

Headstart Finances Australia Pty Ltd

ABN: 88 656 265 860 | 11 York Street, Sydney, NSW 2000, Australia

Email: info@hsfinances.com.au

Legal Compliance Statement

Effective Date: 15 June 2026

1. Corporate Identity

Company Name: Headstart Finances Australia Pty Ltd

ABN: 88 656 265 860

Registered Office: 11 York Street, Sydney, NSW 2000, Australia

Contact Email: info@hsfinances.com.au

Phone: 0435 064 886

Headstart Finances Australia Pty Ltd is a duly registered Australian proprietary limited company operating in compliance with the Corporations Act 2001 (Cth).

2. Regulatory Framework

Our operations adhere to the following Australian regulatory frameworks:

- Corporations Act 2001 (Cth)
- Income Tax Assessment Act 1997 (Cth)
- A New Tax System (Goods and Services Tax) Act 1999
- Privacy Act 1988 (Cth) and Australian Privacy Principles
- Fair Work Act 2009 (payroll and employment compliance)
- Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF)
- Australian Consumer Law (Schedule 2, Competition and Consumer Act 2010)
- Electronic Transactions Act 1999 (Cth)

3. Tax Compliance

Headstart Finances Australia Pty Ltd maintains full compliance with the Australian Taxation Office (ATO) requirements, including:

- Business Activity Statement (BAS) lodgement obligations.
- GST registration and remittance where applicable.
- PAYG withholding and payment summaries.
- Single Touch Payroll (STP Phase 2) reporting.
- Superannuation Guarantee (SG) contributions at the legislated rate.
- Fringe Benefits Tax (FBT) obligations.

We ensure all tax obligations are met accurately and on time.

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4. Financial Services Compliance

Our financial advisory services are delivered by qualified professionals in accordance with:

- The Tax Practitioners Board (TPB) registration requirements for tax and BAS agents.
- ASIC guidelines where applicable to financial services.
- APES 110 - Code of Ethics for Professional Accountants.
- CPA Australia and/or Chartered Accountants ANZ professional standards.

Clients engaging us for financial advisory services should be aware that our advice is tailored to the specific information provided and does not constitute legal advice.

5. Anti-Money Laundering (AML)

Headstart Finances maintains an AML/CTF program consistent with AUSTRAC requirements where applicable. This includes:

- Customer due diligence (CDD) and Know Your Customer (KYC) procedures.
- Ongoing transaction monitoring.
- Suspicious matter reporting (SMR) obligations.
- Record keeping in compliance with AML/CTF Rules.

6. Employment Law Compliance

We comply with all obligations under the Fair Work Act 2009, including:

- Payment of correct wages per applicable Modern Awards or Enterprise Agreements.
- Provision of National Employment Standards (NES) entitlements.
- Workplace health and safety obligations under the Work Health and Safety Act 2011.
- Anti-discrimination obligations under relevant Commonwealth legislation.

7. Software Products Compliance

Our technology products (Accfino, LinkLens, HSPayroll) are designed and operated in compliance with:

- Australian data sovereignty requirements - all AU client data is stored in Australian infrastructure.
- ATO Standard Business Reporting (SBR) requirements for BAS and STP lodgements.
- Consumer Data Right (CDR) / Open Banking regulations where applicable.
- Notifiable Data Breaches (NDB) Scheme under the Privacy Act 1988.

8. Audit and Record Keeping

All financial records are maintained for a minimum of 7 years as required by the ATO and the Corporations Act. We support client audits by providing access to relevant records. Our internal accounting records are subject to periodic review by qualified accountants.

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9. Dispute Resolution

We are committed to resolving disputes fairly and efficiently:

1. Initial complaint - contact info@hsfinances.com.au.
2. Internal review - within 14 business days.
3. Mediation - through an accredited Australian mediator if unresolved.
4. External dispute resolution - through relevant external bodies or courts of New South Wales.

We aim to resolve all complaints at the earliest possible stage.

10. Updates to This Statement

This Legal Compliance Statement is reviewed annually and updated as required by changes in legislation or business operations. Clients and stakeholders will be notified of material changes via our website or direct communication.