

PennyGo Terms & Conditions

Last updated: 8 August 2026

These Terms & Conditions ("Terms") govern your use of the PennyGo application and related services ("PennyGo", "the Service", "we", "us" or "our").

By creating an account or using PennyGo, you agree to these Terms. If you do not agree, you should not use the Service.

1. What PennyGo Does

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PennyGo is a budgeting and financial planning tool designed to help you organise your money, plan for upcoming expenses and understand how much money you may need to allocate or transfer for different purposes.

PennyGo provides calculations, projections, reminders, estimates and other planning information based on information you provide and assumptions used by the application.

2. PennyGo Is Not Financial Advice

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PennyGo is a budgeting and planning tool. It is not a financial adviser, broker, accountant, financial planner or other professional financial service.

Nothing provided by PennyGo constitutes financial, investment, tax, accounting, legal or other professional advice.

PennyGo does not recommend that you make any particular financial decision, investment, purchase, transfer or other transaction.

You should consider your own circumstances and, where appropriate, seek independent professional advice before making financial decisions.

3. Estimates and Calculations

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PennyGo may calculate suggested amounts for transfers, savings, spending allocations, upcoming expenses or other budgeting purposes.

These amounts are estimates only and are intended to be used as a guide. They are not guaranteed to be accurate, complete or sufficient for your actual financial circumstances.

Calculations may depend on information you provide, assumptions, dates, recurring expenses, rounding, timing and other factors. Your actual financial position may differ from the amounts displayed by PennyGo.

For example, a suggested transfer amount should not be treated as confirmation that the amount is exactly what you need to transfer.

You are responsible for checking your actual account balances, upcoming transactions, bills, payment dates and other relevant information before making a transfer or financial decision.

Always verify an amount before transferring money or relying on it for an important financial decision.

4. No Guarantee of Financial Outcomes

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PennyGo does not guarantee that using the Service will:

- Prevent overdrafts or missed payments.
- Ensure you have sufficient funds for future expenses.

- Produce accurate financial forecasts.
- Achieve a particular savings or budgeting goal.
- Improve your financial position.
- Prevent financial loss.

Financial circumstances can change and estimates may become inaccurate as a result.

5. User Responsibility

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You are responsible for:

- Providing accurate and up-to-date information.
- Reviewing information displayed by PennyGo.
- Checking calculations and estimates before relying on them.
- Confirming your actual bank balances and transactions.
- Deciding whether, when and how much money to transfer.
- Ensuring that your use of PennyGo is appropriate for your circumstances.

If you enter incorrect, incomplete or outdated information, PennyGo's calculations and suggestions may also be incorrect.

6. Accounts and Security

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You are responsible for keeping your PennyGo account credentials secure and for activity occurring through your account.

You must not share your password with other people or use another person's account without permission.

You should notify us promptly if you believe your account has been accessed without authorisation.

7. Acceptable Use

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You agree not to:

- Use PennyGo for unlawful purposes.
- Attempt to gain unauthorised access to the Service or another user's account.
- Interfere with or disrupt the Service.
- Attempt to reverse engineer, copy or exploit the Service except where permitted by law.
- Use PennyGo in a way that could damage, overload or compromise the Service.

8. Availability and Accuracy

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We aim to make PennyGo useful, reliable and accurate, but we do not guarantee that the Service will always be available, uninterrupted, error-free or completely accurate.

Features may change, be temporarily unavailable or be discontinued.

We may also correct, modify or update calculations, functionality and other aspects of the Service from time to time.

9. Third-Party Services

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PennyGo may rely on third-party services, integrations or information.

We are not responsible for the availability, accuracy, security or performance of third-party services that are outside our reasonable control.

Your use of third-party services may also be subject to their own terms and privacy policies.

10. Intellectual Property

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PennyGo and its content, software, branding, design and functionality are owned by or licensed to us and are protected by applicable intellectual property laws.

You may use PennyGo for its intended personal purposes but may not reproduce, modify, distribute or commercially exploit our intellectual property without permission, except where permitted by law.

11. Limitation of Liability

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To the maximum extent permitted by law, PennyGo and its operators, employees and service providers will not be liable for losses arising from your reliance on estimates, calculations, projections or other information provided by the Service.

This includes, to the extent permitted by law, losses arising from:

- Incorrect or incomplete information entered by you.
- Changes in your financial circumstances.
- Differences between estimated and actual amounts.
- Transfers made based on information displayed by PennyGo.
- Missed payments, overdrafts, fees or other banking consequences.
- Interruptions, errors or unavailability of the Service.

Nothing in these Terms excludes, restricts or modifies any consumer guarantee, right or remedy that cannot lawfully be excluded, restricted or modified under applicable law.

12. Indemnity

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To the extent permitted by law, you agree to indemnify PennyGo against claims, losses, damages and expenses arising from your misuse of the Service, breach of these Terms, or violation of another person's rights.

13. Termination

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You may stop using PennyGo at any time.

We may suspend or terminate access to your account where reasonably necessary, including where you breach these Terms, misuse the Service, create a security risk or where we discontinue the Service.

14. Changes to These Terms

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We may update these Terms from time to time. Where appropriate, we will provide notice of material changes.

Your continued use of PennyGo after updated Terms take effect constitutes acceptance of the updated Terms, where permitted by law.

15. Governing Law

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These Terms are governed by the laws applicable in Queensland, Australia, unless another jurisdiction is required by applicable law.

Any disputes will be subject to the applicable courts and laws of Australia.

16. Contact

16. Contact

If you have questions about these Terms, please contact us using the contact details provided by PennyGo.

Important Financial Disclaimer

PennyGo provides budgeting and planning information only. It does not provide financial advice.

Any transfer amounts, forecasts, projections or recommendations displayed in PennyGo are estimates intended as a guide only and may not accurately reflect your actual financial requirements. Always check your actual account balances, transactions and upcoming expenses before transferring money or making financial decisions.