



ABN: 78 684 690 346
2B/146 Marsden St, Parramatta NSW
2150 Ph: 1300 000 501
Web: www.refundmytaxnow.com.au

TERMS & CONDITIONS FOR OUR SERVICES

Client Information and Authorisation

By submitting your details through our website or any other platform, you give REFUND MY TAX NOW (ABN 78 684 690 346, Tax Agent No. 26295450) explicit permission to add you as a client on the ATO Tax Agent Portal and to access your tax records, including your income tax account, integrated client account, and other tax-related information.

You may provide your personal details via various channels, including our website, mobile apps, email, phone, in-person visits, or by interacting with our advertisements and links shared through Google, SMS, email, or social media platforms such as Facebook, Instagram, TikTok, Twitter, YouTube, and Snapchat.

Purpose and Scope of Our Services

We offer GST and income tax return lodgement services in line with the professional and ethical standards set by the Accounting Professional & Ethical Standards Board (APESB) and Australian tax laws. Our work is strictly limited to preparing and lodging tax returns. We do not conduct audits or formal reviews and therefore do not provide any form of assurance. While our process is not designed to detect fraud, illegal activity, or errors, we will make you aware of any such issues if they come to our attention during the engagement.

Your Responsibilities and Confidentiality

All information we obtain during our engagement—whether provided directly by you or obtained otherwise—is treated with strict confidentiality. We will not disclose this information unless legally required or with your clear consent. As your tax agent, we are legally obligated to access and review your tax records to ensure all income is correctly reported. This includes checking both current and prior-year details with the ATO and providing tax advice based on that information.

Quality Assurance

Our firm maintains a quality control system that aligns with APESB standards. As part of this process, your file may be reviewed under our internal quality control program. By engaging our services, you agree that your records may be accessed for this purpose if required.

Collection of Personal Information

We may collect personal information from you or your representatives while providing our services. This is done in compliance with the Privacy Act 1988 (Cth). Your information is protected under the law and will not be shared unless required by the ATO or other authorised government bodies. We are legally bound to safeguard your personal data.

Your Obligation to Provide Accurate Tax Information

You are responsible for ensuring that all tax and accounting records you provide are complete and accurate. Our advice is based on the information you give us. Any errors or omissions in the information you submit are your responsibility.

Newsletter and Reminder Subscription

By registering with us, your email and phone number will be added to our communication system. You will receive newsletters and tax-related updates, as well as daily reminders (up to two per day via SMS or email) to help complete your tax return—such as providing ID, bank details, PAYG summaries, and other required information.

Your registration on our website or through other channels (phone, email, or ads on platforms like Google, Facebook, Instagram, Snapchat, Gumtree, YouTube, LinkedIn, etc.) automatically subscribes you to our email and SMS lists. If you no longer wish to receive these messages, you can unsubscribe at any time by clicking the “Unsubscribe” link in emails or replying “STOP” to SMS. If you want to stop all reminders and remove your file, please email us at enquiry@refundmytaxnow.com.au.

How We Contact You

We will contact you via phone, SMS, or email to discuss your tax return and ask for relevant details about your income and deductions. A free refund estimate will be provided if your tax situation is simple (e.g. PAYG income with minimal deductions). For more complex cases—such as business income, overseas earnings, or capital gains—preparing an estimate involves more time and effort, and fees will apply. You'll be informed of any charges before proceeding.

1 Hour Refund Eligibility and Identity Verification

Eligible clients may be offered a 1 Hour advance refund, but this is not guaranteed. Eligibility and the amount provided are determined on a case-by-case basis and are entirely at the discretion of our management. We also reserve the right to request upfront payment of fees, depending on the circumstances.

If we discover that a client has submitted false or misleading tax information, we will decline to provide services. If there is any suspicion that a Tax File Number (TFN) is being misused or stolen, we are obligated to report it to the ATO and police, in line with identity theft prevention protocols. If we suspect identity misuse, we may ask you to verify your identity by providing additional details, such as information from your ATO Notice of Assessment, prior year refund, your occupation, your partner's name, or your residential address. We may also require supporting ID documents, including a Medicare card, council rates notice, rental agreement, bank statement, bank card, birth certificate, or citizenship certificate.

If you are unable or unwilling to provide the requested documentation within a reasonable timeframe, we will decline to proceed with your case in accordance with ATO compliance policies.

Your Tax Responsibilities

Under Australia's self-assessment system, it is your duty to keep accurate and complete records that support your tax return. While the ATO generally accepts tax returns as submitted and issues assessments without changes, your return can be reviewed for up to five years after lodgement. If fraud or tax evasion is suspected, there is no time limit on reassessment.

Before authorising us to lodge your return, you must carefully review the draft documents we provide—including the draft tax return, tax invoice, and estimated refund calculation. These will be sent to you via a secure “View and Approve” link and will include your income, deductions, offsets, and applicable fees. You are responsible for verifying all details. Once you approve, we consider this your express consent that all information is correct, and we are not liable for errors after lodgement.

General Tax Information Disclaimer

Any tax tips, videos, blogs, or PDFs shared on our website or social media are for general guidance only. They are not tailored to your specific situation and should not be relied on as personal advice. You should consult a qualified tax professional or call the ATO (132 861) to confirm whether the information applies to you. We are not responsible for any actions you take based on general content unless we've personally reviewed your case. For accurate tax advice, please book a consultation with one of our accountants.

Cancelling a Lodged Tax Return

Once your tax return has been lodged with the ATO, it cannot be cancelled. However, it can be amended. You can request an amendment using the ATO's process here:

[ATO Amendment Instructions](#)

Please note, amendments usually take 4–8 weeks to process, and the ATO may request supporting documents, which can cause further delays in your refund. As registered tax agents, we're not authorised to cancel a lodged return, but we can process amendments if you provide the necessary documents and reasons. Additional fees will apply for this service.

Authorising Lodgement of Your Tax Return

You can authorise us to lodge your tax return using any of the following methods: digital signature, email, SMS from your registered mobile, or a physical signature if you visit our office. These methods are all considered legally valid for authorisation. In line with ATO regulations, you must provide valid ID documents before lodgement. If you fail to do so, we reserve the right to decline lodgement of your return.

Online Refund Estimate Disclaimer

Our website provides a quick tax refund estimate based on basic details you enter. This is only a general guide and should not be taken as a final figure. The actual refund and fee amounts may change after our accountants review your documents and match them with ATO data. We are not responsible for any discrepancies between the online estimate and the final lodged return. For an accurate calculation, you must register, upload your documents, and allow us to review your full tax situation. ATO refunds typically take 7–10 business days to process, but may take longer. We are not liable for any delays caused by the ATO.

