

Terms of Service

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Operated by Nexotec Pty Ltd · ABN 12 674 499 024 · Queensland, Australia

hello@myglo.app · myglo.app

1. About these Terms

1.1 These Terms of Service (Terms) govern your use of MyGlo's websites, applications, content feeds, profiles, booking tools, payment features and related technology services (Platform).

1.2 In these Terms:

- **MyGlo, we, us and our** mean Nexotec Pty Ltd.
- **Client** means a person using the Platform to discover, contact or book a Provider.
- **Provider** means an independent business offering beauty, wellness or related services through the Platform.
- **Services** means the services a Provider offers or supplies to a Client.
- **Booking** means a booking for Services confirmed through the Platform.
- **User Content** means material a user submits for publication on the Platform, including profiles, photographs, videos, service descriptions, reviews and comments.
- **ACL** means the Australian Consumer Law in Schedule 2 to the Competition and Consumer Act 2010 (Cth).
- **GST** has the meaning given in Australian GST legislation.

1.3 You agree to these Terms when you accept them during registration or another acceptance process presented by MyGlo. A person accepting for a business warrants that they have authority to bind that business.

1.4 These Terms apply according to your activities. If you use the Platform as both a Client and a Provider, the relevant obligations for both roles apply.

1.5 Our separate Privacy Policy explains how we handle personal information. Acceptance of these Terms does not replace a separate consent required by privacy law.

1.6 A Provider's terms apply to its Services only if disclosed before the Client commits to the Booking. They cannot reduce mandatory legal rights or override the Platform payment, refund or dispute processes in these Terms.

2. Eligibility and accounts

2.1 You must be at least 18 years old to create an account or make a Booking. You must have legal capacity to enter into these Terms.

2.2 Provide accurate, current information and update it when it changes. Do not impersonate another person or operate an account without authority.

2.3 Keep your login credentials secure, control access by authorised staff, and notify us promptly of suspected unauthorised access.

2.4 You are responsible for activity you authorise and for losses caused by your failure to take reasonable account-security precautions. You are not automatically responsible for all unauthorised activity merely because it occurs through your account.

2.5 We may request information reasonably necessary to verify your identity, authority or eligibility. We may restrict affected features while a material verification issue remains unresolved.

3. MyGlo's marketplace and payment role

3.1 MyGlo supplies discovery, communication, booking and payment-facilitation technology. Providers independently supply the Services.

3.2 The contract for Services is between the Client and the Provider identified in the Booking. MyGlo does not itself perform hair, nail, cosmetic, skin, massage, therapeutic or other beauty or wellness Services.

3.3 Providers operate their own businesses and are not MyGlo employees, partners or joint venturers. They cannot bind MyGlo. Limited payment, refund and transfer authorities expressly given under these Terms do not create a broader agency relationship.

3.4 For card payments processed through the planned Stripe Connect arrangement, the charge is created on Nexotec's Stripe platform account and the Provider's share is transferred through Stripe to the Provider's connected account. For Stripe payment-processing purposes under that configuration, Stripe treats Nexotec as the business of record for the card payment. This payment-processing role does not make MyGlo the supplier of the Provider's underlying Services.

3.5 Providers remain responsible for their Services, personnel, premises, equipment and professional decisions. MyGlo remains responsible for its own Platform and payment-related obligations to the extent imposed by law.

3.6 A listing, review or appearance in a discovery feed is not a guarantee of a Provider's qualifications, safety or suitability. Any verification label applies only to the checks expressly described with that label.

4. Client responsibilities and service suitability

4.1 Before booking, review the Provider's identity, service description, price, location, suitability requirements and cancellation policy.

4.2 Give accurate Booking information, attend at the agreed time, and treat Providers and other users respectfully.

4.3 Beauty and wellness Services may involve physical contact, chemicals, products, tools, heat and possible adverse reactions. Ask the Provider about suitability, risks and required precautions.

4.4 Tell the Provider about relevant allergies, sensitivities, skin conditions, injuries, pregnancy, medications or other health matters necessary to assess the proposed Service. Use an appropriate private field or channel and provide only information reasonably needed for that purpose.

4.5 General booking-note fields are not intended as medical records. Do not include sensitive information unless it is reasonably necessary for the Booking. If you include health information in a booking note, it may be processed by MyGlo and shared with the booked Provider for that Booking as described in the Privacy Policy.

4.6 MyGlo does not make clinical or professional suitability assessments. These provisions do not waive any right or excuse a Provider from obtaining appropriate consent or providing Services with due care and skill.

5. Provider eligibility and responsibilities

5.1 A Provider must be legally entitled to operate its business and supply the Services it lists.

5.2 Providers must maintain:

- all licences, registrations, permits and qualifications required for their Services and premises;
- appropriate skills, training and supervision;
- insurance appropriate to their activities and risks, including public liability and professional indemnity insurance where appropriate; and
- compliance with applicable safety, hygiene, employment, advertising, professional and consumer laws.

5.3 These requirements apply to home-based and mobile businesses as well as commercial premises.

5.4 Providers must accurately describe their Services, qualifications, prices and availability. They must not offer unlawful or unsafe Services, or Services outside their lawful competence or insurance coverage.

5.5 Providers are responsible for their staff and contractors, obtaining informed service consent, assessing suitability, keeping required records and addressing complaints.

5.6 Providers must notify MyGlo promptly of a change materially affecting their eligibility, including a relevant licence restriction or loss of required insurance. We may request reasonable supporting evidence.

