

Terms & Conditions

RateFox — ratefox.com.au | Effective Date: 7 September 2026

1. Acceptance of Terms

By accessing or using ratefox.com.au ('the Website') and any services offered by RateFox ('we', 'us', 'our'), you ('the User') agree to be bound by these Terms and Conditions. If you do not agree to these terms, you must not use our Website or services.

These terms constitute a legally binding agreement between you and RateFox. We recommend you read them carefully before using our services.

2. About Our Service

RateFox is an independent comparison platform that allows Australian businesses to compare payment processing fees and services across a range of providers. We do not process payments ourselves, nor are we a financial institution, payment processor, or authorised deposit-taking institution.

RateFox's comparisons are built from real-world payment processing data voluntarily shared by merchants who use our platform, rather than solely from rates advertised or negotiated by payment providers. This merchant-contributed data is aggregated and de-identified before being used to generate the market insights shown to other users.

References in these Terms to 'payment providers' include point-of-sale (POS) systems and other business technology providers that RateFox may recommend to you (collectively, 'Providers').

Our comparison results are intended as a general guide only and do not constitute financial advice.

3. Eligibility

Our services are intended for use by Australian businesses and individuals aged 18 years or over. By using our Website, you represent and warrant that you meet these eligibility requirements.

4. Account Registration

To access certain features of the Website, you may be required to create an account. You agree to:

- Provide accurate, current, and complete information during registration
- Maintain and promptly update your account information
- Keep your login credentials confidential
- Notify us immediately of any unauthorised use of your account
- Accept responsibility for all activities that occur under your account

We reserve the right to suspend or terminate accounts that contain inaccurate information or that are used in violation of these terms.

5. Comparison Results and Accuracy

RateFox makes reasonable efforts to ensure that the information displayed on our platform is accurate and up to date. However:

- Fee structures, rates, and product offerings from payment providers may change without notice
- Comparison results are indicative only and actual fees may vary based on your specific business circumstances
- We do not guarantee the completeness or accuracy of any information provided by third-party payment providers or contributed by merchants using our platform, including information extracted from documents you upload for a Detailed Comparison

You should independently verify all information before entering into any agreement with a payment provider.

6. Not Financial Advice

The information provided on ratefox.com.au is general in nature and does not constitute financial, legal, or professional advice. RateFox is not an Australian Financial Services Licence (AFSL) holder and does not provide personalised financial advice.

You should seek independent professional advice before making any financial decisions based on information found on our Website.

7. Third-Party Providers and Recommendations

RateFox may publish a list of Providers on the Website from time to time. Any such list is provided for general reference only, may not be complete or exhaustive, and may change without notice. In addition, our chat tool may recommend one or more Providers to you based on the information you provide about your business.

Where a Provider is recommended to you, we will ask whether you would like to be contacted by that Provider.

We will only share your details with a recommended Provider if you expressly agree, at that time, to be contacted. If you decline, your details will not be shared with that Provider.

Separately, our chat tool may also ask whether you would like to be contacted directly by RateFox to discuss switching payment providers. This is a distinct request from, and does not require, agreeing to be contacted by a specific Provider. We will only contact you for this purpose if you expressly agree, and declining does not affect your comparison in any way. If, during that discussion, you agree to be introduced or connected to a specific Provider, the disclosure terms in this Section and in our Privacy Policy apply to that introduction.

RateFox does not endorse, and is not responsible for, the content, terms, privacy practices, or reliability of any third-party Providers or external websites. Any dealings you have with a Provider are solely between you and that Provider. RateFox is not a party to any agreement you enter with a Provider.

8. Fees and Payment

RateFox charges fees for access to certain services on our platform. By subscribing to or purchasing our services, you agree to pay the applicable fees as displayed at the time of purchase.

Billing

Fees are billed in advance on a recurring or one-time basis depending on the service selected. All prices are in Australian Dollars (AUD) and inclusive of GST unless otherwise stated.

Payment Processing

Payments are processed securely through our third-party payment processor. By providing your payment details,

you authorise us to charge the applicable fees to your nominated payment method.

Refunds

Refunds are handled in accordance with our Refund Policy and the Australian Consumer Law. If you believe you are entitled to a refund, please contact us at contact@ratefox.com.au.

Non-Payment

We reserve the right to suspend or terminate access to our services if payment is not received by the due date.

9. Referral Arrangements

In addition to fees charged directly to users, RateFox may receive referral fees or commissions from Providers — including payment providers, point-of-sale (POS) providers, and other business technology providers — when a user agrees to be contacted following a recommendation made through our chat tool, or when a user agrees to be contacted directly by RateFox and is subsequently introduced or connected to a Provider, as described in Section 7. This commercial arrangement does not influence the objectivity of our comparison results, and we disclose this in accordance with our obligations.

10. Intellectual Property

All content on ratefox.com.au, including but not limited to text, graphics, logos, images, and software, is the property of RateFox or its content suppliers and is protected by Australian and international copyright laws.

You may not reproduce, distribute, modify, or create derivative works from any content on our Website without our prior written consent.

11. Prohibited Conduct

You agree not to:

- Use our Website for any unlawful purpose or in violation of any regulations
- Submit false, misleading, or fraudulent information
- Attempt to gain unauthorised access to any part of our Website or systems
- Use automated tools (bots, scrapers) to extract data from our Website
- Interfere with or disrupt the operation of our Website
- Engage in any conduct that could damage our reputation or business

12. Disclaimer of Warranties

Our Website and services are provided on an 'as is' and 'as available' basis without warranties of any kind, either

express or implied. To the fullest extent permitted by law, RateFox disclaims all warranties including merchantability, fitness for a particular purpose, and non-infringement.

We do not warrant that the Website will be uninterrupted, error-free, or free from viruses or other harmful components.

13. Limitation of Liability

To the maximum extent permitted by the Australian Consumer Law and other applicable legislation, RateFox will not be liable for any indirect, incidental, special, consequential, or punitive damages arising from your use of, or inability to use, our Website or services.

Where liability cannot be excluded by law, our total liability is limited to the amount you paid to us (if any) in the 12 months preceding the claim.

14. Australian Consumer Law

Nothing in these Terms and Conditions excludes, restricts, or modifies any right or remedy, or any guarantee, warranty, or other term or condition implied or imposed by the Competition and Consumer Act 2010 (Cth) (including the Australian Consumer Law) that cannot lawfully be excluded or limited.

15. Indemnification

You agree to indemnify and hold harmless RateFox, its officers, directors, employees, and agents from any claims, losses, liabilities, damages, costs, and expenses (including legal fees) arising from your use of our Website, your breach of these terms, or your violation of any third-party rights.

16. Termination

We reserve the right to suspend or terminate your access to our Website and services at any time, with or without notice, for any reason including breach of these Terms and Conditions.

17. Changes to Terms

We may update these Terms and Conditions at any time. Changes will be effective upon posting to the Website with an updated effective date. Your continued use of our Website following any changes constitutes your acceptance of the new terms.

18. Governing Law

These Terms and Conditions are governed by the laws of New South Wales, Australia. You submit to the nonexclusive jurisdiction of the courts of New South Wales and the Federal Court of Australia.

19. Contact Us

If you have any questions about these Terms and Conditions, please contact:

RateFox

Website: ratefox.com.au

Email: contact@ratefox.com.au

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