



# Terms of Service

## 1. INTRODUCTION

“Satisfy” is a platform provided by Satisfy Holdings Australia Pty Ltd ABN 31 632 974 880 through the use of the Satisfy ‘app’. Our contact details are set out in Section 16 (on the last page of this document).

### 1.1 Your contract with us

In order to become a registered user of the app, you will need to:

- a. Download the app OR Request a Business account via [www.satisfy.business/sign-up](http://www.satisfy.business/sign-up);
- b. Agree to the Terms of Service set out in this document
- c. Provide required information set out in Section 3 below;
- d. Receive a notification that Satisfy has approved you as a registered user, after collecting and verifying your contact details.
- e. As a business user, you must verify your address with a unique unlock code provided inside your Welcome Pack. Once you are a registered user of the app, the terms of service set out in this document will form the contract between you and us, and will govern your use of the Satisfy app.

## 2. WHAT IS SATISFY?

### 2.1 Overview

- a. The Satisfy “app” is designed for compatible iOS and Android mobile devices and can be made available to anyone within Australia
- b. The Satisfy “platform” offers a fast, simple, and convenient way for users to send money (‘tips’) to verified employees (‘work users’) of verified Australian businesses (‘business users’).
- c. The platform offers a way for those work users to keep track of those tips and respond via a messaging service to the sending user.
- d. The platform provides verified business users the ability to add/manage/remove staff & ‘teams’ of their business so that customer users have an accurate view of who works at any particular venue.

### 2.2 Features at a glance

Some key features of the Satisfy app are:

- a. Send money in the form of a ‘tip’ to registered work users within Australia using your mobile device.
- b. Send messages in the form of pre-defined emojis and compliments to work users, with tips.
- c. Add, remove & update credit card details for the purpose of sending money to work users.
- d. Request, approve, activate, de-activate & remove ‘jobs’ at verified Australian businesses.
- e. Add, edit & remove Australian bank details for the purpose of depositing your weekly tip balance.
- f. Send emojis and/or a free text message as a tip receiver to any sender of a tip.

### 2.3 What are the risks?

These are some of the risks you should consider.

- a. You need to take care to nominate the correct payment recipient. Payments that are incorrectly directed can not be recovered, no matter the circumstance. The Satisfy app has been designed to ensure that it is very clear who will be receiving the tips.
- b. You might not be able to use the Satisfy platform when there are disruptions to computer and/ or telecommunication systems, or if there are disruptions to any of our third party payment or other providers.
- c. You will not be able to use the Satisfy app if the app is downloaded on to a device that is not working, or not connected to the internet.
- d. The Satisfy platform relies on the ability to process transactions from your nominated debit/credit card. The card issuer of the payer may block or suspend the use of this payment service, or an individual transaction, at their discretion.
- e. When you use the Satisfy platform to send a tip, the recipient will not be able to tell from their bank account statement that the payment has come from you. The amount credited to the recipient’s account will be an aggregated total sum of all tips received by that recipient within a 7 day period leading up to the date of transaction. The transaction will be shown as a payment from “Satisfy”.
- f. As a recipient of tips, you will receive notification and details of any payment you have received within the Satisfy app if notifications are switched on your device.
- g. As a recipient of tips, you will not receive any real payment to your nominated bank account until Satisfy sends you the balance of your tips, which happens once a week, usually processed on a Monday.
- h. As a recipient of tips, you will be charged a total fee of 7.5% on any tip received into your Satisfy account. This fee is to cover the costs of card transaction fees, and to pay for the use of the Satisfy app and platform.
- i. As a recipient of tips, you can use any tips you have received which will be stored in your ‘wallet’ to ‘forward’ onto another registered work user within the Satisfy app, as long as you have forwarded those tips prior to the date of the next weekly payment from Satisfy.
- j. As a receiver of tips, if your bank account details are incorrect at the time your balance is paid, you may not receive this payment unless it bounces back to us. If it bounces back, we will re-attempt the following week, with whatever details you have updated in your profile.
- k. As a receiver of tips, if the bank details you provide are incorrect but still point to a valid Australian bank account, the tip balance will be transferred to that account. We are unable to retrieve those funds, so it is your responsibility to ensure you provide correct bank account details.

