

Headstart Finances Australia Pty Ltd

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

Email: info@hsfinances.com.au

Terms and Conditions

Effective Date: 15 June 2026

1. Acceptance of Terms

By accessing or using any services provided by Headstart Finances Australia Pty Ltd ('Headstart Finances', 'we', 'us', or 'our'), you agree to be bound by these Terms and Conditions. If you do not agree, please do not use our services. These terms govern all financial advisory, accounting, technology, and product services we provide.

2. Services Provided

Headstart Finances provides a range of financial and technology services through its subsidiaries and product lines, including:

- Kasar Financial Services - offering bookkeeping, tax compliance (BAS/GST), payroll management, financial advisory, and CFO-as-a-Service.
- Kasar Technologies - providing bespoke software development, technology consulting, cloud infrastructure support, and managed IT solutions.
- Accfino - an AI-powered accounting SaaS platform designed for Australian businesses.
- LinkLens - an AI agent platform developed under the Prama AI brand.
- HSPayroll - a payroll management system (currently in development).

3. Eligibility

Our services are intended for Australian businesses, sole traders, and individuals who are at least 18 years of age. By engaging our services, you represent that you meet these eligibility requirements. Certain products may have additional eligibility criteria as outlined in their respective service agreements.

4. Client Obligations

You agree to:

- Provide accurate, complete, and current information as required for service delivery.
- Notify us promptly of any changes to your business structure, ABN status, or contact details.
- Comply with all applicable Australian laws and ATO obligations.
- Maintain confidentiality of any login credentials or access provided to you.
- Pay all agreed fees on time as specified in your service agreement or subscription.

5. Fees and Payment

Fees for our services are as specified in individual service agreements, proposals, or subscription plans. All prices are in

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Australian Dollars (AUD) and include GST unless stated otherwise. We reserve the right to update pricing with 30 days' written notice. Late payments may attract interest at 1.5% per month. For SaaS products like Accfino, subscription fees are charged in advance and are non-refundable unless required by Australian Consumer Law.

6. Intellectual Property

All content, software, platforms, methodologies, trademarks, and materials developed or owned by Headstart Finances Australia Pty Ltd, including Accfino, LinkLens, and HSPayroll, remain our exclusive intellectual property. No content may be reproduced, distributed, or adapted without prior written consent. Client data remains the property of the client.

7. Limitation of Liability

To the maximum extent permitted by Australian law, Headstart Finances shall not be liable for any indirect, incidental, special, or consequential damages arising from the use of our services. Our total liability for any claim shall not exceed the amount paid by you in the three months preceding the claim. Nothing in these terms limits liability for fraud, death, or personal injury caused by our negligence.

8. Disclaimer

Our services are provided in good faith and based on information supplied by the client. We do not guarantee specific financial outcomes. Accounting and financial advice is general in nature and does not constitute legal advice. Clients are encouraged to seek independent advice where appropriate. Tax outcomes may vary depending on individual circumstances and ATO interpretation.

9. Termination

Either party may terminate a service engagement with 30 days' written notice unless otherwise agreed. We reserve the right to immediately suspend or terminate services where: (a) fees remain unpaid beyond 30 days; (b) you breach these terms; or (c) we are required to do so by law or regulatory directive.

10. Governing Law

These Terms and Conditions are governed by the laws of New South Wales, Australia. Any disputes shall be subject to the exclusive jurisdiction of the courts of New South Wales. We encourage resolution of disputes through mediation before commencing legal proceedings.

11. Changes to Terms

We reserve the right to update these Terms and Conditions at any time. Material changes will be notified to clients via email or through our website at least 14 days prior to taking effect. Continued use of our services constitutes acceptance of the updated terms.

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12. Contact Us

For questions about these Terms and Conditions, contact us at:

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11 York Street, Sydney, NSW 2000, Australia

Email: info@hsfinances.com.au

Phone: 0435 064 886