

TAXCELLENCE PTY LTD T/A REFUND MYTAX NOW

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Privacy Policy

Introduction

Refund MyTax Now (operated by **Taxcellence Pty Ltd**) is committed to protecting your personal information and privacy. We comply with the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles (APPs) in how we collect, use, disclose, and store your information. This Privacy Policy outlines what personal and sensitive information we collect, how we handle it, and your rights regarding your information. By using our website and services, you agree to the terms of this Privacy Policy. We encourage you to read this document carefully and contact us if you have any questions.

Types of Personal and Sensitive Information We Collect

We collect both personal information and, in some cases, sensitive information necessary to provide our tax refund and related services. The types of information we may collect include:

- **Personal Identification Details:** Your name, date of birth, contact details (address, email address, phone number), and other identifying information. We may also collect identification document details (such as your driver's licence number, passport number, or other government-issued ID) for verification purposes.
- **Tax and Financial Information:** Information needed to prepare and lodge your tax return. This may include your Tax File Number (TFN), employment and income details, PAYG summaries, deductions, spouse or dependent details (if relevant), and other financial information. We also collect your bank account details (BSB and account number) to process tax refunds or payments to you.
- **Sensitive Information:** We generally do not seek to collect sensitive information (such as health information, racial or ethnic origin, political or religious beliefs, sexual orientation, or criminal record) unless it is necessary for a specific service **and** you have given consent. For example, if we need health or union membership information to claim certain tax offsets or deductions on your behalf, we will only collect and use that information with your consent and as permitted by law.

- **Payment Information:** If you pay for our services, we may collect payment details. For instance, if you provide credit card information for service fees, this information is processed via secure payment systems. (We do **not** store full credit card numbers on our systems once the transaction is processed.)
- **Digital Information:** When you use our website or online services, we may collect information like your IP address, browser type, device identifiers, and browsing activity through cookies or similar technologies. This information is generally not used to identify you personally, but if it can be linked to you, we treat it as personal information. (See **Cookies and Third-Party Marketing** below for more details.)

Where we are required by law to collect certain information (for example, collecting your TFN to lodge your tax return with the Australian Taxation Office), we will inform you of this requirement at the time of collection. You may choose not to provide certain personal information; however, doing so might limit our ability to offer you some services (for example, we cannot lodge your tax return without the necessary details).

How We Collect Personal Information

We collect personal information in several ways, always aiming to do so fairly and lawfully. The main methods by which we gather information include:

- **Directly from You:** Most information is collected directly from you. You may provide information by filling out forms on our website (such as when you register an account, enter your tax information, or upload documents), by corresponding with us via phone or email, or through in-person meetings (if applicable). For example, when you sign up for **Refund MyTax Now**, you will enter personal and financial details that we need to prepare your tax return.
- **Through Our Website and Digital Interactions:** When you visit our website, use our online portals, or interact with our email communications, we may automatically collect certain data via cookies, web beacons, and analytic tools. This can include your IP address, browser type, pages visited, and the time and date of your visit. (See **Cookies and Third-Party Marketing** for more information on what we collect and how to opt out.)
- **Third-Party Sources:** In some cases, we may obtain information about you from third parties, but only where it's necessary and you have given consent or would reasonably expect us to collect your information in this way. Common third-party sources include:
 - The Australian Taxation Office (ATO) and other government agencies: For example, with your authorisation, we might access ATO services to

retrieve details such as your income statements, tax or superannuation information, or to pre-fill parts of your tax return.

- **Document Verification Service (DVS):** We use the Australian Government's DVS or accredited third-party verification services to confirm the validity of identification documents you provide. For instance, if you supply a driver's licence or passport for ID verification, the details may be checked with the issuing authority through the DVS. This process helps us verify your identity as required by law and protect against identity fraud.
- **Past Tax Agents or Financial Institutions:** With your consent, we might collect information from a previous tax agent or accountant (for example, prior year tax records if you transfer to our service) or from financial institutions (such as interest or dividend statements needed for your tax return).
- **Public Sources and Referrals:** We generally collect information directly from you, but if you are referred to us by an existing client or partner, we may receive basic contact information from them. We will only pursue that information if you have consented to the referral. Additionally, if you engage with us on social media platforms, we may collect information from your public profile or from direct messages to respond to your queries.

