
Tyro Accounting Terms and Conditions

Platform Subscription Terms

Effective: 28 May 2026

Introduction

Thank you for choosing Tyro Accounting

We are here to help you and your business, but before you get started on that journey, we need you to review and accept our Subscription Services Terms of Use (**Subscription Terms**) for using the fantastic services across our website, iOS and Android apps.

We have split up the terms into paragraphs and given a summary of the terms at the start of each paragraph.

Team Thrive Pty Ltd (**Tyro Accounting**) ABN 15 637 676 496 is a wholly owned but not guaranteed subsidiary of Tyro Payments Limited ACN 103 575 042 AFSL 471951 (**Tyro**).

Tyro Accounting is not an authorised deposit taking institution as defined under the Banking Act 1959.

The Subscription Terms cover the services that Tyro Accounting facilitates and must be read with:

- Tyro Accounting's Privacy Notice and Privacy Policy;
- Transfer of Subscription Agreement and Declaration;
- any other terms that Tyro Accounting publishes from time to time; and
- any other terms of Tyro Accounting prompted declarations that you make from time to time.

The Subscription Terms must be read together with the legal documents found at tyro.com/terms-and-conditions/accounting

(together generally referred to as the "**terms**" unless a specific document is referred to).

How our Subscription Terms Become Binding on You

Please note that by opening an account or using any Tyro Accounting services, you become bound by these Subscription Terms.

Joining and using Tyro Accounting

In this section we explain how to create an account and subscribe to Tyro Accounting to use our services. When you see a word in bold, it will have the same corresponding meaning every time it's used within these terms.

You and Tyro Accounting: When we say you or your, we mean both you and any entity or firm you're authorised to represent. When we say Tyro Accounting, we, our or us,

we're talking about the Tyro Accounting entity you contract with and pay fees to based on the subscription and products you're using.

1. **Services:**

- Our subscription services consist of all the services we provide now or in the future.
- The services of our related bodies corporate.

2. **Creating an account and subscription:** When you create an account you become a subscriber (whether or not you select a level of subscription service) **and** by virtue of using the services, you accept these terms. If you're the subscriber, you're the one responsible for paying for your subscription, if applicable, and use of the account.

3. **Paying for a subscription and one-off costs:**

- If you select any level of Tyro Accounting subscription, you consent to set up a payment transfer (scheduled if required) from your transaction account on the Tyro Accounting platform to pay for Tyro Accounting's services and any other one-off payments. You agree to the set up of an automated payment transfer and give a declaration according to the "Transfer of Subscription Agreement and Declaration" form and any other documentation required.
 - If you select a service provided by Tyro Accounting that requires a payment to be made from your transaction account on the Tyro Accounting platform to pay for the service, you consent to the set up of an automated payment transfer to Tyro Accounting.
 - If you use a service that requires a once off payment above your subscription to Tyro Accounting, you consent to the set up of a payment transfer of the amount to Tyro Accounting's nominated account for the once off payment.
4. It is your responsibility to ensure that you have sufficient funds in the transaction account that is being debited to ensure continuity of service and payment of any one-off costs.

5. **The right to access and use services:** When you create an account and pass verification requirements, we grant you access and the right to use our services and the services of our related bodies corporate accessed through us (based on your subscription type, your user role and the level of access you've been granted) for as long as you continue to comply with the terms. For the avoidance of doubt, if you do not comply with the requirements to have and maintain an account with us, and/or any of the services of our related bodies corporate, your access to the services will cease and all services associated with the subscription will be terminated.

6. **Subscriber role:** As a subscriber, you take responsibility for fully controlling how your subscription is managed and you must abide by all requirements for all services provided by Tyro Accounting and our related bodies corporate as set out in the terms.

7. **Rules:** Whatever your role, when you use Tyro Accounting you agree to follow the rules outlined in 'Do's and Don'ts' below. Please read them and make sure you understand what you should and shouldn't do.