Fee Disputes and Approval Process

Before we lodge your tax return, we will provide all related documents through a secure “View and Approve” link. This includes your draft tax return, estimated refund before and after our fees, and the tax invoice. All details—such as your income, deductions, personal information, and charges—are clearly shown for your review. Once you approve and upload your ID, the link will expire for security reasons. After your return is lodged, we cannot offer refunds for fees that were previously authorised.

Fee Structure on Our Website

Our service fees for preparing and lodging tax returns are not fixed and vary based on the complexity of your tax situation, the time required, and the type of service selected. While we provide a free estimate of your expected refund and fees, the amounts listed on our website are indicative only. Actual charges may differ depending on whether you choose to pay upfront, opt for payment from your refund, or select a fast refund service.

1 Hour Refund (Advance Refund Option)

A 1 Hour refund is a premium service offered only to eligible clients, based on a detailed review of your tax records and any outstanding debts with the ATO, Centrelink, or the Child Support Agency. This service is entirely at our discretion, and we are not obligated to approve or explain our decision. If approved, the maximum advance offered is \$1,000. Clients have no entitlement to this service, and it is not funded by the ATO—it is an advance paid by us. Two separate fees apply: one for the tax return lodgement and another for the advance payment service. These fees, along with the advance amount, will be deducted from your final ATO refund once it is paid into our trust account.

Recovery of Outstanding Fees

If you have any unpaid invoices from previous years, we are authorised to deduct those amounts from your current year's tax refund once it is received in our trust account. This includes both outstanding fees for tax return preparation and any prior advance refund payments. We reserve the right to recover overdue invoices up to 10 years old. Even if you haven't used our services this year but your refund is deposited into our trust account, we are still entitled to deduct past-due amounts. An additional fee of \$39 plus GST (\$43 total) will be charged for each overdue invoice.

Unsolicited Refunds from ATO

If the ATO sends your tax refund to our trust account despite you not engaging our services for the current year, we will make efforts to contact you for your bank details. If we don't hear back, the refund will be returned to the ATO. To do this, we'll need to temporarily add you as a client in our Tax Agent Portal to retrieve the ATO BPAY code—by registering with us or continuing, you authorise this action. A \$99 plus GST administrative fee will apply, and any outstanding debts from previous years may also be deducted before the refund is returned.

Ownership of Documents

All original documents you provide to us—such as PAYG summaries, payslips, receipts, bank statements, and logbooks—remain your property. However, we reserve the right to make copies for our records as part of delivering our service.

Authority to Add You to ATO Portal

By engaging us to prepare and lodge your tax return, you grant us permission to add you to our ATO Tax Agent Portal as many times as needed until your return is finalised. This allows us to monitor the progress of your return and liaise with the ATO on your behalf. The ATO will only communicate with us if you are officially listed as our client. If you wish to revoke this authority, you must email us from your registered email address. Verbal instructions are not accepted due to identity verification requirements.

Authority to Update Bank Details in ATO Portal

By engaging us to prepare and lodge your tax return, you grant us explicit permission to update your bank account details in the ATO portal as many times as needed until your refund is issued. These updates may involve switching between your nominated bank account and our trust account, depending on what's listed in your submitted return.

This is necessary because the ATO sometimes retains outdated bank information from previous returns, which can delay your refund—especially if that account has been closed or belongs to a previous accountant. To avoid delays, you authorise us to keep your ATO records aligned with the bank details provided in your current return.

If you wish to withdraw this authority, you must send us an email from your registered email address. Verbal requests will not be accepted for security reasons.

Authority to Lodge Amendments

If we discover that your tax return has already been lodged (perhaps by mistake or through a different service), and you have engaged us to prepare it again, you authorise us to lodge an amended return on your behalf.

Amendments are often necessary if your original return missed deductions, had incorrect income or personal details, or failed to comply with ATO requirements. As tax agents, we are obligated to ensure your return reflects accurate and complete information.

You'll be notified by phone or email before we proceed, and this authority allows us to make the amendment without requiring separate approval again. To revoke this authority, you must notify us by email from your registered address. Verbal cancellations are not accepted.

Authority to Lodge Non-Lodgment Advice

If you've authorised us to lodge your return and it turns out that you are not required to lodge for that year (according to ATO criteria), you authorise us to submit a non-lodgment advice on your behalf instead.

This process is faster, updates your ATO record immediately, and can help you avoid penalties for failing to lodge a return. If you prefer that we submit a full return anyway, you must email us from your registered email to withdraw this authority. We cannot accept verbal instructions for this request.

Confirmation of Engagement

By choosing to engage REFUND MY TAX NOW as your tax agent, you agree to be bound by all the terms and conditions outlined in this agreement. Partial acceptance is not permitted—our services are offered only under full acceptance of these terms.

When you submit your personal details on our website, that action will be treated as your formal agreement to our terms. We do not issue separate engagement letters. You are encouraged to seek independent legal advice before registering. If you disagree with any terms, notify us by email from your registered email address and we will remove you from our client list.

Client registration is a one-time process. You are responsible for notifying us if your contact details change. You must verify your identity each time you lodge a tax return with us, as required by ATO protocols.

Taxpayer Declaration for Lodging Returns

By authorising us to lodge your tax return, you confirm the following:

- You have provided accurate and complete information regarding all income sources—salary, business income, capital gains, foreign income, government payments, dividends, interest, and royalties.
- We have explained the applicable income tax laws to you, including what income and expenses must be reported.
- You understand there are significant penalties for providing false or misleading details.
- You have documentation (receipts, invoices, logbooks, etc.) to support all claims and deductions, and you will retain these records for at least five years, as required by law.
- You are legally permitted to make this declaration on your own behalf.
- All information in your tax return, including pre-filled data, is correct, and you have included all income.
- If needed, you will be able to produce supporting evidence for your deductions and offsets.

- You authorise REFUND MY TAX NOW to receive any ATO correspondence related to your tax affairs unless you inform us otherwise.
- You acknowledge that for “safe harbour” protection under tax law, you must provide all relevant tax information to us.
- If claiming work-related deductions over \$300, you understand written evidence is required.

You also confirm that you received the secure “View and Approve” link to review all documents—draft return, tax invoice, and refund estimate—before approving lodgement. You’ve reviewed all figures and authorised submission.

If you’ve chosen to have fees deducted from your refund, you authorise the ATO to deposit your refund into our trust account. We will deduct our fees, any advances paid, and any outstanding invoices before transferring the remaining balance to your nominated bank account via EFT or cheque. Transfers typically clear within 2–3 business days, and the payment method is at the accountant’s discretion.