We will take reasonable steps to let you know when we collect personal information from third parties. If we receive personal information that we didn't request (unsolicited information), we will determine if it is necessary for our functions. If not, we will securely destroy or de-identify it, provided it's lawful and reasonable to do so.

How We Use Your Personal Information

We collect personal information primarily to provide you with our tax refund services efficiently and in compliance with the law. Your information is used for purposes that you would reasonably expect or that we make you aware of at the time of collection. These purposes include:

- **Providing Tax Services:** We use your details to prepare and lodge your income tax return and any related tax forms. This includes reviewing the information you provide, calculating your tax refund or liability, and electronically lodging documents with the Australian Taxation Office (ATO) on your behalf.
- **Identity Verification:** Your identification information (e.g., ID documents or personal details) is used to verify your identity. This helps us prevent

unauthorized access to your tax information and comply with government regulations that require identity checks for tax filings and financial transactions.

- **Processing Payments and Refunds:** We use your banking details to arrange any tax refund due to you, or to direct-debit our service fees if that applies and you have authorized it. If you have a refund delivered through our service, we use your information to ensure the funds are correctly disbursed to you. Payment information (like credit card details) is used to process transactions for our services.
- **Communication:** We will use your contact information (email, phone, and address) to communicate with you about your tax return and our services. This includes sending confirmations, asking for additional information or clarification, providing status updates on your tax return or refund, and responding to your inquiries. We may also send administrative emails (e.g., notices about changes to our terms or this policy).
- **Service Improvement:** We may use aggregated and de-identified information to analyze how our services are used, so we can improve the user experience and our offerings. For example, we might review commonly asked questions to improve our FAQs, or analyze site traffic patterns to optimize our website. Personal information may also be used internally for training, quality control, and to ensure we maintain high standards of service (for instance, we might review communications to ensure our staff handled your query correctly).
- **Marketing (With Consent):** If you opt-in or as permitted by law, we may use your email or other contact details to inform you about our new products, services, or special offers that may be relevant to you. For instance, we might send a newsletter with tax tips or promotions for early tax return filing. You can opt out of these communications at any time (see **Direct Marketing Communications** below). We do **not** use sensitive information for marketing purposes without your explicit consent.
- **Legal Compliance and Protection:** We may use and retain your information as needed to comply with our legal obligations and regulatory requirements. This includes maintaining records for a certain period (e.g., tax law requires retention of records for a number of years), cooperating with lawful requests from government authorities, and using your information to address any disputes or legal claims. If necessary, we may also use personal information to detect and prevent fraud, security breaches, or other illegal activities (for example, using identity information to ensure someone isn't impersonating you).

We will not use your personal information for purposes unrelated to our services without your consent, unless we are required or authorized by law to do so. If we ever

need to use your information for a new purpose not covered by this Policy, we will seek your consent or provide you with notice as required under the APPs.

Disclosure of Personal Information

We respect the confidentiality of your personal information and will only disclose it to third parties for the purposes explained in this Policy, or as otherwise permitted by law. The situations in which we may share your information include:

- **Australian Taxation Office (ATO) and Government Agencies:** As a registered tax service, we disclose relevant information from your tax return to the ATO when lodging on your behalf. We may also share information with other government authorities if required by law or to comply with mandatory directives (for example, responding to a court order, or providing information to regulators or law enforcement agencies if legally obliged).
- **Document Verification Service (DVS):** As part of verifying your identity, we send the necessary personal details (such as your name, date of birth, and document number) to the DVS or an accredited third-party identity verification provider. The DVS checks those details against the original issuing source (like the driver's licence registry or passport database) and confirms whether the information matches. This process involves disclosing your identification details to the government verification system solely for confirming your identity.
- **Service Providers (Partners and Contractors):** We use trusted third-party companies to help us deliver our services and run our business. This can include:
 - *IT and Cloud Service Providers:* Companies that provide data storage, web hosting, cloud backup, or software-as-a-service for our applications. For example, we might store data on secure cloud servers or use a secure online tax preparation platform. These providers may process or hold personal information on our behalf but are not permitted to use it for their own purposes.
 - *Payment Processors and Banks:* If you pay for our services by credit card or if we facilitate receiving your tax refund, we share the necessary information with payment processing services or banking institutions to complete those transactions. For instance, your payment details go through a payment gateway, or your bank account number is used by our banking partner to deposit your refund.
 - *Auditors, Legal, and Professional Advisers:* We may disclose information to our professional advisers (such as lawyers, accountants, or auditors) when seeking advice or to help us comply with our obligations (for

example, during an audit or for legal counsel in case of a dispute). These professionals are also bound to keep your information confidential.

- *Other Service Partners:* On occasion we might use other services such as printing or mailing providers (to send out documents you requested), marketing or survey platforms (to reach out for feedback, only with appropriate consent), or analytics tools. In all cases, we only share the information necessary for those partners to perform their function, and we require them to handle your data securely and in accordance with privacy laws.
- **Related Entities:** If Taxcellence Pty Ltd has related companies or affiliates (for example, a parent or subsidiary company or another service under our corporate group), we might share your information within that corporate group. This would only be done for consistent purposes (such as internal administration or offering related services to you) and with the same level of privacy protection.
- **With Your Consent:** We will disclose your personal information to a third party if you have expressly asked us to or consented to the disclosure. For example, if you instruct us to work with your financial adviser or to send a copy of your tax return to another party, we will do so with your permission.
- **As Required or Authorized by Law:** We may also share information in circumstances where the law requires or permits us to do so without your explicit consent. This can include situations such as: responding to a subpoena or warrant, cooperating with a law enforcement investigation, reporting activity to relevant authorities under anti-fraud or anti-money laundering regulations, or as needed to enforce our legal rights.

No Sale of Personal Data: We do **not** sell, trade, or rent your personal information to third parties for their marketing purposes. We will not disclose your personal details to external organizations for marketing or promotional use without your consent.

If we ever need to disclose your information for reasons other than those listed above, we will obtain your consent or ensure the disclosure is otherwise in accordance with the Privacy Act.

Disclosure to Overseas Recipients

In some cases, your personal information may be disclosed to or stored with recipients located outside Australia. We understand the importance of protecting your data when it is transferred overseas, and we take steps to ensure any overseas disclosures are compliant with Australian privacy laws:

- **Cloud Storage and IT Systems Overseas:** Some of our technology providers might store data on servers located in other countries. For instance, if we use a

cloud computing service or email platform that operates internationally, your information might be stored or processed on servers in countries such as the United States, the European Union, or other jurisdictions. We choose reputable providers with robust security standards and privacy commitments.

- **Offshore Processing or Support:** On occasion, we might use outsourced support services or processors in other countries to help deliver our services (for example, technical support or data entry assistance). If this occurs, it could involve personnel in those locations accessing personal information. Common locations for such support services might include (but are not limited to) countries in the Asia-Pacific region or North America. We will only engage overseas providers who agree to protect personal information in line with our requirements and the APPs.

By using our services, you consent to the possible transfer of your information outside Australia in the instances outlined. We will always do our best to ensure any overseas recipient respects the confidentiality and security of your data. However, it's important to note that if an overseas recipient mishandles your information in breach of the APPs, we will be accountable as if the breach had occurred in Australia (in line with APP 8), unless an exception applies.