8. **Your responsibilities:** You promise that you'll keep your information (including a current email address) up to date. You're responsible for providing true, accurate and complete information and for verifying the accuracy of any information that you use from our services for your legal, tax and compliance obligations. We or our related bodies corporate may from time to time need to verify your information or identity prior to providing a service or to maintain a service. It is your responsibility to provide accurate information to verify your identity or other requirements. You're also responsible for protecting your username and password from getting stolen or misused. Our service has minimum password standards but you will ensure that passwords are very strong and not easily guessable. We are not responsible for any misuse of your account with Tyro Accounting or your transaction account where you have not complied with your responsibilities.
9. **When we introduce new or revised services:** For new or updated services, there might be additional terms. We'll let you know what those terms are before you start using those services.
10. **What we own:** We own everything we've put into our services unless otherwise stated and excluding content owned by others. This includes rights in the design, compilation, and look and feel of our services. It also includes rights in all copyrighted works, trademarks, designs, inventions, and other intellectual property. You agree not to copy, distribute, modify or make derivative works of any of our content or use any of our intellectual property rights in any way not expressly permitted by us.

Pricing for services

Unless you're in a free trial (for example the BETA phase) or other offer period, you'll need to pay for a subscription based on the pricing of your selected plan. The pricing details and other terms of your subscription are explained when you select your plan.

11. **Trial subscriptions:** When you first sign up, you can opt for a free trial if it is offered, based on the terms specified at the time. If you choose to continue using our services after the trial, you'll be billed when you add your billing details into our services. If you choose not to continue using our services following a trial, you may stop your Tyro Accounting subscription by following the prompts.
12. **Tyro Accounting pricing plans:** Your use of our services generally requires you to pay a monthly subscription fee based on your subscription type (the subscription fee). The pricing plan consists of the subscription and subscription fees we offer you, including invoicing, payment, auto-renewal and cancellation terms. The pricing plan includes information set out in the offer details and pricing page. We may update or amend the pricing plan from time to time. The terms of the pricing plan form part of these terms. As with any other changes to our terms, changes to the pricing plan won't apply retrospectively and, if we make changes and you're a subscriber, we'll make every effort to let you know. In addition to the subscription pricing, you agree one-off costs or subscriptions charged by our partners for services that you use when you select them.
13. **Taxes for your use of our services:** You're responsible for paying all other external fees and taxes associated with your use of our services wherever levied. Your responsibility includes withholding tax if it applies, unless we or our partners already process that withholding tax.

14. **Additional services:** Depending on how you use our services or a partners' services, you may be able to take advantage of additional services – like tax and BAS lodgments, accounting, payroll or lending. These might incur an additional fee, so you must always read all documents pertaining to those services.
15. **Importance of timely payments:** In order to continue accessing our services (and our partners services), you need to make timely payments based on the pricing plan you selected and any one-off payments, fees and charges for services you have incurred. To avoid delayed or missed payments, please make sure your transaction account has sufficient funds and your payment method is up to date.
16. **Payment:** where a payment to Tyro Accounting is required to be made from your transaction account, you acknowledge and authorise the payment to be made according to the amount and timings you have chosen. You also undertake to have sufficient funds in your transaction account for the payment to be made at the time required.

Data use and privacy

Tyro Accounting uses your data to provide our services to you. Our Privacy Notice and Policy are an important part of these terms and describes in more detail how we deal with personal data, like your name and email address. A copy of the Privacy Notice and Policy can be found at tyro.com/terms-and-conditions/accounting/.

17. **Use of data:** When you enter or upload your data into our services, we don't own that data but you grant us a licence to use, copy, transmit, store, analyse, and back up all data you submit to us through our services, including personal data of yourself and others, to: enable you to use our services; allow us to improve, develop and protect our services; create new services; communicate with you about your subscription; offer you new services from us or a partner; and send you information we think may be of interest to you based on what we can see in your data.
18. **Use of your own personal data:** We respect your privacy and take data protection seriously. In addition to these terms, our Privacy Notice and Policy sets out in detail how we process your own personal data that you enter into Tyro Accounting, like your name and email address.
19. **Use of personal data you enter about others:** Depending on where your contacts are based, our data processing terms may also apply to the personal data of others (such as your customers, suppliers and employees) that you enter into Tyro Accounting.
20. **Anonymised statistical data:** When you use our services, we may create anonymised statistical data from your data and usage of our services, including through aggregation. Once anonymised, we may use it for our own purposes, such as to provide and improve our services, to develop new services or product offerings, to identify business trends, and for other uses we communicate to you.
21. **Data breach notifications:** Where we think there has been unauthorised access to personal data inside your subscription, we'll let you know and give you information about what has happened. Depending on the nature of the unauthorised access, and the location of your affected contacts, you may be required to assess whether the unauthorised access must be reported to the contact and/or a relevant authority. We think you're best placed to make this

decision, because you'll have the most knowledge about the personal data stored in your subscription

Confidential information

We take reasonable precautions to protect your confidential information and expect that you'll do the same for ours.

