



# FAIR GO POLICY

## 1. OUR COMMITMENT TO TRANSPARENT PRICING

At Vision Consulting Group, our "Fair Go Policy" means you'll always know what you're paying and why. We believe in fairness for both our clients and our team.

## 2. YOUR ESTIMATED FEE

The fee quoted in this proposal is our best estimate based on:

- The information and scope you've provided
- Our experience with similar engagements
- The expected time and complexity involved
- The deliverables outlined in the Pricing section

We call this an "estimated fee" to be completely transparent with you.

## 3. WHAT OUR FAIR GO POLICY COVERS (OUR COMMITMENT TO YOU)

Under our Fair Go Policy, we will NOT charge you extra for:

- ✓ Minor variations in time or complexity up to 15% over our internal time budget
- ✓ Reasonable questions, emails, and phone calls throughout the engagement
- ✓ One round of review and revisions based on your feedback
- ✓ Standard consultation and advice included in this service type
- ✓ Our team's learning curve, training time, or efficiency improvements
- ✓ Minor additional items that are reasonably incidental to the agreed scope

This means we absorb the risk of minor underestimates—that's our commitment to you under the Fair Go Policy.



#### **4. WHEN ADDITIONAL FEES MAY APPLY (THE "FAIR GO" WORKS BOTH WAYS)**

Additional fees may be required in the following circumstances:

(a) **SCOPE EXPANSION**

- Additional services beyond the agreed scope are requested by you
- Additional entities, properties, transactions, or business activities not originally disclosed are discovered
- Significant additional work is required that falls outside the original engagement as defined in the Pricing section

(b) **COMPLEXITY BEYOND ESTIMATE**

- Your situation is materially more complex than the information provided indicated (for example: estimated 50 transactions, actual 500 transactions; or expected simple structure, actual multi-entity group)
- Issues requiring specialist advice, research, or significant additional technical work are discovered
- Work requires more than 15% additional time beyond our internal budget due to factors outside our control and not reasonably foreseeable at the time of quoting

(c) **CLIENT-RELATED FACTORS**

- Information or documents are provided late, requiring priority or rush handling to meet deadlines
- Multiple rounds of substantial revisions beyond standard review process
- Significant errors, omissions, or inconsistencies in client-provided data requiring correction or reconciliation
- Extended delays in receiving information causing engagement to span multiple periods

(d) **EXTERNAL FACTORS**

- Australian Taxation Office audit, review, enquiry, or compliance investigation requiring representation or defence
- ASIC or other regulatory authority enquiries or compliance issues
- Regulatory or legislative changes occurring after engagement commenced that materially affect the work required
- Third-party delays (banks, government agencies, other advisors) requiring extended engagement period or additional liaison



## 5. OUR FAIR GO PROCESS FOR VARIATIONS

If we identify work requiring additional fees, here's our promise to you:

### STEP 1: IMMEDIATE NOTIFICATION

We will stop work on the additional items immediately and will not proceed without your approval.

### STEP 2: CLEAR COMMUNICATION

We will contact you by phone and email to explain:

- What additional work has been identified
- Why it falls outside the original scope or estimate
- Why additional fees are necessary to complete it properly
- The estimated additional fee (or our hourly rate if the scope is uncertain)

### STEP 3: YOUR OPTIONS

We will give you clear options:

- Option A: Proceed with the additional work at the quoted additional fee
- Option B: Defer the additional items to a separate engagement at a later time
- Option C: Discuss alternative approaches to minimize costs or find efficiencies
- Option D: Complete only the original agreed scope

### STEP 4: WRITTEN APPROVAL REQUIRED

We will wait for your written approval (email confirmation is acceptable) before proceeding with any additional billable work.

### STEP 5: SEPARATE INVOICING

Any additional fees will be invoiced separately from the original estimated fee and will be due within 7 days of invoice date.

The "Fair Go" means we will never surprise you with fees you didn't specifically approve in advance.





## 6. YOUR RIGHTS UNDER OUR FAIR GO POLICY

You have the right to:

- Receive a clear, written explanation before any additional fees apply
- Review and approve (or decline) additional costs before we proceed with additional work
- Decline additional work without prejudice—we will complete the original agreed scope to the best of our ability
- Request a detailed breakdown of time spent and work performed if additional fees are disputed
- Speak directly with the Practice Manager (Jhera) or Managing Director (Nino Italiano) if you feel additional fees are unreasonable or if you have concerns about how the Fair Go Policy has been applied
- Receive your documents and work product for the original scope even if you decline additional work

## 7. PAYMENT TERMS

**Initial Estimated Fee:**

Payable before work commences, via credit card (Stripe) or direct bank transfer as outlined in your proposal acceptance.

**Additional Fees (if any):**

Will be invoiced separately after work is completed and are payable within 7 days of invoice date. We may request payment before commencing additional work if the additional fee is substantial.

**Direct Debit Authorization:**

If you have provided direct debit authority, you authorize Vision Consulting Group to debit your nominated account for:

- (a) The estimated fee amount specified in this proposal
- (b) Any additional fees that you have specifically approved in writing, where your written approval includes the specific dollar amount to be debited



We will NOT automatically debit your account for additional fees without your specific written authorization that includes the exact amount.

## 8. OUR PROMISE AND TRACK RECORD

We are committed to fair, transparent pricing.

Approximately 85% of our engagements are completed at the original estimated fee with no additional charges. When variations do occur, they are typically due to:

- Scope expansion requested by the client (45% of variations)
- Additional complexity or entities not disclosed initially (35% of variations)
- Client-caused delays or information issues (15% of variations)
- External factors like ATO reviews (5% of variations)

When variations are necessary, we handle them professionally, fairly, and with open communication.

That's what the "Fair Go" means to us—treating you the way we'd want to be treated, with honesty, respect, and transparency.

## 9. CLIENT ACKNOWLEDGMENT

By signing this engagement letter, you acknowledge that:

- You have read and understood the Fair Go Pricing Policy.
- You understand the fee quoted is an estimate, not a fixed fee, and may vary if circumstances outlined in Section 4 above occur.
- You agree to the variation process outlined in Section 5.
- You will provide complete and accurate information to enable us to provide an accurate estimate.
- You will notify us promptly of any changes in your circumstances that may affect the scope or complexity of the engagement.