REFUND MY TAX NOW is a registered tax agent with the ATO (Tax Agent No. 26295450). You can authorise lodgement through an online signature, email, SMS, fax, or in-person visit—there is no need to physically attend our office.

1 Hour Tax Refund Process

This service is intended for clients who require immediate funds. To assess your eligibility, our accountant will conduct a detailed review of your file, including checks for outstanding debts with the ATO, Centrelink, Child Support Agency, and other government bodies. Based on this review, we will determine the advance refund amount and applicable fees. The accountant has complete discretion to approve or deny the advance refund request. All figures—total refund, advance amount, and fees—will be provided to you for approval before the tax return is lodged.

Additional checks such as verifying income tax and GST debts with the ATO are required to process a 1 Hour refund. These are necessary to determine your eligibility, as any existing debts may reduce your final refund amount. However, despite these checks, we cannot guarantee the accuracy or completeness of your debt status with government agencies. Final outcomes may still vary based on undisclosed liabilities.

It is your responsibility to inform us of any known debts with the ATO, Centrelink, CSA, or debt collection agencies. Our checks are solely for assessing advance refund eligibility—not for confirming your complete debt history.

Advance Refund Discretion and Limits

The decision to grant an advance refund—and the amount offered (up to a maximum of \$1,000)—rests solely with the accountant. Not all clients will qualify, and we are not required to provide a reason for denial.

Balance Payment and Refund Release

Once your advance is issued, the remaining refund (minus our fees and any unpaid invoices) will only be paid to you after the ATO deposits your full tax refund into our trust account. Refunds are processed by EFT or cheque, which generally clear in 2–3 business days.

You do not have a right to request early release of any remaining refund after the advance is paid. We will release your remaining balance only after the ATO completes processing. If you have outstanding invoices (including fees or previous advances), those amounts will be deducted first. Late payment fees (\$43 per overdue invoice) and charges for ATO-related queries (\$79 + GST per call) may also be applied.

1 Hour Refund Payment Process

To receive an advance tax refund within one hour, you must provide your authorization between 9:00 AM and 3:00 PM. If authorization is received after 3:00 PM, payment will be processed on the next business day. This advance is a prepayment and will be deducted from your final tax refund once it is issued by the ATO.

After the ATO processes your return and sends the refund to our trust account, it may take 2–3 more business days for the remaining balance to reach your bank account.

Timing Disclaimer

While we initiate the payment within one hour of your approval, actual receipt depends on your bank. Funds may take 1–2 business days to appear in your account due to bank processing times.

ATO Delay Clause

If the ATO does not deposit your refund into our trust account within 30 days, we reserve the right to recover the advance and service fees by debiting your nominated bank account. You confirm that you have reviewed and accepted all figures (estimated refund, advance amount, fees, and tax return details) before giving authorization.

Fee Structure

Our fees vary based on the complexity of your tax situation and the time required by our accountants. You will receive a free quote for your estimated refund and fees before we proceed. The pricing listed on our website is indicative only and not fixed, as each client's situation is different.

Clients choosing the advance refund option will incur two separate charges:

1. Standard tax return preparation fee.
2. A premium fee for the 1 Hour Refund service.

Trust Account Agreement

We use a dedicated trust account for handling all client funds, including tax refunds from the ATO. By choosing our 1 Hour Refund service, you explicitly authorize the ATO to transfer your tax refund to our trust account.

Client Acknowledgement for 1 Hour Refund

You acknowledge and agree that:

- You'll receive a partial refund upfront.
- The remaining amount will only be paid after we receive your full refund from the ATO, which usually takes 7–10 business days but may take longer.
- The initial advance is paid by REFUND MY TAX NOW, not the ATO.
- Your final refund amount will be reduced by the advance and our fees.
- If the ATO has not paid your refund within 30 days, you authorize us to direct debit your bank account to recover the advance and any fees.
- You confirm you've received a detailed refund breakdown including the ATO estimate, our fees, and the advance amount.

Client Responsibilities for Advance Refunds

Any funds you receive as an advance are considered a loan, which will be deducted from your ATO-issued refund. You acknowledge that your balance refund will only be paid after we receive the full refund from the ATO, minus fees and the advance.

If the actual refund from the ATO is lower than expected—such as due to government debts—the difference (“shortfall”) becomes your responsibility. The shortfall includes:

- The advance you received
- All fees and charges
minus

- The actual refund paid by the ATO to our trust account.

You must repay this shortfall within 14 days of the ATO's assessment. If payment is not received on time, your bank account will be direct debited, and associated fees will be added to your balance. If the direct debit fails or remains unpaid, the matter may be referred to a debt collection agency, and you will be responsible for all associated recovery costs.

1 Hour Refund Service – Disclaimer

The 1 Hour Tax Refund is a **premium and optional service**, available only to selected clients based on a detailed eligibility review. Choosing this option does **not guarantee approval**, and higher fees (two sets) will apply. Eligibility and advance amount are determined individually.

By opting in, you acknowledge:

- You'll receive only a portion of your refund upfront.
- The **remaining balance** will be paid **after the ATO processes your return**, which usually takes around two weeks but may take longer.
- The **ATO refund will be paid into our trust account** (BSB: 062223 / Account: 11651904), not directly to you.
- The refund amount you receive from us will be **reduced by the advance and service fees**.
- If your refund from the ATO is not received within 30 days, you authorize us to **direct debit your bank account** to recover the advance and applicable fees.

Additionally:

- Your **postal address** on the tax return will be changed to:
PO BOX 3759 PARRAMATTA NSW 2124
- Your **daytime contact number** will be changed to:
1300 000 501

Debt Assessment with Government Agencies

Before approving an advance refund, we will check for any debts you may owe to:

- **ATO:** We'll review your tax agent portal and may contact the ATO directly.

- **Centrelink & Child Support Agency:** We may speak with you or arrange a phone or conference call to assess any outstanding balances or payment plans.

Important: Even with our checks, **we cannot guarantee or confirm** the status of your debts with government agencies. If any agency takes part or all of your refund, we are not liable. Our checks are solely for determining your 1 Hour refund eligibility.

Fee From Refund Option

If you choose not to pay your fees upfront, you can select the **“Fee from Refund”** service, where we deduct our fees from your tax refund after it is received. An **additional fee of \$39 + GST** applies to cover:

- Bank transfer or cheque processing
- Staff time for reconciliation
- Risk of unpaid fees (if ATO doesn't issue refund)

Refunds processed via this method may take an **additional 2–3 business days** once we receive funds from the ATO.