22. **Keeping it confidential:** While using our services, you may share confidential information with us, and you may become aware of confidential information about us. You and we both agree to take reasonable steps to protect the other party's confidential.

Security

We take security seriously and you must take it seriously too. To help protect our services and your data, we use added security features such as two-factor authentication.

23. **Security safeguards:** We've invested in technical, physical and administrative safeguards to do our part to help keep your data safe and secure. While we've taken steps to help protect your data, no method of electronic storage is completely secure and we cannot guarantee absolute security. We may notify you if we have reason to believe that someone has accessed (or may be able to access) your account without authorisation and we may also restrict access to certain parts of our services until you verify that access was by an authorised user.

24. **Account security features:** We or our partners may introduce security features to make your account more secure, such as multi-factor authentication and additional identity verifications. We may require you to adopt some of these features. Where we make the use of security features optional, you're responsible (meaning we're not liable) for any consequences of not using those features. We strongly encourage you to use all optional security features.

25. **Doing your bit to secure your data:** You have an important part to play by keeping your login details secure, not letting any other person use them, and by making sure you have strong security on your own systems. If you realise there's been any unauthorised use of your password or any breach of security to your account or email address linked to your account, you need to let us know immediately. You also agree not to use free-form fields in any of Tyro Accounting's systems or services to store personal data (unless it's a field explicitly asking for personal data - like a first name or a last name), debit card details, credit card details, tax identifiers or transaction account details.

Apps, third-party products and services

To get the best-in-class products, Tyro Accounting sometimes partners with other service providers to provide a service through the Tyro Accounting platform.

26. **Other services:** Some of our services, are available through other companies' services. These companies may have additional terms and operational requirements that apply to you when you use their products or services. You must ensure that you read all documents that pertain to the services you are using.

27. **Third-party terms and descriptions:** Sometimes, third-party products are subject to terms and conditions and privacy notices set by their providers. These include important things like pricing, refund policies, and how the provider will use your

data that you make available to them. They also include the requirements and obligations you must abide by to use the partners services. Be sure to read and make sure you agree to their terms and conditions and understand their approach. The descriptions of third-party products that we distribute, and any associated links, have been provided to us by the providers. While we make reasonable efforts to check the accuracy of the descriptions, the providers are solely responsible for any representations contained in those descriptions. We don't endorse or assume any responsibility for third-party products or services.

28. Use of your data to connect you to third-party products and access to your data by third-party service providers: If you choose to connect your Tyro Accounting account to third-party products or services:

- we will use your personal data for that connection. Where we receive data as a result of that connection, we will use that data in line with our Privacy Notice and Policy and these terms;
- you authorise and permit the third-party service provider to access your accounting data held on Tyro Accounting and for the purposes of undertaking the service, if required, amend the accounting data to assist in providing the service for your benefit;
- you authorise and permit the third-party service provider to undertake other actions on your Tyro Accounting account that you have agreed to in the third-party services provider's terms and conditions

29. Payments to Tyro Accounting: Some third-party providers may pay Tyro Accounting a fee that may be related to referrals from Tyro Accounting; revenue made by the provider; or data that the providers access about you through our services with your consent.

Maintenance, downtime and data loss

On the odd occasion, sometimes downtime is required on one of our services to keep our services updated and secure. You also may have occasional access issues and may experience data loss, so backing up your data is important.

30. Availability: We strive to maintain the availability of our services, and provide online support, 24 hours a day. On occasion, we need to perform maintenance on our services, and this may require a period of downtime. We try to minimise any such downtime. Where planned maintenance is being undertaken, we'll attempt to notify you in advance but can't guarantee it.

31. Access issues: Occasionally you might not be able to access our services and your data due to a bad internet connection at your end. This might happen for any number of reasons, at any time.

32. Data loss: Data loss is an unavoidable risk when using any technology. You're responsible for maintaining copies of your data entered into our services.

33. No compensation: Whatever the cause of any downtime, access issues or data loss, your only recourse is to discontinue using our services and closing your transaction account.

34. Problems and support: If you have a problem, we have excellent support articles available through Tyro Accounting that should help you with most situations. If you still need help, you can contact our support team at 1300 008 976.

35. **Modifications:** We frequently release new updates, modifications and enhancements to our services, and in some cases discontinue features. Where this occurs, we'll endeavour to notify you where practical (for example, by email, on our blog, or within our services when you log in).

