STANDARD TERMS & CONDITIONS

TAXATION SERVICES

Crystal Wealth Services Pty Ltd
ABN 34 127 429 118
Registered Tax Agent

Document Version — September 2026
This document should be read together with your Engagement Letter

AGREEMENT

These Standard Terms & Conditions apply to all taxation services provided by Crystal Wealth Services Pty Ltd unless otherwise agreed in writing. Together with the Engagement Letter, they form the agreement between you and Crystal Wealth Services.

SUBSTANTIVE TERMS

1. COMMENCEMENT AND DURATION

These Terms & Conditions commence when you accept our Engagement Letter and continue until the engagement is completed or terminated by either party in accordance with these Terms.

Unless otherwise advised, the Engagement Letter will continue to apply to future years and future taxation engagements of the same nature until amended or replaced.

2. PROFESSIONAL SERVICES

We will provide the taxation services described in your Engagement Letter in accordance with:

(a) APES 110 Code of Ethics for Professional Accountants (including Independence Standards);

(b) APES 220 Taxation Services;

(c) the Tax Agent Services Act 2009 (Cth);

(d) the Code of Professional Conduct; and

(e) all other applicable professional and legislative requirements.

Unless specifically stated otherwise, our engagement does not include audit, review or assurance services.

Our advice is provided solely for your use in connection with the agreed engagement and must not be relied upon by any other person without our prior written consent.

Where appropriate, we will advise you of your rights and obligations under taxation law, including the availability of private rulings, objections and appeals against decisions of the Australian Taxation Office or other revenue authorities. We will also advise you of any material taxation consequences, including penalties or other legal implications, to enable you to make informed decisions.

3. OUR RESPONSIBILITIES

We will:

(a) perform our services with due care, skill and professional competence;

(b) act honestly, objectively and with integrity;

(c) maintain confidentiality except where disclosure is authorised or required by law;

(d) take reasonable care in preparing documents based on the information you provide;

(e) maintain appropriate working papers and engagement records;

(f) comply with all professional, ethical and regulatory obligations applicable to our practice; and

(g) advise you if circumstances arise that prevent us from continuing to act.

We have a duty to act in your best interests unless doing so would be inconsistent with our obligations under the law or our professional responsibilities.

If we identify or suspect Non-Compliance with Laws and Regulations (NOCLAR), we may take any action permitted or required by applicable legislation or professional standards, including discussing the matter with appropriate parties, notifying relevant authorities where permitted or required, or withdrawing from the engagement.

4. YOUR RESPONSIBILITIES

You are responsible for:

(a) providing complete, accurate and timely information;

(b) maintaining appropriate accounting and taxation records;

(c) retaining records for the period required by law;

(d) advising us of any material changes affecting your taxation affairs;

(e) reviewing all taxation returns, activity statements and other documents before lodgement; and

(f) approving all information before it is submitted to the Australian Taxation Office or any other authority.

You acknowledge that:

(a) the accuracy and completeness of information supplied to us remains your responsibility;

(b) any advice we provide is based upon the information made available to us and your individual circumstances; and

(c) under Australia's self-assessment system you are responsible for maintaining adequate records to support all taxation positions adopted.

We are entitled to rely on the information you provide unless we become aware that it is incomplete, inaccurate or misleading.

5. SCOPE LIMITATIONS

Our engagement is limited to the services described in the Engagement Letter.

Unless specifically agreed in writing, we do not:

(a) verify the accuracy of information supplied by you;
(b) audit or independently review accounting records;
(c) identify fraud or illegal acts;
(d) provide legal advice; or
(e) monitor ongoing changes in legislation after advice has been provided.

Any additional work requested outside the agreed scope may be subject to a separate engagement or additional fees.

6. THIRD PARTY SPECIALISTS AND OUTSOURCED SERVICES

Where appropriate, we may engage appropriately qualified specialists or utilise outsourced service providers to assist in providing our services.

These may include cloud-based software providers, document management systems, technology providers and specialist advisers.

Where the engagement of a third party is expected to materially increase the agreed fees, we will discuss this with you beforehand.

By accepting our Engagement Letter, you consent to our use of appropriately selected third-party providers where reasonably required to deliver our services.

7. FEES AND PAYMENT

Our professional fees will be calculated on the basis set out in your Engagement Letter.

Where work is requested outside the agreed scope of services, we will advise you before undertaking the additional work wherever reasonably practicable. Additional services may be charged separately.

Our invoices may also include reasonable out-of-pocket expenses incurred in providing our services, including government charges, registration fees, courier costs or specialist third-party costs where applicable.

Unless otherwise agreed in writing, invoices are payable within 14 days of the invoice date.

