

Ryder Estates SMSF Service – Terms and Conditions

Effective Date: 14 October 2025

These Terms and Conditions govern the provision of Self-Managed Superannuation Fund (SMSF) services by Ryder Estates (Trading name of RYDER, Aarron Adam) under the supervision of HTA Taxation Services Pty Ltd (Tax Practitioners Board Number: 25500318). By engaging Ryder Estates for SMSF-related services, you agree to the terms set out below.

1. Scope of Services

Ryder Estates provides administrative and coordination support for SMSF compliance and taxation matters under the supervision of HTA Taxation Services Pty Ltd. All taxation services are carried out in accordance with relevant Australian taxation laws and professional standards.

2. Client Responsibility

You are responsible for providing complete, accurate, and timely information to enable the correct preparation and lodgement of SMSF returns. Ryder Estates and HTA Taxation Services Pty Ltd are not liable for any errors or penalties resulting from incomplete or incorrect data provided by you.

3. Fees and Billing

All SMSF services are billed on a time and complexity basis. An estimate of fees may be provided upon request, but actual fees will depend on the work required. Invoices must be paid by the due date to avoid interruption to services or lodgements.

4. Confidentiality

All client information is treated as strictly confidential and will not be shared with third parties except as required by law or for regulatory compliance purposes.

5. Limitation of Liability

Ryder Estates and HTA Taxation Services Pty Ltd accept no liability for financial loss, penalties, or interest charges arising from reliance on information provided by the client or external circumstances beyond our control.

6. Authority and Consent

By engaging our services, you authorise Ryder Estates and HTA Taxation Services Pty Ltd to act on your behalf for SMSF lodgement, compliance, and related taxation matters. This includes communication with the ATO and other relevant bodies.

7. Termination

Either party may terminate the service agreement with written notice. Any outstanding fees for work performed up to the date of termination will remain payable.

8. Governing Law

These Terms and Conditions are governed by the laws of Queensland, Australia.

If you have any questions or require clarification regarding these Terms and Conditions, please contact Ryder Estates directly at legal@ryderestates.com.