ATO Delay Clause

If your refund is not received by us within **30 days**, you authorize us to **direct debit your bank account** for the amount of the service fees. You acknowledge that:

- The fee amount was disclosed to you before you approved the return.
- You received a full breakdown including your estimated refund, draft tax return, invoice, and fee quote.
- By approving the refund service, you accepted all figures and authorized us to proceed.

Trust Account & Refund Handling

We maintain a dedicated **trust bank account** for managing all funds received from you or on your behalf—such as ATO-issued tax refunds.

By choosing the **“Fee from Refund”** option, you explicitly **authorize the ATO to deposit your refund into our trust account**. If your refund isn't received within **30 days** of lodgment, you give us permission to **direct debit your nominated bank account** for our service fees.

Your tax return will also include:

- Our **postal address**: PO BOX 3759, PARRAMATTA NSW 2124
- Our **trust bank account details**: BSB 062223 / Account 11651904
- Our **contact number**: 1300 000 501

Fee Structure & Estimates

Tax return preparation fees **vary** based on the complexity of your case and the accountant's time involved.

You will receive a **free quote** for both your estimated refund and applicable fees.

Any fees shown on our website are **indicative only** and not fixed—they can change depending on your individual circumstances and supporting documentation (e.g., income statements, deduction records, rental or business income details).

Fee from Refund – Disclaimer

This service is **not** the same as the “1 Hour Refund” or Advance Refund.

You **do not receive any upfront funds**. Instead, we deduct our fees **after** receiving your refund from the ATO.

Eligibility is decided **case-by-case**, and you **are not guaranteed access** to this option. It is subject to **accountant approval**.

Fee Upfront Option

This option is for clients who prefer to **pay fees in advance**. In this case:

- Your **own bank details** will be listed on the tax return for direct payment by the ATO.
- Refunds are typically processed in **7–10 working days** (subject to ATO delays).
- If your bank details are missing or incorrect, we may use our **trust account details** for refund processing and then transfer the full amount to you **without additional charge**.

Fee Disputes

Paying fees upfront **does not guarantee** that your tax return will be lodged.

If extra work is required or missing information delays lodgment, additional fees may apply.

If you choose not to continue after being informed of updated fees, we will **refund your upfront payment**.

Once your return is **lodged with the ATO**, refunds of our service fee will be handled on a **case-by-case basis** and are generally **not provided**.

By Choosing Fee Upfront Option, You Acknowledge That:

- Refunds are only issued **after the ATO releases them** (typically 2 weeks, but delays are possible).
- **No advance payments** will be made under this option.
- The **ATO or other agencies** (e.g., Centrelink, CSA) may reduce your refund if you have outstanding debts.
- Details submitted online **may change** after verification by the accountant.
- Your tax return may include our:
 - **Phone number:** 1300 000 501
 - **Postal address:** PO BOX 3759, PARRAMATTA NSW 2124 (in rare cases)
 - **Trust bank account:** BSB 062223 / Account 11651904 (if needed)

Disclaimer for Upfront Fee Payments

Paying your fee upfront **does not guarantee** that your tax return will be lodged. The return must first pass a full review by our accountant.

If additional work is required due to complexity or further checks, **extra charges may apply**, which must be paid before we proceed.

Approval for upfront fee lodgment is subject to **accountant's discretion** and **all applicable terms and conditions**.

Nominated Bank Account Responsibilities

ATO requires a **valid bank account** for all refunds. They **no longer issue cheques** unless specific exceptions apply.

- **Incorrect Bank Details:** If the bank details you provide are incorrect, you **could lose your refund**, as the ATO may not verify ownership of the account. Please double-check your details before submission.

- **Third-Party Accounts:** If you nominate a friend or family member's bank account, you **assume full responsibility** for retrieving your refund. Neither ATO nor Refund My Tax Now can verify ownership or assist in recovery.
- **Losses are at your own risk.**
- **No Bank Details Provided:** If no valid bank account is supplied, or if EFT is rejected, the refund may be **returned to the ATO or a cheque posted to your address.**

Taxpayer's Substantiation Declaration

- You confirm that Refund My Tax Now has informed you of the **legal requirement** to keep evidence (receipts, invoices, diaries, logbooks) for **at least five years** after lodging your tax return.
- Documents must include: **supplier name, ABN, address, date, amount, GST, and nature of service or goods.**
- You understand that providing **incorrect or false information** can lead to **penalties, interest, or prosecution** by the ATO.
- If you are an Australian resident, you must declare **all income**, including **overseas earnings and capital gains.**

Copyright, Trademarks & Legal Protection

- The Refund My Tax Now website and systems contain **copyrighted materials and trademarks** protected under Australian law.
- You may not **copy, resell, reproduce, or reuse** our software, branding, content, or documentation without **written permission**.
- Any **unauthorized use** of our tax software, branding, or this document may incur **legal penalties exceeding \$100,000 AUD.**

- Prohibited actions include:
 - Attempting to **access or download** our source code
 - **Disrupting** website functionality or spreading malware
 - Using our **trademark or brand image** without authorization
 - Reproducing any portion of this **Terms & Conditions document** without consent
- By engaging our services, you also agree to **indemnify Refund My Tax Now**, including its staff and partners, against any liability, claims, or legal expenses arising from misuse or violations.

1. Tax Refund & Fee Estimator – Not Final

The refund and fee amounts shown on our website are **only estimates**. Actual figures may vary once your documents are reviewed by our accountant. If changes occur due to updated income, deductions, or offsets, we will notify you and seek approval before lodging. Any fee changes due to extra time or complexity will also be shared before finalizing.

2. Complaints & Legal Jurisdiction

If you have any complaints about our services, terms, or privacy policy, please contact us:

- **Email:** Enquiry@refundmytaxnow.com.au
- **Phone:** 1300 000 501
- **Mail:** PO BOX 3759, PARRAMATTA 2124

We aim to respond within **14 days**. If you're unsatisfied with the resolution, you can escalate your complaint to the **Tax Practitioners Board (TPB)** at <https://www.tpb.gov.au/complaints>. You can also check our registration at <https://www.tpb.gov.au/public-register>.

3. Electronic Lodgment Declaration

By choosing to lodge electronically, you agree to **retain this declaration for five years**. The ATO may share your information with other authorized government agencies (e.g. Centrelink, Child Support, ABS) as required by law.

4. ATO Notice of Assessment (NOA)

Once we receive your NOA or ATO correspondence, it will be mailed to your nominated postal address the **same day**. If not received, email us for a digital copy.

