Terms & Conditions

Effective date: 13 August 2026 **Last updated:** 13 August 2026

1. About PennyGo

PennyGo is a budgeting and money-planning application designed to help you organise your income, expenses, bills, savings goals, transfers and other financial plans.

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

PennyGo does not connect directly to your bank account or financial institution and does not automatically retrieve your bank transactions or actual account balances.

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

2. PennyGo Is Not Financial Advice

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 is designed to help you organise and understand the information you enter into your plan. It does not determine what financial decisions you should make.

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

You are responsible for considering your own circumstances and obtaining independent professional advice where you consider it appropriate.

3. Estimates, Calculations and Planned Amounts

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

These amounts are estimates only and are intended 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.

Terms such as 'planned', 'expected', 'suggested' or similar wording describe calculations based on your PennyGo plan. They do not confirm what is actually available in your bank account.

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 transferring money or making an important financial decision.

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

4. No Guarantee of Financial Outcomes

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; or
- prevent financial loss.

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

5. Your Information and Responsibilities

You are responsible for:

- providing accurate and reasonably 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; and
- ensuring that your use of PennyGo is appropriate for your circumstances.

If you enter incorrect, incomplete or outdated information, PennyGo's calculations and planned amounts may also be incorrect.

You should not enter passwords, banking credentials, PINs, security codes or other information that PennyGo does not need for its budgeting functionality.

6. Accounts and Security

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 PennyGo promptly if you believe your account has been accessed without authorisation.

We may take reasonable steps to protect accounts and the Service, but no internet-based service can guarantee absolute security.

7. Sharing and Portal Access

PennyGo may allow you to share parts of your budgeting plan with another person through its portal-sharing functionality.

You are responsible for choosing who you invite and for the information you choose to share.

A person you invite must create a PennyGo account using the invited email address to access the shared information.

Shared access is intended to be view-only where the Service describes it as view-only. You should only invite people you trust and should review your shared-access settings regularly.

You can revoke portal access using the controls provided by PennyGo.

8. Ask PennyGo and AI Features

PennyGo may include AI-powered features, including Ask PennyGo.

AI features may interpret or explain information contained in your PennyGo plan. They are provided for informational and planning purposes only.

AI-generated responses may be incomplete, inaccurate or inappropriate to your circumstances and should not be treated as financial, investment, tax, legal or other professional advice.

PennyGo does not guarantee the accuracy or completeness of AI-generated information.

You remain responsible for checking information and deciding whether or how to act on anything displayed by PennyGo.

PennyGo may use third-party AI technology providers to operate these features. Their processing may also be subject to the PennyGo Privacy Policy and the applicable terms and privacy policies of those providers.

9. Acceptable Use

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; or
- use information obtained through PennyGo to infringe another person's rights or privacy.

10. Availability and Accuracy

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

PennyGo should not be treated as a substitute for checking your actual financial records, account balances, transactions or payment obligations.

11. Third-Party Services

PennyGo may rely on third-party services, integrations or information, including hosting, authentication, email, application infrastructure and other technology services.

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.

12. Intellectual Property

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.

13. Limitation of Liability

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, planned amounts 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; and
- 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.

14. Indemnity

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.

15. Termination

You may stop using PennyGo at any time.

You may delete your account using the account deletion functionality provided within PennyGo.

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.

Where reasonably practicable, we may provide notice before suspending or terminating access, except where immediate action is reasonably necessary for security, legal or operational reasons.

16. Changes to These Terms

We may update these Terms from time to time to reflect changes to the PennyGo service, technology, legal requirements or other operational circumstances.

Where appropriate, we will provide notice of material changes.

The 'Last updated' date at the beginning of these Terms indicates when they were most recently revised.

Where permitted by law, your continued use of PennyGo after updated Terms take effect constitutes acceptance of the updated Terms. Where a change requires express acceptance, we will provide an appropriate mechanism for you to accept it.

17. Privacy

Your use of PennyGo is also governed by the PennyGo Privacy Policy, which explains how personal information is collected, used, disclosed and protected.

By using PennyGo, you acknowledge that you have been provided with access to the Privacy Policy.

18. Governing Law

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.

19. Contact

For questions about these Terms, contact:

PennyGo

Operated by **Aaron Jones**

Email: support@pennygo.app