Do's and Don'ts

Please look at this closely and ensure you also have read all terms that pertain to the services you are using.

36. **Only use for lawful purposes:** You agree to use our services and those of our related bodies corporate only for lawful business purposes and in line with the instructions and guidance we provide.

37. **Limitations:** Some of our services may be subject to limits such as a cap on the number of monthly transactions or geographically limits. These limits may be applied at any time.

38. **No-charge or beta services:** Occasionally we may offer a service at no charge – for example a beta service, or a time-limited trial account. Because of the nature of these services, you use them at your own risk.

39. While we can't cover everything here, we do want to highlight a few more examples of things you mustn't ever do:

- Undermine the security or integrity of our computing systems or networks.
- Use our services in any way that might impair functionality or interfere with other people's use.
- Access any system without permission.
- Introduce or upload anything to our services that includes viruses or other malicious code.
- Share anything that may be offensive, violates any law, or infringes on the rights of others.
- Modify, copy, adapt, reproduce, disassemble, decompile, reverse engineer or extract the source code of any part of our services.
- Resell, lease or provide our services in any way not expressly permitted through our services.
- Repackage, resell, or sublicense any leads or data accessed through our services.
- Commit fraud or other illegal acts through our services.
- Act in a manner that is abusive or disrespectful to a Tyro Accounting employee, partner, or other Tyro Accounting customer. We will not tolerate any abuse or bullying of our Tyro Accounting employees in any situation and that includes interaction with our support teams.

Termination

40. You can terminate your subscription with one month's written notice. We may terminate your subscription and any other services that you are using as well with the same notice. If you violate these terms, we may terminate your subscription immediately and stop or limit your access to the services and those of our related

bodies corporate without notice. If the violation is able to be remedied, we will provide you directions to remedy it.

41. **Subscription period:** Your subscription continues for the period covered by the subscription fee paid or payable. At the end of each billing period, these terms automatically continue for a further period of the same duration as the previous one, provided you continue to pay the subscription fee, if applicable. You may choose to terminate your subscription at any time by providing one month's written notice in advance. You'll still need to pay all relevant subscription fees up to and including the day of termination.

42. **Termination by Tyro Accounting:**

(a) Tyro Accounting may choose to terminate your subscription at any time by providing you with one month's written notice in advance.

(b) Tyro Accounting may also terminate or suspend your subscription or access to all or any data immediately and without notice if:

- you breach any of these terms and do not remedy the breach within 14 days after receiving notice of the breach,
- you breach any of these terms and the breach cannot be remedied,
- you breach the terms of one or more of related bodies corporate,
- in relation to our services, you or your business become insolvent, your business goes into liquidation or has a receiver or manager appointed over any of its assets, you become insolvent or make any arrangement with your creditors, or become subject to any similar insolvency event in any jurisdiction.

43. **No refunds:** No refund is due to you if you terminate your subscription or Tyro Accounting terminates it in accordance with these terms.

44. **Retention of your data:** Once a subscription is terminated by you or us, it is archived and the data submitted or created by you is no longer available to you. We retain it for a period of time consistent with our data retention policy, during which, as a subscriber, you can reactivate your subscription and once again access your data by paying the subscription fees. We retain data in case you need it as part of your record retention obligations, but you can get in touch with us to have your data removed completely if you wish.

Liability and indemnity

This section set out the liability terms between us and you.

45. **You indemnify us:** You indemnify us against all losses, costs (including legal costs), expenses, demands or liability that we incur arising out of, or in connection with, a third-party claim against us relating to your use of our services or any third-party product (except as far as we're at fault).

46. **Disclaimer of warranties:** Our services and all third-party products are made available to you on an "as is" basis. Subject to the exclusion in section 52, we disclaim all warranties, express or implied, including any implied warranties of non-infringement, merchantability and fitness for a particular purpose.

47. **Limitation of liability:** Other than liability that we can't exclude or limit by law, our liability to you in connection with our services or these terms, in contract, tort (including negligence) or otherwise, is limited as follows:

- We have no liability arising from your use of our services for any loss of revenue or profit, loss of goodwill, loss of customers, loss of capital, loss of anticipated savings, legal, tax or accounting compliance issues, damage to reputation, loss in connection with any other contract, or indirect, consequential, incidental, punitive, exemplary or special loss, damage or expense.
- For loss or corruption of your data, our liability will be limited to taking reasonable steps to try and recover that data from our available backups.
- For any fraud affecting your account and any of your data committed by a third party;
- For any misuse of your account by a third party;
- Our total aggregate liability to you in any circumstances is limited to the total amount you paid us for your subscription in the 12 months immediately preceding the date on which the claim giving rise to the liability arose.