5. ID Verification Requirement

To meet ATO regulations and prevent identity fraud, we require valid ID (e.g. driver's licence, Medicare, birth certificate). Your ID will be verified using **secure third-party systems**, and a small **DVS verification fee** will apply (listed in your tax invoice).

6. Why Refunds Can Be Lower Than Expected

Refunds may be reduced if the ATO receives updated income data (e.g. from banks or employers), especially during **June to August** when reporting updates are frequent.

7. Tax Return Approval Process

After registration, our tax accountant will conduct a **video call interview**, verify your ID, and collect your income and deduction details. You will receive a **secure VIEW & APPROVE link** containing:

- Draft tax return
- Fee estimate (before and after deductions)
- Tax invoice
- Lodgment year breakdown
You must upload ID, confirm your bank details, and can message the accountant for clarification.

8. Fraud and Unauthorized Lodgment

If someone fraudulently lodges your return using your data, email us **immediately**. We will:

- Report the issue to ATO, police, and your bank
- Remove your details from our system
- Flag your TFN as compromised
We strongly recommend you also report the incident to ATO and police.

9. Cheque or Coin Deposits for Identity Checks

In case of suspected identity fraud, we may verify your identity directly with your bank by depositing a **cheque or small coin amount**. This step ensures your bank details match your name. Even with valid ID, we reserve the right to reject the file if fraud is suspected.

Early Lodgment Authorization

If you approve your **2024 tax return** before 1 July 2024, we will lodge it **on or after 1 July 2024**. Refunds will be processed by ATO within **2–3 weeks** after this date.

ATO Refund Delays Beyond 2 Weeks

The ATO may take longer than 2 weeks due to:

- Debt checks (ATO, Centrelink, CSA)
- Employer income verification
- ID fraud review
- Other internal reasons (not always disclosed)

We do **not guarantee** a 2-week refund timeframe and have no control over ATO processing times.

Offshore Services & Express Consent

In accordance with TPB Practice Note TPB(PN) 2/2018, you give **explicit consent** for us to share basic info (name, phone, email, refund estimate, fees) with our **Philippines-based call centre: SEG Services & Solutions, Inc.**

- Your local interview will be conducted by our Blacktown or Parramatta office.
- Overseas staff may call you to confirm authorization, then forward it to our Sydney team for final review.
- If you don't wish to share data offshore, email us and we'll remove your details from external access.

2025 Estimate vs Actual Refund

If you authorize your 2024 return **before 1 July 2024**, please note:

- ATO only processes 2024 returns **after 1 July**
- ATO income updates in **June–August** may change your actual refund
- Any difference between estimate and actual refund is due to **ATO updates**
- We will **call, SMS, or email** you with updates before lodgment
- Once authorized, the return will be lodged based on **current ATO data**
- You are expected to **review and approve** the full set of documents before lodgment

Taxpayer Declaration

By signing and submitting your tax return through REFUND MYTAX NOW, you confirm and agree to the following:

- You have disclosed **all sources of income**, including net capital gains, for the relevant financial year. All claims for deductions and tax offsets are made based on your explicit instructions and with your assurance that they meet the relevant tax laws.
- You understand that **false or misleading information** can attract serious legal penalties. You agree to **indemnify REFUND MYTAX NOW** against any loss resulting from inaccurate or dishonest information provided by you.
- You confirm that you possess **supporting documents**—such as receipts, tax invoices, and logbooks—required to substantiate the claims made in your tax return. These will be made available to the ATO upon request.
- All the details provided to REFUND MYTAX NOW for preparing and lodging your tax return are **true and accurate**, and you are fully authorized to make this declaration.

- You acknowledge receiving a **secure link to review and approve** the following documents:
 - Draft tax return
 - Draft calculation sheet (before and after fees)
 - Tax invoice
 - Estimated refund summary
 - ATO lodgment history based on data from the ATO portal and your interview.
- You confirm receiving a **copy of your tax return** that shows your income, deductions, estimated refund, and all applicable fees. You've read and accepted all **terms and conditions** in this document and on our website www.refundmytaxnow.com.au
- You understand the figures in the Refund Calculation Sheet, including:
 - Estimated refund
 - Tax agent fees
 - Advance amount paid to you
 - Balance amount payable after ATO releases the refund
- If you opted for "Fee from Refund" or "Advance Refund," you authorize REFUND MYTAX NOW to have your tax refund deposited into our **Trust Account**, from which we will deduct our fees and any advances paid.

- You acknowledge that signing your tax return **digitally or via email/SMS** is legally equivalent to signing a physical form. You confirm that this declaration is made **voluntarily and without coercion or impairment**.
- You accept all **terms and conditions** stated herein and authorize **TAXCELLENCE Pty Ltd** (Registered Tax Agent No. 26295450) to prepare and lodge your income tax return with the Australian Taxation Office (ATO).
- You agree to a **\$39 + GST fee for each overdue invoice** and **\$79 + GST for each ATO call** made on your behalf.
- You authorize REFUND MYTAX NOW to:
 - Add you as a client in the ATO Tax Agent Portal **multiple times** until your return is processed (unless revoked via written email)
 - **Update your bank details** in the portal to match your return as needed (also cancellable via written email)
- You confirm that you have **carefully reviewed every page** of your income tax return, including supplementary or business sections if applicable, and everything is true and correct.
- You understand that ATO assessments may take longer than **two weeks**, and that your refund amount is an estimate based on current information. The **final assessment is solely determined by the ATO**.
- You consent to REFUND MYTAX NOW verifying your ID using **secure third-party systems** as required by law.

TAXCELLENCE PTY LTD T/A REFUND MYTAX NOW ABN: 78 684 690 346

Shop 2B/146 Marsden St, Parramatta NSW 2150 Ph: 0430 525 551

Privacy Policy

Introduction

Refund MyTax Now, operated by Taxcellence Pty Ltd, is committed to safeguarding your privacy.

We adhere to the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)** in the collection, use, storage, and disclosure of your personal information.

This Privacy Policy explains the types of personal and sensitive information we collect, how we manage that information, and your rights in relation to it. By using our services or visiting our website, you acknowledge and accept the terms outlined in this policy. We encourage you to read it carefully and contact us if you have any concerns or questions.