Data Security and Storage

We take the security of your personal information seriously. **Taxcellence Pty Ltd** implements a range of measures to safeguard your data against loss, unauthorized access, misuse, disclosure, or alteration. These measures include:

- **Secure Systems:** Personal information you provide through our website is protected by encryption technologies. For example, our website and online forms use SSL/TLS encryption (indicated by the padlock in your browser address bar) to ensure data is securely transmitted. We store electronic data on secure servers that are protected by firewalls, encryption, and access controls. If we store information in cloud systems, we choose providers that use strong security protocols.
- **Access Controls:** Internally, we restrict access to personal information to staff and contractors who need it to perform their duties. All employees of Taxcellence Pty Ltd (and any contractors or partners who may assist us) are bound by confidentiality obligations. They are trained on the importance of privacy and are required to follow our privacy and security policies when handling personal data. We use unique user IDs, passwords, and in some cases multi-factor authentication, to ensure only authorized personnel can access our systems.

- **Physical Security:** For any physical copies of documents (for example, printed forms or identification documents) that we may hold, we keep them in secure facilities. Our offices have controlled access, and any paper records are stored in locked cabinets or rooms with restricted employee access. When such documents are not needed, we either return them to you or destroy them securely.
- **Data Retention and Disposal:** We retain personal information only for as long as it is needed for the purposes outlined in this Policy or as required by law. For instance, tax legislation may require us to keep records of your tax return for a minimum number of years. When personal information is no longer necessary and we are not obliged to retain it, we will take reasonable steps to destroy it or de-identify it in a secure manner. This might involve secure deletion of electronic files and shredding or pulping of physical documents.
- **Payment Security:** Any online payment transactions are processed using secure, industry-standard payment gateways that comply with PCI-DSS (Payment Card Industry Data Security Standards). We do not permanently store your sensitive payment details (such as full credit card numbers) on our systems; they are handled by the secure payment processors.
- **Monitoring and Testing:** We regularly review and update our security measures in line with technological advances. Our systems may be monitored for vulnerabilities and tested (such as through security audits or penetration testing) to ensure your information remains protected.

Despite our best efforts, no method of transmission over the internet or electronic storage is completely secure. We cannot guarantee absolute security of your data. However, we strive to use industry best practices to protect your personal information. In the unlikely event of a data breach that is likely to result in serious harm to you (for example, unauthorized access to or disclosure of your personal information), we will promptly notify you and the Office of the Australian Information Commissioner (OAIC) as required by the *Notifiable Data Breaches* scheme under Australian law.

We appreciate your role in keeping your information secure as well. Please see **Accuracy of Information and User Responsibilities** below for ways you can help protect your data (e.g., by keeping login details secure).

Access, Correction, and Deletion of Personal Information

Accessing Your Information

You have the right to request access to the personal information that we hold about you. You can do this by contacting us (see **Contact Us** section). Upon request, and after verifying your identity, we will provide you with access to your information, usually in the

form of a copy of the personal data we have on file (such as your account details, tax information you provided, communications with us, etc.). We will endeavor to respond to access requests within a reasonable timeframe, typically within 30 days. In most cases, we will provide the information for free. However, if your request is complex or requires a significant amount of resources (for example, retrieving data from archival storage), we may charge a reasonable fee to cover the cost. We will always inform you of any fee in advance and seek your confirmation to proceed.

There may be certain legal or administrative reasons where we cannot grant you access to some or all of your information. For example, we might refuse access if:

- Giving access would pose a serious threat to the life, health or safety of any individual or to public health or safety;
- The request is frivolous or vexatious;
- The information relates to existing or anticipated legal proceedings and would not be accessible by the discovery process in those proceedings;
- Giving access would unlawfully impact the privacy of others; or
- We are otherwise permitted or required by law to refuse.

If we refuse access for any reason, we will provide you with a written explanation of our decision and the relevant provisions of the law that allow us to refuse. We will also let you know if there are any ways to seek a review of our decision.

Correcting Your Information

We take reasonable steps to ensure that the personal information we hold is accurate, up-to-date, and complete. If you believe that any information we have about you is incorrect, incomplete, or outdated, you have the right to request a correction. You can contact us with details of the information to be corrected, and we will take action to amend it. For example, if your contact details or employment status changed, or if you notice a spelling error in your name in our records, let us know and we will update it.