- l. As a payer of tips, we require you to pay a minimum of \$10 if you opt to send a tip of less than \$10. This is so we can keep our transaction rates down for our registered work users. The remainder from this minimum payment will be stored in your Satisfy 'wallet' which can then be used for further tips.
- m. Your wallet can be used to send tips from, or you can use the available wallet balance to reduce the payment required to send your tip.
- n. If you would like to delete your account and receive a refund of your wallet balance you can send us a request at team@satisfy.support and we will process it within 3-10 business days. A transaction fee will apply that is equal to the fee charged to us for processing the refund, plus an administration fee.
- o. There is potential for you to receive a message that is harmful in nature from a verified work user. You can 'report' and/or 'block' users in Satisfy. Every time someone is reported in our system, we will take measures to prevent it from happening again and may be in touch with you to make sure we have it properly resolved. Any potentially dangerous or abusive behaviour may be reported to law enforcement agencies.
- p. There is potential for you to receive many tips in a row that you may consider as harassment. In this instance you can block and/or report this user. Be assured no other user can access your personally identifying information except for the profile picture you use, and the nickname.

### 3. GETTING STARTED

#### 3.1 Registering for Satisfy

- a. To receive approval from us to use the Satisfy platform, you will need to:
  - i. Be an individual or an authorised representative of a registered Australian business;
  - ii. Be residing within Australia;
  - iii. Be aged 16 or over;
  - iv. Provide your full name, email address (which must not be an email address already registered to use the Satisfy app or someone else's email address).
  - v. If you are signing up as a business user via www.satisfy.business, you will need to provide requested details about the business you are acting on behalf of (where applicable), so as to verify your business ABN.
- b. To send money via the Satisfy platform, you will need to:
  - i. Provide VISA, MasterCard or American Express debit/credit card details which will be stored on secure and trusted third party servers.
- c. To receive money via the Satisfy platform, you will need to:
  - i. Be approved within the Satisfy app as an employee of at least one registered Australian business user.
  - ii. Provide your current Australian bank details & TFN
- d. You agree that:
  - i. If you send a tip to a work user without choosing the 'private' setting, the recipient of that tip will see your name and profile picture.
  - ii. If you verify yourself as an employee of a business, all other Satisfy users will be able to see your profile picture, nickname and job role when they choose to view employees of the business you work in. You can choose from Active or Inactive in work mode to change visibility.
  - iii. To send a tip privately, you must choose private mode when sending a tip. This will mean the recipient will not see personally identifying information such as your name and profile picture. They will, however, still be able to send a message in return, but they will not be aware of who the response has been sent to.
- e. You must only use the Satisfy app with a compatible iOS or Android device.
- f. You can only have one account associated with your email address.

#### 3.2 License

- a. Subject to these terms of service, and while you are a registered user, we grant you a personal, non-exclusive, non-transferable, limited, royalty-free and revocable licence to use the Satisfy app on a compatible iPhone or Android mobile device owned by you.
- b. Any use of the Satisfy app (in whole or part) in any other manner, including but not limited to resale, transfer, modification or distribution of the Satisfy app, is prohibited.

#### 3.3 Setting up a Satisfy password

- a. Before you can use the Satisfy app, you will need to select a password. You will need to select this password at the time that you register for use of the Satisfy app.
- b. You can change your password at any time, using the Satisfy app.
- c. We may reject a requested password, or any email address, at our discretion.
- d. If you forget your password, you can use your email address to reset your password.

#### 3.4 How to protect your Satisfy password

- a. You must act with care in protecting your password.
- b. You should:
  - i. Memorise your password as soon as possible, then destroy or delete any record of them;
  - ii. Disguise any 'prompts' that you may use to assist in remembering your password so as to prevent others from deciphering them;
  - iii. Use a combination of numbers, letters (both upper and lowercase) and special characters
  - iv. And regularly change your password.

- c. You should not:
  - i. Write down your password;
  - ii. Keep a copy of them on your computer, or mobile device;
  - iii. Tell your password to anyone – not even family or friends;
  - iv. Use your birth date, or a numerical version of part of your name, or a number or word that someone can easily guess;
  - v. Let anyone see your password when you're using or entering it; or
  - vi. Use an existing password that you have for other services

### **3.5 Other things to do to avoid unauthorised transactions**

- a. Lock your mobile device and take any reasonable steps to stop unauthorised use of the Satisfy app or disclosure of your password.
- b. Only install approved applications on your mobile device and never override the software lockdown (ie. jailbreak or root your device).
- c. If you believe your mobile device has been lost or stolen, or suspect your Satisfy password has become known to someone else, notify us immediately.
- d. Notify us and your card issuer immediately if your card is lost or stolen, you suspect your card details have become known to someone else or your transaction history shows any Satisfy transfers you did not make or authorise.