What Information We Collect

To provide our tax-related services, we may collect the following types of information:

- **Personal Identification:** Includes your name, date of birth, contact information (such as address, email, phone number), and forms of identification (e.g. driver's licence, passport, or government-issued ID) used for identity verification.
- **Tax and Financial Details:** Information necessary to complete and lodge your tax return, including your Tax File Number (TFN), income, employment, deductions, spouse or dependent details, and bank account details (BSB and account number) for refund/payment purposes.
- **Sensitive Information:** We generally avoid collecting sensitive information (e.g. health, ethnicity, beliefs, criminal history). However, in cases where it is required—such as claiming certain deductions or offsets—we will only collect this information with your **explicit consent**, in line with legal requirements.
- **Payment Details:** If you pay for services using a credit or debit card, your payment details may be collected and processed via **secure third-party systems**. We do **not store full credit card numbers** once payment is completed.
- **Digital Data:** When you use our website or online tools, we may automatically collect data like your IP address, browser type, device information, and browsing behaviour through cookies or similar tracking technologies. While not typically used to identify you directly, if any such data can be linked to you, it will be treated as personal information. (See **Cookies and Marketing** section for more details.)

Where certain details—such as your TFN—are required by law (e.g., for ATO lodgement), we will clearly inform you at the time of collection. Choosing not to provide specific personal information may prevent us from delivering some services, such as lodging your tax return.

How We Collect Your Personal Information

We collect personal information using a variety of lawful and fair methods. These include:

- **Directly From You:** Most of the personal and financial information we collect is provided by you. This may occur when you complete forms on our website (e.g. registration, tax return input, document uploads), communicate with us via phone or email, or meet with us in person. For instance, when you sign up with Refund MyTax Now, you'll be asked to provide details required to prepare and lodge your tax return.
- **Via Website and Online Interactions:** When you use our website or engage with our digital content (such as emails), we may automatically collect certain technical data using cookies, web beacons, and analytics tools. This can include your IP address, browser type, pages visited, and timestamps. (For more on this, see our **Cookies and Marketing** section.)
- **From Third Parties:** In limited situations, we may collect personal information from third parties, either with your consent or where it would reasonably be expected. Examples include:
 - **Government Agencies (e.g., ATO):** With your permission, we may access your income statements, superannuation data, and other relevant details from the Australian Taxation Office to assist with pre-filling or verifying your tax return.
 - **Identity Verification Services (DVS):** We use the Australian Government's Document Verification Service or accredited providers to confirm the authenticity of your ID documents (e.g. driver's licence or passport) in line with legal requirements.
 - **Previous Tax Agents or Financial Providers:** With your consent, we may contact previous accountants or financial institutions to obtain prior tax return records or relevant financial statements (such as interest or dividends).
 - **Referrals and Social Media:** If you are referred to us, we may receive limited contact information from the referrer with your approval. We may also collect details from your public social media profile or direct messages if you reach out via those platforms.

We will notify you where reasonable if we collect your information from a third party. If we receive **unsolicited information** that is not required for our services, we will take steps to destroy or de-identify it, as long as doing so is lawful and appropriate.

How We Use Your Personal Information

We use your personal information primarily to deliver our tax refund and related services, in line with legal obligations and your expectations. The main purposes for which we use your data include:

- **Delivering Tax Services:** Your personal and financial details are used to prepare, calculate, and lodge your income tax return with the Australian Taxation Office (ATO), and to complete any related tax documentation.
- **Verifying Your Identity:** We use the information you provide (such as ID documents or personal identifiers) to confirm your identity. This ensures the security of your tax information and helps us meet legal requirements for identity verification.
- **Managing Payments and Refunds:** We use your bank account information to process your tax refund or to debit service fees if authorized. Payment details like credit card information are only used for secure transaction processing and are not stored once processed.
- **Communicating With You:** We use your email address, phone number, and postal address to stay in touch about your tax return. This includes status updates, requests for additional documents, confirmations, responses to questions, and any service-related announcements.
- **Improving Our Services:** We may analyze aggregated or anonymized data to enhance the performance and usability of our website and services. Your personal information may also be used internally for staff training, quality checks, and maintaining service standards.
- **Marketing (With Your Permission):** If you've opted in or if it's allowed by law, we may send you updates about new services, tax tips, or special offers. You can unsubscribe at any time. We never use sensitive personal data for marketing unless you give explicit consent.
- **Legal and Regulatory Obligations:** We retain and use your information to meet our obligations under tax and privacy laws, respond to lawful government requests, manage complaints or disputes, and detect or prevent fraud or misuse of services.

We will never use your personal information for unrelated purposes without your consent, unless required or permitted by law. If any new purpose arises, we'll inform you or seek your approval as required by the Australian Privacy Principles (APPs).

How We Share Your Personal Information

We take the confidentiality of your personal data seriously and only share it when necessary—either to deliver our services, comply with legal obligations, or with your consent. We may disclose your information in the following situations:

- **To the ATO and Government Agencies:** As a registered tax agent, we provide your relevant tax details to the Australian Taxation Office when submitting your return. We may also be legally required to share your information with other government bodies or regulatory authorities—such as responding to court orders or law enforcement requests.
- **For Identity Verification (DVS):** When verifying your identity, we send personal details like your name, date of birth, and ID document number to the government's Document Verification Service or accredited providers. These services compare the information with official databases to confirm your identity.
- **To Trusted Service Providers:**
 - **IT and Cloud Vendors:** We rely on third-party services to host, store, or back up data securely. These providers only process your data on our behalf and must comply with strict confidentiality and privacy standards.
 - **Payment Platforms and Banks:** Your payment details may be shared with secure payment gateways or banking partners to complete transactions or deposit your refund.
 - **Professional Advisors:** In specific cases, we may share limited information with legal, accounting, or audit professionals—such as during compliance checks or when resolving a legal issue. These advisors are bound by confidentiality obligations.
 - **Other Partners:** Occasionally, we use providers for services like printing, mail delivery, marketing, surveys, or analytics. These partners only receive the data required to perform their job and must follow privacy best practices.

- **Within Our Corporate Group:** If Taxcellence Pty Ltd operates other related services or businesses, we may share your information internally for administrative efficiency or to offer relevant services. Any such internal sharing will follow the same privacy safeguards.
- **With Your Approval:** We'll only share your information with others (like your financial advisor or a nominated third party) if you explicitly instruct or authorize us to do so.
- **When Legally Required or Permitted:** Sometimes we are obligated to disclose information without your consent—such as when complying with a subpoena, helping with a fraud investigation, fulfilling anti-money laundering duties, or enforcing our rights.

No Sale of Your Personal Information

We do **not** sell, rent, or trade your personal information to third parties for marketing purposes. Your details will **never** be shared with outside companies for advertising or promotional use unless you give us explicit permission. If we ever need to use or share your information for any purpose not already listed in this policy, we will either obtain your consent or ensure it complies with the Privacy Act.

