted since it is difficult to identify the client on the phone.

○ **Express authority to change Bank details in ATO Portal**

Once you have engaged us in preparation of ITR and authorized lodgment of your ITR, you are giving us express authority to change Bank details (multiple times) in Tax agent portal till your income tax return is finalized by ATO. Bank details will be changed to your nominated financial details (as per your ITR lodged by us). These may be your bank details or our trust bank account. Why is this required?

This is required so that we can ensure that Tax refund issued by ATO comes quickly to your nominated bank account. Sometimes, ATO does not automatically update bank details from your ITR and it carries forward your Old bank details. Your Old bank details on ATO file can be your old personal bank account (sometimes it is closed) or your prior year accountant trust bank details.

In both cases, it will cause massive delays for you to receive refund in time. As part of tax agent duty, we need to ensure that you get your ATO refund quickly, we need this authority from you.

You understand and accept that we may have to change (multiple times) your nominated financial institutions in Tax Agent Portal (multiple times) in this case.

You are giving us express authority to continuously match Bank details on ITR with bank details in ATO portal. You are expressly authorizing and instructing us to amend bank details in ATO portal so that it matches with bank details mentioned on your ITR lodged with us. This authority will remain till your refund is issued by ATO. However, if you want to revoke this authority, you must email us from your registered email ID to [enquiry@taxrefundonspot.com.au](mailto:enquiry@taxrefundonspot.com.au) and then we will remove you as our client. Verbal instructions will not be accepted since it is difficult to identify the client on the phone.

**Express authority to lodge Amendment** – Once you have engaged us in preparation of ITR and authorized lodgment of your ITR and ATO rejects your return on the ground that it is already lodged, you are giving us express authority to lodge your ITR as an Amendment.

Why Express authority to lodge Amendment is this required?

Sometimes, Taxpayer forgets to put all claims and deductions in their original tax return or provides incorrect personal or income details in ITR. As per ATO rules, you must include all correct personal details, correct income and relevant claims in your ITR. If any change is required in ITR, ATO requires you to lodge amendment in 2 years.

**Our procedure-** Once you have submitted your ITR with us and we find out later that your ITR is already lodged. In this case, we will contact you via email and phone call. We will notify you that your personal and income details (as provided to us) in your ITR will be lodged as amendment with ATO. You are expressly authorizing and instructing us to lodge your ITR as Amendment in this case. As part of tax agent duty, we have duty to ensure that your personal and financial details (as provided by you to us) are correctly reflected in your ITR. To discharge this obligation, we need this express authority from you. You are giving us express authority to lodge your income tax return as amendment in this case . However, if you want to revoke this authority, you must email us from your registered email ID to [enquiry@taxrefundonspot.com.au](mailto:enquiry@taxrefundonspot.com.au) and then we will not lodge it as Amendment. Verbal instructions will not be accepted since it is difficult to identify the client on the phone.

**Express authority to lodge Non lodgment advice** – For the years you give us authority to lodge your ITR and it is found that you meet the conditions of lodging non-Lodgment advice via Tax agent portal... then in this case, Non lodgment advice will be lodged via Tax agent Portal (instead of Full ITR). Why is this required?

It is faster and easier to lodge Non lodgment advice and it is immediately reflected on client tax record. ATO gives you option to lodge non-lodgment advice instead of full tax return (if their conditions are met). It also reduces chances of ATO charging penalty of Failure to lodge tax return in time.

You are expressly authorizing and instructing us to lodge your Non lodgment advice (instead of full ITR) if all ATO conditions of non-lodgment advice is met.

However, if you want to revoke this authority and you want full tax return to be lodged for all the years , you must email us from your registered email ID to [enquiry@taxrefundonspot.com.au](mailto:enquiry@taxrefundonspot.com.au) and then we will not lodge this advice. Verbal instructions will not be accepted since it is difficult to identify the client on the phone.

- **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: Enquiry@taxrefundonspot.com.au](mailto:Enquiry@taxrefundonspot.com.au) Phone: 1300768 284

Postal: Tax Refund on Spot PO BOX 41 BLACKTOWN NSW 2148

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 acceptance of ALL terms and conditions mentioned in this document.

You must read & accept all the terms of engagement present in this document. 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. Separate engagement letter is not issued. Your registration in our website will be treated as acceptance of our terms and conditions. You are FREE TO TAKE LEGAL Advice before entering your details / engaging us . In case you do NOT agree to any conditions as mentioned here, please email us from your Registered Email and we will remove you as our client.

Separate client registration is not required every year. Client is registered only once in our website. You must inform us every time your communication details changes (email or phone no). As part of ATO procedure, you must identify every time you lodge you ITR with us.