## **4. USING THE SATISFY APP**

### **4.1 Making payments**

- a. You should take care to nominate the correct recipient/s of any payments made using the Satisfy app as you will not be able to recover a payment directed or sent to someone by mistake.
- b. You can use the Satisfy app to make domestic payments to any registered work user, in the form of a tip, to verified employees within verified Australian businesses.
- c. You cannot delete or cancel a payment once it has been made using the Satisfy app.
- d. When a payment is made in accordance with your instruction, the recipient will receive a push notification telling them that a payment has been made via the Satisfy platform (so long as they have turned on push notifications). The recipient's Satisfy account balance will reflect the addition of the new payment received by you, however the recipient will not receive the deposit into their nominated bank account until the end of the 7 day pay period that the payment was made in.

### **4.2 Transaction Limits**

- a. There is a maximum limit of \$1500 per tip.
- b. There is another maximum limit of \$250 per person per tip. (i.e. If you have chosen to tip 3 people in one tip, the max tip allowed will be 3 people x \$250 = \$750)
- c. There is no limit to how many 'tips' a registered work user can receive per week.

### **4.3 Keeping track of transactions**

- a. We will send you a push notification whenever we have made a payment to a recipient on your instructions, so long as you have turned on push notifications.
- b. You can also check your recent transaction history through the Satisfy app or you can check amounts drawn from your nominated debit or credit card account with your card issuer at any time.
- c. After any payment is made to the Satisfy platform, you will receive an email receipt from our third party payment provider. We suggest you leave these turned on, to ensure you are notified by email in the unlikely situation that someone gains unauthorised access to your account and makes a payment.
- d. As a recipient, you can keep track of the payments you have received, and any fees that are applicable to those payments, within the Satisfy app in 'Work' mode.
- e. If you 'forward' tips onto another work user after receiving them, your wallet balance in profile settings will reflect the amount you will be receiving that upcoming Monday

### **4.4 Adding & updating your credit/debit card details**

- a. You can nominate as many credit/debit cards as you need, which we can use to make payments to the recipient/s of your choose. You can choose/toggle between these cards when requesting that a payment be made to a recipient under the Satisfy platform.
- b. Any credit or debit card that you add will require authentication. We do this by authorising a charge of between \$1-2. You will be required to enter the correct authorisation amount to continue using that card.
- c. You will need to make sure you update the details of each debit/credit card you have registered with us (for example, to record the current card expiry date) and that these details remain current.

### **4.5 Verifying employees as a business user**

If you are an authorised representative of an Australian business on the Satisfy platform, you agree to only verify the employees who are actively employed as individuals within your business. When you sign up as a Business you will be given instructions on how to do this via your Satisfy Business Portal accessed at [www.satisfy.business/login](http://www.satisfy.business/login). If you ever need help doing this, please get in touch with us by emailing us at [team@satisfy.support](mailto:team@satisfy.support). We're here to help.

## 5. FEES & CHARGES

- a. There are currently no fees charged to the sender of any payment using the Satisfy platform.
- b. As a recipient of any payment as a 'work' user, using the Satisfy platform, there is a current service fee of 7.5%.
- c. You will continue to be liable to your card issuer for any fees and charges that the card issuer is entitled to charge in relation to the account to which your debit/credit card is attached. You should consult your account terms with your card issuer if you are uncertain about these fees and charges, and their application.

## 6. INCOME & TAX FILE NUMBER DECLARATION

It is your responsibility to declare any gratuities you receive as a user on the Satisfy platform, upon request, to the Australian Tax Office. If you need assistance, contact [team@satisfy.support](mailto:team@satisfy.support).

## 7. WHAT HAPPENS IF THERE'S A PROBLEM

### 7.1 Your responsibility for transactions using the Satisfy app

In general, you're responsible for any losses that occur using the Satisfy app, including all transactions made by you or anyone else using the Satisfy app in your account. In some extenuating circumstances, however, you may be able to obtain a refund of the transaction from us.