Sharing Information Overseas

Your personal information may sometimes be stored or processed outside Australia. In these instances, we take strict measures to ensure your data remains protected and handled according to Australian privacy laws:

- **Cloud & IT Systems:** Some of our secure platforms and service providers operate overseas. This may result in your data being stored in places like the United States, the European Union, or similar locations. We only work with providers who have strong privacy and security standards.
- **Overseas Support Staff:** On occasion, some services like technical or customer support may be handled by personnel outside Australia (e.g., in the Asia-Pacific or North America). These providers are required to meet our data protection standards and the Australian Privacy Principles (APPs).

By using our services, you consent to this overseas handling of your information. Where applicable, we remain accountable for ensuring your privacy is protected—unless an exception under the law applies.

Data Security and Storage

We implement strong security measures to protect your personal data from loss, misuse, or unauthorised access. These include:

- **Secure Platforms:** Our website uses SSL/TLS encryption (the padlock symbol in your browser) to protect your data during transmission. Information is stored on secure servers with encryption and strict access control.
- **Internal Access Controls:** Only authorised staff can access your personal information. All employees and contractors are bound by confidentiality obligations and trained in data privacy procedures.
- **Physical Security:** Any physical documents we hold (such as printed forms or IDs) are kept in locked and restricted-access facilities. Once no longer required, they are securely destroyed.
- **Data Retention & Disposal:** We keep your data only as long as legally necessary—e.g., tax records may be retained for several years. When it's no longer needed, we destroy or de-identify it securely (e.g., shredding, secure digital deletion).
- **Payment Security:** All online payments go through secure, PCI-compliant processors. We never store your full credit card details.
- **Monitoring & Testing:** We routinely review and update our security systems, conduct audits, and test for vulnerabilities to stay aligned with best practices.

While we use industry-leading measures, no digital system is completely risk-free. In the event of a data breach likely to cause serious harm, we'll notify you and the **Office of the Australian Information Commissioner (OAIC)** under the **Notifiable Data Breaches** scheme.

Accessing, Updating, or Deleting Your Information

You have the right to request access to the personal data we hold about you. To do this, contact us directly (see **Contact Us** section). After confirming your identity, we'll usually provide access within 30 days. Most requests are free, but in cases requiring significant effort (e.g., archived data retrieval), we may charge a reasonable fee—we'll inform you beforehand.

We may deny access in limited cases, such as when:

- Granting access poses a risk to someone's safety;

- The request is unreasonable or frivolous;
- The data relates to ongoing legal proceedings;
- It infringes on another person's privacy;
- Or, where the law otherwise permits or requires us to deny access.

If we decline your request, we'll provide a written explanation and explain your rights for review or appeal.

Correcting Your Information

We aim to keep your personal information accurate and up to date. If you believe any details we hold are incorrect, incomplete, or outdated, you can ask us to update them. For example, if your name is misspelled or your contact details have changed, let us know and we'll fix it.

To process a correction, we may ask you to verify your identity and clarify which records need updating. We'll respond as quickly as possible (usually within 30 days). If we agree with the correction, we'll make the changes and confirm with you. If we can't change the information (e.g. if we disagree or can't alter an ATO record), we'll explain why and may note your disagreement on the record if you request it.

Deleting Your Information (Right to Erasure)

You can ask us to delete your personal information. We will comply when possible, but in some cases, we're legally required to retain records (for example, tax data that must be kept for at least five years under tax law).

If you request deletion:

- **And the data is legally required** (e.g. lodged returns or ID for compliance), we'll let you know we can't delete it until the retention period ends. In the meantime, it will be securely stored and only used as necessary.
- **And the data isn't required** (e.g. saved but unsubmitted returns or old contact info), we'll delete it from our systems and confirm once done. We'll also inform any third-party providers we've shared it with to delete it too.

Please note, deleting certain information (like contact details) may mean we can't continue delivering our services. We may check if you'd like to end services in such cases.

Even if you don't ask, we routinely review and delete information we no longer need.

Privacy Complaints and Enquiries

We take your privacy seriously. If you have questions or concerns about how your information has been handled, we want to hear from you. Here's how we manage complaints:

- **Step 1: Contact Us**

Start by contacting our Privacy Officer. Share as much detail as possible about your concern so we can investigate properly. (See the *Contact Us* section.)

- **Step 2: Our Response**

We'll acknowledge your complaint, investigate it, and may follow up with you. You'll receive a response within a reasonable time—usually within 10 working days—and we aim to resolve all complaints within 30 days. If there's a delay, we'll let you know. If we find a problem, we'll explain what went wrong and how we'll fix it.

- **Step 3: Escalation**

If you're not satisfied with our response, you can escalate the issue. You have the right to lodge a complaint with the **Office of the Australian Information Commissioner (OAIC)**.

Visit www.oaic.gov.au or call **1300 363 992** for more information.

We encourage you to give us a chance to resolve the issue first, but you're free to contact the OAIC at any time.

- **Other Options**

If your complaint relates to tax services, you may also contact the **Tax Practitioners Board** or other relevant authorities. We can guide you on where to go based on your issue.

We'll always treat complaints confidentially and handle them with fairness and professionalism.

Cookies and Third-Party Marketing Cookies and Analytics

Our website uses “cookies” and similar tracking technologies to enhance your user experience and to collect information about how our site is used. A **cookie** is a small text file that is placed on your computer or device when you visit a website. Cookies serve various functions: they can remember your preferences, enable certain features on the site, and collect anonymous data about your site usage.

How we use cookies:

- **Essential Cookies:** Some cookies are necessary for our website to function properly. For example, if our site has a login area or form, cookies might be used to keep you logged in as you navigate or to remember the information you entered on a previous page.
- **Preference Cookies:** These cookies remember choices you make (such as your region or language preferences) to provide a more personalized experience.
- **Analytics Cookies:** We use third-party analytics services (such as Google Analytics) that use cookies and similar technologies to collect information about how visitors use our site. This

data may include pages visited, time spent on pages, interactions with features, and referral sources (how you arrived at our site). The information we obtain through analytics cookies helps us understand user behavior and improve our website's content and layout. Importantly, this analysis is typically done on aggregated data, and we do not attempt to personally identify individuals from analytics data. However, your IP address and other technical info can be considered personal information, so we treat it with care.

- **Advertising and Tracking Cookies:** We may use cookies or pixels from third-party advertising services (for example, Google Ads or Facebook) to manage our marketing campaigns. These cookies can track when you visit our site and allow us to show you relevant advertisements on other platforms. For instance, if you visited our site, you might later see an ad for **Refund MyTax Now** on Facebook or Google's network. These tracking technologies work by using non-identifying information about your browser and activity; they do not reveal your name or contact details to the advertising platforms, but they may recognize your device.

