

Refund and Returns Policy

Effective Date & Contact

Effective Date: 1 September 2026
Kaymac Consulting Pty Ltd
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1. Scope and Application

Applies to all users of the Kaymac Succession Planning Platform, including family customers and financial advisors.

2. Fee Structure

Family: \$1,800 + GST one-time fee. Advisors: \$350 + GST/month. Fees are billed in AUD.

3. Refund Policy

Family fees are non-refundable. Advisors must cancel with one month's notice. No pro-rata refunds.

4. Cancellations

Can be made via settings or written notice. Cancellation stops next cycle's billing.

5. Australian Consumer Law

Does not override ACL rights. Refunds provided for major service failures.

6. Billing Disputes

Must be submitted within 14 days of invoice. Include date, amount, and reason.

7. Late Payments

Interest at 2% above RBA cash rate. Suspension after 7 days, termination after 30.

8. Reinstatement

Accounts can be reinstated upon full payment. Reactivation fees may apply.

9. Governing Law

South Australian law applies. Disputes resolved in South Australian courts.

10. Contact

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