Disputes

This section outlines how disputes may be resolved for services other than financial services. For financial services, please refer to tyro.com/terms-and-conditions/accounting].

48. **Dispute resolution:** Most of your concerns can be resolved quickly and to everyone's satisfaction by contacting our support team by scrolling to the bottom of any support article. If we're unable to resolve your complaint to your satisfaction (or if we haven't been able to resolve a dispute we have with you after attempting to do so informally), you and we agree to resolve those disputes through binding arbitration or small claims court instead of in courts of general jurisdiction. You and we agree that any dispute must be brought in the parties' individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.

Miscellaneous, but important matters

Here we set out some additional terms.

49. **No professional advice:** Tyro Accounting is not a professional services firm of any sort, and isn't in the business of giving any kind of professional advice. We may provide you with information we think might be useful in running a small business, but this should not be seen as a substitute for professional advice and we aren't liable for your use of the information in that way. Where advice may be given by a third party, we make that clear at the time of the advice and confirm your engagement with the third party to be provided the advice. Tyro Accounting is not a registered tax agent and does not provide any personal accounting advice. If you need specific advice, you must seek the services of a professional in the field.

50. **Events outside our control:** We aren't liable to you for any failure or delay in performance of any of our obligations under these terms arising out of any event or circumstance beyond our reasonable control.

51. **Notices:** Any notice you send to Tyro Accounting must be sent to accounting@tyro.com. Any notices we send to you will be sent to the email address you've provided us through your subscription.
52. **Exclusion:** In some places, there may be non-excludable warranties, guarantees or other rights provided by law (non-excludable guarantees). They still apply – these terms do not exclude, restrict or modify them. Except for non-excludable guarantees and other rights you have that we cannot exclude, we're bound only by the express promises made in these terms. Our liability for breach of a non-excludable guarantee is limited, at our option, to either replacing or paying the cost of replacing the relevant service (unless the non-excludable guarantee says otherwise).
53. **Excluded terms:** The terms of the United Nations Convention on Contracts for the Sale of Goods and the Uniform Computer Information Transactions Act (UCITA) do not apply to these terms.
54. **Blocking your access, disabling your subscription, or refusing to process a payment:** We or our partners may block your access, terminate your subscription, or refuse to process a payment, or provide a service if we or our partners reasonably believe there's a risk - like a potential breach of a law or regulation - associated with you, your company, your subscription, or a payment. Examples include transactions where the payment is from a sanctioned person or country; or where we or partners reasonably believe there is a legal or regulatory risk or a risk of loss being suffered by us or our customers or partners. You promise that you're not located in a sanctioned country and are not on a sanctioned persons list.
55. **Limited to businesses operating in Australia:** Tyro Accounting is only available to subscribers that operate in Australia and have an Australian Business Number.
56. **Relationship between the parties; assignment:** Nothing in these terms is to be construed as constituting a partnership, joint venture, employment or agency relationship between you and us, or between you and any other subscriber. You're solely responsible for resolving disputes between you and any other subscriber.
57. **Changes to these terms:** We sometimes will decide to change these Subscription Terms. Changes won't apply retrospectively and, if we make changes, we'll make every effort to let you know. You can keep track of changes to our terms by referring to the version and the date last updated at the top of the terms. Generally, we endeavour to provide you with 30 days' notice of material changes before they become effective, unless we need to make immediate changes for reasons we don't have control over. When we notify you, we'll do it by email or by posting a visible notice through our services. If a change isn't material, we may not notify you. If you find a modified term unacceptable, you may terminate your subscription by giving the standard advance notice to Tyro Accounting.
58. **Enforcement of terms:** If there's any part of these terms that either one of us is unable to enforce, we'll ignore that part but everything else will remain enforceable.
59. **Interpretation:** Words like 'include' and 'including' are not words of limitation and where anything is within our discretion we mean our sole discretion.
60. **Law:** the applicable laws to these Subscription Terms are the laws of the State of Victoria, Australia.

Tyro Accounting is provided by:

Team Thrive Pty Ltd

ABN 15 637 676 496

and

Team Thrive No 2 Pty Ltd

ABN 26 677 263 606 TAN 26262416

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