Third-party tools and marketing services:

We partner with certain third-party service providers to support our marketing and site functionality. Examples include:

- **Google Analytics:** As mentioned, Google Analytics is used to collect site usage data. Google may store this information on servers outside Australia (e.g., in the United States). We have settings enabled to anonymize IP addresses where feasible. Google provides an opt-out browser add-on if you wish to prevent your data from being used by Google Analytics.
- **Google Ads and Remarketing:** We might use Google's advertising services which set cookies to help deliver our ads to interested users. If you prefer not to receive targeted Google ads based on your visits to our site, you can adjust your Google Ads settings or opt out of interest-based ads through Google's Ads Settings or via industry websites like the Network Advertising Initiative.
- **Facebook Pixel:** Similarly, we could use Facebook Pixel or similar tools to help deliver ads on Facebook/Instagram to users who have visited our site. Facebook Pixel uses cookies and similar technology to track conversions and audiences. Users can control whether they see ads on Facebook through their Facebook ad preferences.

- **Email Marketing Services:** If you subscribe to our newsletter or promotional emails, we may use a third-party email service (for example, MailChimp, Campaign Monitor, or similar) to manage our mailing list. These services might track if you open an email or click a link (to help us gauge engagement). If we use such a service, your name and email address will be stored with that provider for the purpose of sending you emails. We ensure that any email marketing provider we use has strong privacy and security practices and will not use your details for their own marketing.

- **Other Third-Party Plugins:** Our site may use other third-party plugins or integrations (for example, a live chat widget or a social media share button). These plugins might also set cookies or collect certain information about your browser. We will have notices or controls in place where possible, and you can always choose whether or not to interact with these optional features.

Your choices: You have control over cookies and similar technologies. Most web browsers automatically accept cookies, but you can usually modify your browser settings to decline cookies or

alert you when cookies are being sent. Keep in mind that if you disable cookies entirely, some features of our website may not function as intended (for example, forms might not remember your details, or you might not be able to stay logged in). You can also delete cookies that have already been set via your browser settings.

For third-party advertising cookies, as mentioned, you can opt out of certain networks' targeted advertising via their own tools (such as Google's or Facebook's privacy settings) or through sites like the Digital Advertising Alliance or Network Advertising Initiative opt-out pages.

We do not currently respond to "Do Not Track" signals, because there is no consistent industry standard for compliance. However, we do not collect personal information about your online activities across third-party websites, except via the third-party analytics and advertising services described which have their own privacy policies.

By using our site without disabling cookies, you consent to our use of cookies and similar technologies as described above. We provide disclosures about cookies so you can make informed decisions. If you have any concerns about our use of cookies or third-party marketing tools, feel free to contact us.

Accuracy of Information and User Responsibilities

Accuracy of the information you provide: To deliver our services effectively, we rely on you to provide accurate, complete, and up-to-date information. You are responsible for double-checking that all personal details, tax information, and documents you submit to **Refund MyTax Now** are correct. Inaccurate or incomplete information could affect the quality and outcome of our service (for example, errors in your tax return or delays in processing your refund). We encourage you to review all information carefully before submitting it to us. If you realize you have provided incorrect information, please contact us as soon as possible so we can update our records and, if necessary, amend any submissions to the ATO. We cannot be responsible for any losses or issues that arise from false, misleading, or outdated information that you provided. However, once we become aware of any inaccuracies, we will work with you to correct them (as outlined in **Access, Correction, and Deletion** above).

User account responsibility: If you create an account on our website or portal, you are responsible for maintaining the confidentiality of your login credentials (username and password). Do not share your password with anyone, and be sure to log out when finished using our services, especially on shared or public computers. You should notify us immediately if you suspect any unauthorized use of your account or any other breach of security. While we have security measures in place to protect your account, we also rely on you to help keep your own information safe. We disclaim liability for unauthorized access that results from your failure to safeguard your account credentials.

Use of our website and information: We strive to ensure that any general information, tools, or resources we provide (for example, tax calculators, guides, or blog articles on our site) are accurate and up-to-date. However, such content is provided for informational purposes and should not be taken as specific tax or financial advice for your situation. Tax laws and regulations can change, and individual circumstances vary. **Taxcellence Pty Ltd** makes no warranties or representations that the general information on our website is complete, accurate, or suitable for your particular needs. You should consult with a qualified professional or contact us directly for personalized advice. By using our website, you agree that you do so at your own risk, and you will not hold us responsible for any errors or omissions in the information provided or any outcomes arising from your reliance on general information on the site.

Links to other websites: Our website or communications may contain links to third-party websites for your convenience or reference (for example, links to ATO resources or articles of interest). Please be aware that we do not have control over the content, privacy practices, or reliability of those external sites. It is your responsibility to review the privacy policies and terms of use of any third-party websites you visit. We disclaim any responsibility for the practices of external websites. If you find a link on our site that no longer works or seems problematic, feel free to let us know.

Your consent and updates: By engaging with **Refund MyTax Now** and providing your personal information, you consent to the collection, use, and disclosure of information as described in this Privacy Policy. We may update this Privacy Policy from time to time to reflect changes in our practices or to ensure compliance with legal requirements. We will post the updated policy on our website with a revised "last updated" date. It's your responsibility to review the policy periodically.

We may also directly notify you of significant changes (via email or a notice on our homepage). Your continued use of our services after any changes to the policy signifies your acceptance of the updates. If you do not agree to the changes, you should stop using our services and contact us if you have concerns.

In summary, both **Taxcellence Pty Ltd** and you as the user have roles to play in protecting privacy and ensuring information accuracy. We commit to securing your data and using it properly, and we appreciate your efforts to provide accurate information and use our services responsibly.

Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or your personal information, please contact us. We are here to help and address any issues you may have.

Contact Details for Privacy Enquiries and Complaints:

Taxcellence Pty Ltd (t/a Refund MyTax Now) Attn: Privacy Officer

Email: enquiry@refundmytaxnow.com.au

Phone: **0430 525 551**

Address: **Shop 2B/146 Marsden St, Parramatta NSW 2150**

Please include your name and contact information and clearly describe your question or complaint.

If you are making a complaint, providing any relevant details about the incident will assist us in resolving it quickly.

We will respond to your enquiry or complaint as outlined in the **Privacy Complaints** section above.

For further information about privacy in general, or if you wish to contact the privacy regulator, you can visit the Office of the Australian Information Commissioner's website at www.oaic.gov.au.