## **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 declare that you hold all necessary records including tax invoices and logbooks (when required). You declare that Tax Invoice requirements have been met.
- You declare that you are authorized to make this declaration.
- You declare that all the information on your tax return(s), including pre-filled information, is true and correct. You declare that all the income for the year lodged is included. You also declare that you have necessary receipts and other records – or expect to obtain the necessary evidence within a reasonable time of lodging this tax return- to support your claims for deductions and tax offsets.
  - You also agree that Tax Refund on Spot should receive ATO correspondence related to your tax return “until otherwise advised”.
  - 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) and any unpaid invoice from prior years.
  - 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 must 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/cheque only after ATO releases your tax refund and eft/cheque 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. If you have any overdue invoice for past (for fees & on spot refund), then that amount will also be deducted once ATO releases refund.

- **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 2-3 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. It may take 1-2 days for you to receive money once paid by us.

- **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, Draft Copy of Income Tax returns, 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.

- **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.

- **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 is 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 14 days, 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 cannot 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.

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

Fee from Refund Option is NOT 1 Hour refund / On Spot Refund. Fee from Refund Service 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.

Accountant discretion applies 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 or PayPal details 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 fee 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.

- **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 must 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. Accountant discretion and 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 check 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 someone 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 payment will be made back to ATO or Cheque may be posted to you

## 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 your tax 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. 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: [enquiry@taxrefundonspot.com.au](mailto:enquiry@taxrefundonspot.com.au)

Postal: The Complaint Officer, Tax Refund on Spot

Phone: 1300768 284 PO BOX 41 BLACKTOWN NSW 2148

### **13. 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 for reply (14 days). Both the parties will first try to resolve the matter mutually. If Tax Refund on Spot (Xact Taxation Pty Ltd) and Taxpayer are unable to resolve the matter, then they can file the case in Blacktown Court.

### **14. 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.

### **15. 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@taxrefundonspot.com.au](mailto:enquiry@taxrefundonspot.com.au) and we will email you the soft copy.

- 16. Providing ID for Tax return Lodgment** -You confirm that you need to provide your Identification documents (Driver's license, Medicare, Birth certificate etc. for us to identify you. This is mandatory requirement from ATO to confirm your identity and to prevent identity theft. You confirm that you authorize to provide the personal details presented and You consent to your information being checked with the document issuer or official record holder via third party systems for the purpose of confirming your identity.
- 17. \$20 Welcome Payment** - This payment is for new clients registered on our website. In order to receive this money, they must provide their details correctly - Full Name , TFN, Date of Birth, Email. Then Information will be matched with ATO Records. If any of information is not matching, then system will decline \$20 Welcome Payment. Our Management Team reserves the right to decline \$20 Welcome Payment and we do not have to provide reasons for that. We normally decline if we suspect someone is misusing this system.
- 18. \$20 Referral Payment** - This payment is done when your friend registers on our website using your Referral Code. In Order to receive this money, your friend must provide their details correctly - Full Name , TFN, Date of Birth, Email and Your Referral Code. Then Information will be matched with ATO Records. If any of information is not matching, then system will decline \$20 Referral Payment. Our Management Team reserves the right to decline \$20 Referral Payment and we do not have to provide reasons for that. We normally decline if we suspect someone is misusing this system.
- 19. Why Actual Refund is Less than Expected?** Actual refund can be less than expected because of these reasons – ATO received updated income from your Employer/Banks/Contractor and does assessment based on recent income. This normally happens in month of June- August since ATO updates your income on regular basis. In June- August, ATO receives regular updates of your income, so your actual refund can vary from expected refund.
- 20. Process of Tax Return Approval** - Once you register, then the Tax Accountant will call and take your Telephonic Interview. Tax Accountant will ask you to send all documents & information for your income & deductions and detailed discussion of your tax affairs will be held. Soon you will receive an email with Secure link to “View and Approve” All these documents – Draft Tax Return, Tax Invoice for approval, Draft Tax Calculation estimate before and after our Fees, Draft Income Tax return for all years of ATO lodgment based on information provided in ATO Portal and info/documents provided by you as per recent interview. All the Fees and Charges are clearly visible in all these documents. You need to Upload your ID (as per ATO rules) and provide your Bank details. If you have any queries, then you can send a secure message to the accountant directly.

