

Subscription and Refund Policy

1. Subscription Plans

AccFino, operated by Headstart Finances Australia Pty Ltd (ABN 88 656 265 860), offers the following subscription tiers. All prices in AUD including GST:

- Vault (Free) — Dashboard and CSV reconciliation, free for 6 months
- Individual Modules — Trading, Cash Flow, Invoice
- Full Bundle — all modules at a bundled rate
- Opus (Premium) — complete suite, best value

Open Banking unlocked automatically on all paid plans.

2. Billing

Monthly plans billed on the same date each month. Annual plans billed once per year at 17% discount. Managed through Stripe. GST invoices emailed automatically on each billing date.

3. Vault (Free) Plan

Free for 6 months from registration. No credit card required. After 6 months, basic access continues. Unlimited features require a paid plan.

4. Upgrades and Downgrades

Upgrades take effect immediately, billed pro-rata. Downgrades take effect at end of current billing period.

5. Cancellation

Cancel at any time through account settings. Access continues until end of paid period. Account reverts to Vault tier. Data retained for 30 days.

6. Refunds

No refunds for monthly subscriptions except as required by Australian Consumer Law. Annual subscriptions: pro-rata refund of unused months within 14 days — contact billing@accfino.com.

7. Price Changes

30 days written notice to active subscribers. Continuing to use AccFino after notice period constitutes acceptance.

8. Failed Payments

Retried after 3 and 7 days. After 7 days, paid access suspended. Data retained during suspension.

9. Contact

AccFino | Headstart Finances Australia Pty Ltd | ABN 88 656 265 860 | billing@accfino.com

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