### 7.2 Does a transaction look wrong or have you made a mistake?

You should regularly check the record of your transactions made through the Satisfy app, including by checking the transactions shown on your debit/credit card account statement as provided or made available by your card issuer. If you identify an unauthorised charge, or incorrect amount within our platform, or if you see anything else that you're not sure about, you should contact Satisfy immediately. We are unable to refund tips if you chose the incorrect amount.

### 7.3 Unauthorised or suspicious activity

By authenticating a card, you indicate that you are the cardholder, or have authorisation from the cardholder to use the card. Any reported or suspected unauthorised activity relating to the card may lead to immediate account suspension. A refund can be requested if there has been unauthorised access to your account, however will only be granted if you have adhered to the terms of service laid out in this document.

### 7.4 What happens if the person paying you disputes a transaction?

- a. If you receive a payment as a work user from a registered user, the payer may dispute the transaction (for example if there was unauthorised access to their account).
- b. If the payer disputes the transaction, we may be required in extenuating circumstances to return the funds you received from them, to them, in which case you authorise us to debit your current or future Satisfy balance for the refund amount.
- c. If we are unable to debit your Satisfy account balance now or in the future, you must pay us that amount upon demand.

### 7.5 If your mobile device has been lost or stolen

If your mobile device is lost or stolen, contact us immediately so nobody can gain unauthorised access to the Satisfy app in case you are logged in. You can contact us by emailing us at [team@satisfy.support](mailto:team@satisfy.support).

### 7.6 If you suspect someone else knows your Satisfy password

- a. You can change your password at any time using the Satisfy app. You should do so immediately if you suspect that someone may have gained access to your password.
- b. You can also contact us (see details at the end of this document) and ask us to deregister your Satisfy app. We will then de-register your Satisfy app so that your password can no longer be used.

### 7.7 Where you can't use the Satisfy app

You can't use the Satisfy app to:

- a. Purchase any goods or services from other users. All payments are in the form of 'tips' to verified work users only.
- b. Make a payment to someone in any currency other than Australian dollars.

### 7.8 Making a complaint

This is not something we envision needing to happen, however, if in the instance something goes wrong, it is our priority to resolve it. You can fix most problems or make a complaint by emailing us at [team@satisfy.support](mailto:team@satisfy.support).

If you make a complaint we will:

- a. Keep a record of your complaint/concern
- b. Give you a support ticket reference, as well as a staff member's name and contact details so you can follow up with them if needed
- c. Respond to the complaint within 21 days, or tell you if we need more time to complete our investigation or resolution;
- d. Give our final response within 45 days; and
- e. If we cannot complete our investigation within 45 days, we will let you know why.

If you are not happy with how we handled your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is a free and independent dispute resolution service.

## **7.9 When we may limit, suspend or cancel access to the Satisfy app or end this agreement**

- a. We reserve the right at any time to limit, suspend or cancel access to the Satisfy app or any of its features, or refuse to process a transaction, without first telling you, including if:
  - i. You do not follow these terms of service;
  - ii. You give your password to another person to use
  - iii. We believe the Satisfy app has been or may be used illegally or in a way that may cause losses to you or us;
  - iv. We consider it necessary to manage our regulatory obligations;
  - v. You gave us false or inaccurate information when you registered for the Satisfy app;
  - vi. You include or use inappropriate content in the Satisfy app;
  - vii. We consider there to be appropriate security reasons;
  - viii. There is suspicion, evidence or report of abuse to another user; or
  - ix. We need to perform maintenance works.
- b. We may end this agreement for any other reason by giving you at least 30 days notice.
- c. Should any of these things occur, you acknowledge that your personal settings and other saved data may be lost, and that we are not responsible for any such loss.

## **8. NOTIFICATIONS**

- a. Certain functionality on the Satisfy app may require you to allow notifications from us via a notification or messaging service or other reminder mechanism.
- b. Notifications will be sent to your registered mobile device, where it has push notifications enabled. This may include where you have paired your mobile device with a smart watch. Notifications could be seen by others (including unauthorised persons) who use or access your mobile device or who are able to see your smart watch.
- c. Please check the push notification settings on your mobile device to ensure they are switched on. You may not be able to use certain services if they are switched off. You can manage Satisfy notifications via your settings.
- d. Notifications may include:
  - i. Details of payments sent or received;
  - ii. Details of messages sent or received;
  - iii. Security and service alerts;
  - iv. Messages from us relating to our products & services
  - v. Updates to terms of service, or our privacy policy; and
  - vi. Alerts when new versions or upgrades are available
- e. You acknowledge that delivery of notifications may be subject to the quality of your connection and it is your responsibility to check any information before acting on it. All notifications will be sent to you and managed in accordance with the Satisfy Privacy Policy. We reserve the right to suspend or discontinue notifications at any time without notice.