Where we hold client monies on your behalf, those monies will be managed in accordance with applicable professional standards and any authority provided by you.

8. OWNERSHIP OF DOCUMENTS

You retain ownership of all original documents and records that you provide to us.

Working papers, file notes, calculations, methodologies, templates and other materials prepared by us in the course of providing our services remain our property, except where legislation provides otherwise.

Subject to payment of all outstanding professional fees and disbursements, we will provide information reasonably required by your new adviser should you appoint another practitioner.

Where permitted by law, we reserve the right to exercise a lien over documents held by us until outstanding fees have been paid.

9. PRIVACY

We are committed to protecting your personal information and handling it responsibly.

Where applicable, our collection, use and disclosure of personal information is governed by the Privacy Act 1988 (Cth).

We collect personal information that is reasonably necessary to provide our services and to comply with our legal and professional obligations. We may also use or disclose your information where required or authorised by law, or where you have provided your consent.

In providing our services we may utilise cloud-based software providers, secure data storage providers and other technology platforms. Where information is stored or processed by third-party providers, we take reasonable steps to ensure appropriate privacy and security protections are maintained.

If we engage outsourced service providers located outside Australia, we will take reasonable steps to ensure your personal information is protected through appropriate contractual arrangements.

If your personal information is disclosed to CPA Australia at your request, as part of a CPA Australia Best Practice Program assessment, that information will be handled in accordance with the CPA Australia Privacy Policy.

Further information regarding the collection, use and disclosure of your personal information is available in our Privacy Policy, which is available on our website.

10. CONFIDENTIALITY

We owe you a professional duty of confidentiality.

Subject to our legal and professional obligations, we will not disclose confidential information relating to your affairs without your authority.

This obligation does not prevent us from disclosing information where disclosure is:

(a) required or authorised by law;

(b) required under professional standards;

(c) required by a court or regulatory authority; or

(d) necessary in connection with quality assurance reviews, professional practice reviews or CPA Australia Best Practice Program assessments.

Any personal information disclosed as part of such reviews remains subject to applicable confidentiality and privacy obligations.

Our duty of confidentiality continues after our professional relationship ends.

11. ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING OBLIGATIONS

Where we provide designated services, we are required to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), associated Rules and any other applicable legislation.

Accordingly, we may request information or documentation necessary to verify your identity, the identity of persons acting on your behalf, beneficial ownership, source of funds, the purpose of the business relationship and any other matters required by law.

We may be required to undertake ongoing customer due diligence throughout our engagement.

Where required by law, we may disclose information to the appropriate authorities, delay or refuse to provide services, or cease acting for you without providing reasons where legislation prohibits disclosure.

Records obtained to satisfy our AML/CTF obligations will be retained in accordance with applicable legislation and handled in accordance with our privacy obligations.

12. PROFESSIONAL OBLIGATIONS

We are required to comply with numerous legislative and professional obligations in providing taxation services.

Where those obligations require us to act in a particular manner, those obligations take precedence over any inconsistent instruction from a client.

Where legislation or professional standards require disclosure to a regulator or other authority, we may make such disclosure without notifying you where permitted or required by law.

13. PROFESSIONAL INDEMNITY INSURANCE

We maintain Professional Indemnity Insurance at or above the minimum level required under applicable legislation and CPA Australia requirements.

14. PROFESSIONAL STANDARDS SCHEME

Our liability is limited by a scheme approved under professional standards legislation pursuant to section 33 of the Professional Standards Act 1994 (where applicable).

15. TAX PRACTITIONER BOARD DISCLOSURES

In accordance with our obligations as a registered tax agent, we advise that:

(a) the Tax Practitioners Board maintains a public register of registered tax agents and BAS agents;

(b) if you have a complaint regarding our taxation services, we encourage you to raise the matter with us in the first instance so that we may attempt to resolve it promptly;

(c) if the matter cannot be resolved, you may lodge a complaint with the Tax Practitioners Board in accordance with its published complaints process;

(d) details of any conditions applicable to our registration, together with any disclosures required by law, will be provided where applicable.

16. TERMINATION

Either party may terminate the engagement by providing written notice to the other party.

We may terminate the engagement immediately where required by law, regulation or our professional obligations.

Termination does not affect:

(a) payment of outstanding fees;

(b) obligations relating to confidentiality;

(c) our obligations under applicable legislation; or

(d) any rights that accrued before termination.

17. GENERAL

These Terms & Conditions should be read together with your Engagement Letter.

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions will continue in full force and effect.

These Terms may be amended from time to time. The version current at the commencement of the engagement will apply unless otherwise agreed in writing.

CONTACT US

If you have any questions regarding your engagement or these Terms & Conditions, please contact Crystal Wealth Services using the details set out in your Engagement Letter.