21. **Fraud & No Authorization to Tax Return Approval** – In case someone has access to your personal & taxation information, and they used it to lodge Tax return with our Company. You need to notify us immediately via Email. We will take these steps URGENTLY - We will make official complaint in ATO & Police & Bank. We will ask for recovery of funds (if payment has already been done). We will remove client from Tax Agent Portal. We will also mark your profile as FRAUD, so that we do not deal with your profile in future. You are advised to report this matter to police & ATO so that ATO can issue you with compromised TFN.
22. **Cheque Deposit & Coin Deposit in your Account** – In case we suspect (at any time) that someone may be misusing client Identity for Taxation purposes, we will be visiting Your Bank branch and verifying your name with Bank details provided (to confirm your identity). We may make Cheque deposit or a coin deposit in your Bank account - just to confirm your identity. This is required since we have strict obligations for Identity Check and clients do not have ID documents all the time.
23. **Authorization to Lodge before 1 July 2023-** In case you have authorized to lodge your 2023 Tax Return before 1 July 2023- We will lodge your 2023 tax return on/after 1 July 2023. Tax Office takes 2-3 weeks from 1 July 2023 to release 2023 Tax Refund.
24. **Reasons for Delay in Refund after 2 weeks-** ATO Can take more than 2 weeks to release the refund and we do NOT have any control on ATO Process. Common reasons for delay are – Debt verification with ATO/Child Support agency/ Centrelink, Verification with employer for income & taxes paid, Other income verification by ATO, Identity fraud suspicion by ATO and other undisclosed reasons. Please note that Tax Office is not legally obliged to disclose the reasons of the delay and we do not have any control on it. We can only Call Tax Office and try to resolve the issues. In Short, we do NOT GUARANTEE that Tax fund will be issued in 2 weeks by Tax Office.
25. **Outsourcing and Offshoring of Tax Services-:** As required by TPB Practice note TPB(PN) 2/2018 - Outsourcing and Offshoring of Tax Services – You are giving Tax Refund on Spot Express Consent to share these details overseas – Your Name, Mobile no, Email, Expected tax refund and fees/charges. You are giving express consent to receive phone calls from SEG Services regarding Authorization for lodgment of your tax return. You agree that once you register on our website, Accountant from Local Blacktown Office will take interview and send you draft documents – Draft tax returns/ tax invoice/calculation sheet and other docs. Then Call Centre staff from overseas may call you asking your authority for lodgment. Your concerns will then be forwarded to Sydney Accountant for re-estimation and Sydney accountant will then re-send draft documents. Offshore Call Centre Staff is in SEG Services & Solutions, Inc located in Philippines. If you do not want to give authorization, please email us and we will ensure your details are not shared.

## 26. 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 understand that tax laws impose heavy penalties for giving false or misleading information. 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 confirm that you have all receipts or documentation necessary to substantiate the claims in my tax return and you will make them available if required by the Tax office; You have all necessary records including tax invoices and logbooks (when required). You declare that the tax invoice requirements have been met.
- You declare that the information provided to Tax refund on Spot for lodgment of tax return is true and correct and you are authorized to make this declaration.
- You have received a Secure link to “View and Approve” All these documents – Draft Tax Return, Tax Invoice for approval, Draft Tax Calculation estimate before and after our Fees, Draft Income Tax return for all years of ATO lodgment based on information provided in ATO Portal and info/documents provided by you as per recent interview. All the Fees and Charges are clearly visible in all these documents.
- 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 [www.taxrefundonspot.com.au](http://www.taxrefundonspot.com.au). You understand that once you digitally approve Draft Tax return, then it will be lodged to ATO.
- You have understood and accepted various figures as mentioned in Refund Calculation Sheet, Draft Income Tax Return, 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.

- 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.
- You confirm that Tax Refund On Spot is authorized to Add you as client MULTIPLE times – Till the time your Tax return is processed by ATO. You can cancel the authority by written email only .
- You confirm that Tax Refund On Spot is authorized to Alter your Bank details in Tax Agent Portal to match with your Tax return MULTIPLE times – Till the time your Tax return is processed by ATO. You can cancel the authority by written email only.
- 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.
- The information provided to Tax Refund On Spot for the preparation of this tax return is true and correct, and You accept Terms & Conditions for Tax Refund On Spot and You authorize Tax refund on spot to lodge your tax return with ATO
- You confirm that you authorize to provide the personal details presented and You consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.



**ABN: 49 124 038 946**

**Blacktown: Level 1, 6 Main Street Blacktown NSW 2148**

**Ph: 1300 768 284**

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

## **PRIVACY POLICY**

### **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
- 2.3.** We may verify the Bank details and name provided by the client through bank deposit or some other means.
- 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.
- 4.3.** Once you register in our website, then you will get daily notifications (SMS/ Email) For any missing information or approval.

**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. You are expressly informed that we may hire staff / contractors overseas and they will have access to your personal information – as required to process your income tax return. You do not any objection and you expressly consent to your information processed overseas.
- 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 analyses 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.

## **11. Providing ID for Tax return Lodgment -**

You confirm that you need to provide your Identification documents (Driver's license, Medicare card, Birth certificate etc.. in order for us to identify you. This is mandatory requirement from ATO to confirm your identity and to prevent identity theft. You confirm that you authorize to provide the personal details presented and You consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.