## **9. PROTECTING YOUR PRIVACY**

All details of how we handle your personal information is covered in our Privacy Policy found at:  
[www.satisfy.app/privacy-policy](http://www.satisfy.app/privacy-policy)

## **10. CHANGES TO THESE TERMS OF SERVICE**

### **10.1 Changes we can make**

- a. We may change the information in this terms of service at any time, where the changes will only relate to future transaction or the future use and operation of the Satisfy platform. We will give you at least 20 days notice if the change introduces or increases fees, imposes, removes or changes a daily or other periodic limit, or increases your liability. Otherwise, notice may be given on the day of the change.
- b. We will notify you of any material changes by electronic notice to you via your device or the App Store if you are using iOS, Google Play Store if you are using an Android device. We may require you to confirm your acceptance of changes before we allow you to continue using the Satisfy app.
- c. Your continued use of the Satisfy app after any such variation or modification will be taken to be an acceptance of such variation or modification.

### **10.2 Not happy with the change we make?**

If we make a change that you are not happy with, you should cease using and uninstall the Satisfy app immediately. You can contact us at [team@satisfy.support](mailto:team@satisfy.support) to help you deactivate your account, and to delete or anonymise your personal information.

## **11. INTELLECTUAL PROPERTY**

By using the Satisfy app you agree that:

- a. You do not have any right, title or interest in or to any proprietary rights relating to the information contained in the Satisfy app;
- b. You will not reproduce information obtained by using the Satisfy app except where such reproduction is for your own personal non-commercial use in accordance with these terms of service; and
- c. You will not attempt to disassemble, decompile or otherwise reverse engineer the Satisfy app.

## **12. ACKNOWLEDGEMENT & COMPLIANCE**

- a. The Satisfy app is not provided by Apple, Google or any other third-party provider.
- b. Accordingly, any queries or complaints regarding the Satisfy app (including but limited to issues regarding intellectual property) should be directed to us and not to Apple or Google.
- c. Paragraphs (a) and (b) above apply for the benefit of Apple, Google and any third party whose information appears in the Satisfy app.
- d. You also acknowledge the application of Australian anti-money laundering and counter terrorism financing regulations, and you warrant that you are not in a location that is subject to any government sanctions.
- e. You acknowledge that we will only make the Satisfy platform available to you where it is lawful for us to do so (for example where we have satisfied our obligations under anti-money laundering laws to properly identify you and to verify your identity).

## **13. ASSIGNMENT & NOVATION**

- a. We may assign, transfer, novate or otherwise deal with our rights and obligations under these terms of service, and any document or agreement entered into or provided under or in connection with these terms of service.
- b. If this occurs, we will notify you of the date of the assignment, transfer or novation as soon as reasonably practicable on or after the date of the assignment, transfer or novation, but in any event within 30 days. Your use of the Satisfy app at any time after your receipt of that notification will act as confirmation of your continuing agreement to such assignment, transfer or novation.
- c. Any assignee, transferee or novatee of our rights and obligations must be a party that we have determined (acting reasonably) at the time of the assignment, transfer or novation to be a party that has the capability to perform our obligations under these terms and conditions.
- d. From the date of any novation, these terms of service will apply between you and the novatee as if it is the person referred to in these terms of service as "us", "we" and "our". This does not otherwise change your obligations under these terms of service, or use of the Satisfy app in any way.

## **14. TERMINATION OR SUSPENSION OF YOUR SATISFY PLATFORM**

We may terminate or suspend your use of the Satisfy app:

- a. If you are in breach of these terms of service;
- b. If we are required to do so in order to comply with any laws (such as anti-money laundering and counter terrorism financing laws, or sanction laws);
- c. If we reasonably suspect you of engaging in any fraud or other illegal activity;
- d. If you use the Satisfy platform to make any payments in relation to any activities that are not legal in Australia;
- e. If a debit/credit card you have nominated is cancelled, blocked or suspended;
- f. If directed to do so by an issuer of a nominated debit or credit card or an applicable card network (for example, in circumstances of suspected fraud); or
- g. Acting reasonably, for any other reason (including where we wish to cease offering the Satisfy platform).