When you request a correction, we may need to verify your identity and ask clarifying questions to locate the correct records. We will respond to correction requests as quickly as possible (generally within 30 days). If we agree the information is inaccurate or needs updating, we will correct it and confirm with you once done. If there is a reason we cannot comply with your correction request (for instance, if we disagree that the information is incorrect, or if we are unable to alter a record that we did not create such as an ATO record), we will provide you with a written explanation. We can also, if you request, take reasonable steps to associate a statement with the record noting that you contest its accuracy.

Deletion (Right to Erasure) and Retention

You may request that we delete your personal information. We will accommodate deletion requests to the extent possible; however, please note that the Australian Privacy Act and other laws do not always provide an absolute "right to be forgotten" in all circumstances. We will delete or de-identify personal information when it is no longer needed for the purpose we collected it, **unless** we are required by law or a court/government order to retain it.

Because we are a tax services provider, we are subject to certain legal record-keeping obligations. For example, tax agents and taxpayers generally must retain copies of tax returns and related information for a minimum number of years (commonly five years) after lodgment. Therefore:

- **If you request deletion of information that we are legally obligated to keep (such as a copy of a lodged tax return, financial records, or identification records required for compliance), we will inform you of our inability to delete those specific records until the mandatory retention period expires.** In such cases, we will securely protect the information and only retain it for the required period, then destroy it.
- **For information we are not required to keep:** If you withdraw your consent or request deletion of certain information (for example, you want us to delete data from a saved but not lodged tax return, or remove personal details that are no longer necessary), we will take reasonable steps to comply. This might include deleting electronic records from our databases and instructing any third-party service providers to also delete that information. We will confirm with you once deletion is completed.

Keep in mind that removing certain information may affect our ability to continue providing services to you. For instance, if you ask us to delete all your contact information while we are in the middle of preparing a tax return, we would not be able to continue our work or reach you with questions. We may ask if you wish to terminate services in such cases.

We do not keep personal information longer than necessary. Even if you do not make a specific deletion request, we regularly review our data holdings and erase or de-identify records that are no longer required for any business or legal purpose.

Privacy Complaints and Enquiries

We take privacy concerns seriously. If you have a question about our privacy practices, or if you believe your personal information has been mishandled or your privacy has been breached, please let us know so we can address the issue. Here's how we handle privacy-related enquiries and complaints:

- **Contact Us First:** In the first instance, please contact our Privacy Officer (or the designated contact point) with your concern (see **Contact Us** section for details). Provide as much detail as possible about your issue, including what happened and how you believe your privacy was impacted. This will help us investigate the matter thoroughly.
- **Our Response:** Upon receiving a privacy complaint, we will acknowledge it and begin an investigation. We may contact you for more information if needed. Our aim is to resolve all complaints in a timely and fair manner. You can expect an initial response within a reasonable time (generally within 10 working days), and we will endeavor to resolve the complaint within 30 days or inform you if it will take longer. We will let you know the outcome of our investigation and any steps we will take to address your concerns. If a mistake was made or a breach occurred, we will explain how we plan to fix it and prevent it from happening again.
- **Escalation:** If you are not satisfied with our response to your privacy complaint, you have the right to take the issue further. We will provide you with information on how you might escalate the matter. Specifically, if you feel we have not resolved your complaint adequately, you can contact the **Office of the Australian Information Commissioner (OAIC)**. The OAIC is the independent government body that oversees privacy regulation. They can be reached through their website (www.oaic.gov.au) which contains information on how to file a complaint, or by phone at 1300 363 992. We encourage you to allow us to attempt to resolve your complaint first, but you are entitled to contact the OAIC at any time.
- **Other Avenues:** If your concern relates to how we handled your tax-related information, you may also be able to lodge a complaint with the **Tax Practitioners Board** or other relevant regulatory bodies. We can provide guidance on the appropriate body if needed, depending on the nature of your complaint.

Our goal is to ensure you feel confident that your personal information is respected and secure. We appreciate the opportunity to deal with any problems directly and will treat all complaints confidentially and with integrity.

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.