

Terms of Service

1. Introduction and Acceptance

These Terms of Service ("Terms") constitute a legally binding agreement between you ("User") and Headstart Finances Australia Pty Ltd (ABN 88 656 265 860), trading as AccFino ("AccFino", "we", "us", "our"), operating cloud-based accounting software at accfino.com. By registering for or using AccFino, you agree to these Terms.

These Terms apply to all users including sole traders, small businesses, accounting professionals and administrators, and should be read alongside our Privacy Policy.

2. Eligibility

To use AccFino you must: (a) be at least 18 years of age; (b) hold or act on behalf of an entity with a valid ABN; (c) have authority to bind the entity you represent; and (d) comply with all applicable Australian laws.

3. AccFino Services

3.1 Modules Available

AccFino provides the following modules subject to your subscription plan:

- Dashboard — overview, analytics and financial summaries (all plans)
- CSV Reconciliation — bank statement reconciliation via CSV upload (all plans)
- Open Banking — direct bank feed connections (all paid plans)
- Trading — cryptocurrency and equity CGT reporting
- Cash Flow — ML-powered cash flow forecasting
- Invoice — GST-compliant invoice generation and PDF data extraction

3.2 Vault (Free) Plan

The Vault plan is provided free of charge for up to six (6) months from registration. AccFino reserves the right to modify Vault plan benefits with 30 days written notice.

3.3 Paid Plans

Paid plans are billed monthly or annually in Australian Dollars (AUD) inclusive of GST. Current pricing is published at accfino.com/pricing.

4. User Accounts and Security

You are responsible for maintaining the confidentiality of your login credentials and must notify AccFino immediately at support@accfino.com of any unauthorised access.

5. Acceptable Use

You must not use AccFino to:

- Process data in violation of any Australian law including the Privacy Act 1988 (Cth)
- Attempt to gain unauthorised access to AccFino systems
- Upload malicious code or content that could damage AccFino systems
- Conduct fraudulent financial transactions or money laundering
- Reverse engineer or extract AccFino source code
- Resell or sublicense AccFino access without written authorisation

6. Data and Privacy

AccFino, operated by Headstart Finances Australia Pty Ltd, collects and processes data per the Australian Privacy Act 1988 (Cth) and Australian Privacy Principles. Data is stored on Australian servers. AccFino does not sell your data.

7. Open Banking

Open Banking features are available on all paid plans, facilitated through accredited third-party providers under the Australian Consumer Data Right (CDR) framework.

8. GST and Tax Reporting

AccFino provides GST calculation and BAS preparation tools as a convenience only — not registered tax agent services. You remain solely responsible for tax return accuracy.

9. Payments and Billing

All paid plans are billed in AUD inclusive of GST via Stripe. Payments are non-refundable except as required by the Australian Consumer Law. Failed payments allow 7 days grace before access suspension.

10. Intellectual Property

AccFino and all related software, designs, trade marks and documentation are the intellectual property of Headstart Finances Australia Pty Ltd. The "AccFino" name and logo are trade marks of Headstart Finances Australia Pty Ltd.

11. Limitation of Liability

AccFino is provided "as is". Our liability is limited to the amount you paid in the 3 months preceding the claim. Nothing limits liability that cannot be excluded under the Australian Consumer Law.

12. Suspension and Termination

AccFino may suspend or terminate your account if you breach these Terms or fail to pay. Data is retained for 30 days after termination.

13. Governing Law

These Terms are governed by the laws of New South Wales, Australia.

14. Changes to Terms

AccFino may modify these Terms with 30 days email notice. Continued use after that period constitutes acceptance.

15. Contact

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

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Headstart Finances Australia Pty Ltd | ABN 88 656 265 860