## **15. OTHER IMPORTANT INFORMATION**

### **15.1 Links To Other Web Sites**

Our Service may contain links to third party web sites or services that are not owned or controlled by us. We have no control over, and assume no responsibility for the content, privacy policies, or practices of any third party web sites or services. We do not warrant the offerings of any of these entities/individuals or their websites. By using our service you acknowledge and agree that we shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such third party web sites or services. We strongly advise you to read the terms and conditions and privacy policies of any third party web sites or services that you visit.

### **15.2 Disclaimer**

Your use of the Service is at your sole risk. The Service is provided on an "AS IS" and "AS AVAILABLE" basis. The Service is provided without warranties of any kind, whether express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, non-infringement or course of performance.

We do not warrant that:

- a. the Satisfy app and its platform will function uninterrupted, secure or available at any particular time or location;
- b. any errors or defects will be corrected;
- c. the Satisfy app is free of viruses or other harmful components; or
- d. the results of using the Satisfy app will meet your requirements.

### **15.3 Indemnification**

You agree to defend, indemnify and hold harmless Satisfy Holdings Australia Pty Ltd and their employees, contractors, agents, officers and directors, from and against any and all claims, damages, obligations, losses, liabilities, costs or debt, and expenses (including but not limited to attorney's fees), resulting from or arising out of:

- a. Your use and access of the Service, by you or any person using your email account and password;
- b. A breach of these terms of service; or
- c. Content posted on the service.

## 15.4 Limitation Of Liability

In no event shall Satisfy, nor its directors, employees, partners, agents, suppliers, or affiliates, be liable for any indirect, incidental, special, consequential or punitive damages, including without limitation, loss of profits, data, use, goodwill, or other intangible losses, resulting from:

- a. Your access to, or use of, or inability to access the Service;
- b. Any conduct or content of any other party on the Service;
- c. Any content obtained from the Service; and
- d. Unauthorised access, use or alteration of your transmissions or content, whether based on warranty, contract, tort (including negligence) or any other legal theory, whether or not we have been informed of the possibility of such damage, and even if a remedy set forth herein is found to have failed of its essential purpose.

## 16. MEANING OF WORDS IN THIS DOCUMENT

- a. "ASIC" means the Australian Securities and Investments Commission.
- b. "Satisfy app" means the "Satisfy" app service described in section 2.
- c. "Satisfy platform" means the platform we offer through the "app" by which you can make payments to recipients or receive payments from payers.
- d. "Card" means a MasterCard, American Express or VISA enabled debit or credit card you nominate when you register for the Satisfy app or add as a card to be used through the Satisfy app.
- e. "Card details" means the card number, expiry date or CCV of your card.
- f. "Card issuer" means the bank or other financial institution that issues your card to you.
- g. "Card scheme" means MasterCard, American Express or Visa, as the case may be (the brand on your card).
- h. "Compatible devices" or "devices" means Android or iPhone devices that meet the requirements listed on Google Play/App Store.
- i. "Payer" means the person initiating a payment by using the Satisfy app (whether you when you're making a payment, or another person when they're making a payment to you).
- j. "Recipient" means the registered employee of a verified Australian business user that is nominated by the payer as the intended ultimate recipient of a payment made through the use of the Satisfy platform.
- k. "Registered user" means a person who has registered to use the Satisfy App and has agreed to these terms.
- l. "Security requirement" means a security requirement or measure to which you are subject in respect of the use of the Satisfy app and passwords, as set out in these terms of service.
- m. "we", "us" or "our" means Satisfy Holdings Australia Pty Ltd ABN 31 632 974 880.
- n. "you" or "your" means:
  - i. the individual downloading the Satisfy app
  - ii. the individual using the Satisfy app as an authorised representative of a valid Australian Business, and where applicable also is acting as an individual by downloading the app.

## 17. CONTACT DETAILS

### Contact Satisfy

You can ask us any question, provide feedback, request to change your settings, or lodge a complaint by visiting [www.satisfy.support](http://www.satisfy.support) or emailing us at [team@satisfy.support](mailto:team@satisfy.support)

### Contact Australian Financial Complaints Authority

**Address:** AFCA, GPO Box 3 Melbourne VIC 3001, **Phone:** 1800 931 678 (free to call), **Web:** [www.afca.org.au](http://www.afca.org.au)