5.7 Providers must protect Client information received through the Platform. They may use it to manage the Booking, deliver Services and meet lawful obligations. Access to Booking information does not authorise unrelated marketing or disclosure.

6. Bookings, prices and payment-method rules

6.1 A Booking is formed when the Platform communicates that it is confirmed. A pending request or payment authorisation alone does not constitute confirmation.

6.2 Before a Client commits, the booking process must disclose the Services, Provider, total Client-facing price, applicable deposit or payment timing, and cancellation and no-show conditions.

6.3 Client-facing prices must include applicable GST and unavoidable charges. Optional additions require the Client's agreement. Providers must not retrospectively increase an agreed Booking price.

6.4 A Provider must not add a separate fee merely because a Client pays using a card where that surcharge is prohibited by applicable card-network rules or law. A Provider may offer a lawful discount for another payment method where clearly disclosed and not misleading.

6.5 A change to a confirmed Booking requires the affected parties' agreement. If a Provider cannot supply the agreed Services, it must promptly notify the Client and arrange an agreed alternative or refund for Services not supplied, without limiting other legal remedies.

6.6 Providers must keep availability accurate and must not mark an unperformed Service as completed.

7. Client payments and cash bookings

7.1 Where card payments are enabled, payments through the Platform are processed using Stripe. The checkout identifies the amount and when it will be charged. Supported methods may include cards and digital wallets made available by Stripe and MyGlo.

7.2 By authorising a payment, you authorise the payment instructions necessary to process that amount using your selected method. A later charge requires a disclosed and valid authority.

7.3 A card payment processed through MyGlo may appear as MYGLO or a similar MyGlo descriptor on the Client's card or bank statement, even though the underlying Services are supplied by the Provider.

7.4 Stripe collects card and bank details needed to process payments and connected-account payouts. MyGlo does not store full Client card numbers or Provider bank-account details.

7.5 If payment fails, we will notify you where practicable. A Booking may remain pending or be cancelled if a disclosed payment requirement is not met. We will not treat a failed payment as successful.

7.6 A card payment successfully processed through MyGlo satisfies the Client's obligation to pay the corresponding amount of the Booking price. A Provider must not require the Client to pay that same amount again merely because the Provider's Stripe payout is delayed, restricted, reversed or otherwise unavailable. This does not prevent a lawful additional amount being charged where it was separately disclosed and validly authorised under these Terms.

7.7 A payment confirmation, card-statement descriptor or Stripe receipt issued in connection with a Platform payment records the payment transaction and does not change the identity of the Provider supplying the Services. Providers remain responsible for issuing any tax invoice for their Services where required by law.

7.8 For a cash Booking, payment is made directly between the Client and Provider outside Stripe. MyGlo does not charge a transaction fee on cash Bookings at launch. Any future change to that position is subject to clause 22.

7.9 Cash is not required to be offered by every Provider. The payment methods available for a Booking are those shown before the Client confirms it.

8. Stripe Connect and Provider onboarding

8.1 To receive card payments, Providers must complete Stripe's hosted Connect onboarding, create or connect the required Stripe connected account and maintain the capabilities needed for their payment activity.

8.2 Where applicable, Providers must accept the Stripe Connected Account Agreement, which incorporates the applicable Stripe Services Agreement, and any additional Stripe terms presented for the services they use.

8.3 Providers must supply accurate business, identity, ownership, bank and other information reasonably required by Stripe or MyGlo for payment onboarding, verification and lawful reporting.

8.4 Providers authorise MyGlo to exchange relevant account, verification, transaction, refund and dispute information with Stripe to operate payment features, as described in our Privacy Policy.

8.5 For card payments, Stripe processes the charge on Nexotec's platform account and transfers the Provider's share to the Provider's connected account. MyGlo retains its applicable fee from the transaction.

8.6 Within the permissions supported by Stripe and permitted by law, Providers authorise MyGlo to submit payment instructions, retain fees properly payable under these Terms, initiate refunds, reverse or adjust transfers, and recover amounts from connected-account balances or future payouts where these Terms permit.

8.7 Stripe may independently require further information, restrict payment capabilities, delay payouts, apply fraud screening, or take other action under its agreements and legal obligations. MyGlo will reasonably assist with issues within its control.

9. Provider pricing, introductory period and GST

9.1 Card Bookings are subject to the pricing in this clause. Cash Bookings are fee-free under clause 7.8.

9.2 Introductory period. A Provider receives a 14-day introductory period for card payments. The period begins when MyGlo records that the Provider's card-payment capability has first been enabled through Stripe, not when the Provider first creates a profile.

9.3 During the introductory period, MyGlo does not charge the Provider a MyGlo transaction fee and MyGlo absorbs the ordinary Stripe processing cost for eligible Platform card Bookings. The introductory period is available once per Provider or business unless MyGlo expressly offers otherwise. Disabling and later re-enabling card payments does not restart the period.

9.4 After the introductory period, MyGlo charges 5.5% of the amount paid by the Client by card through the Platform for the booked Services, calculated after any discount and including any GST included in the Provider's service price.

9.5 The 5.5% is the single ordinary provider-facing transaction fee for those card Bookings. It includes ordinary Stripe payment-processing costs borne by MyGlo and includes any GST payable on MyGlo's fee. MyGlo does not add a separate ordinary card-processing fee to the Provider on top of the 5.5%.

9.6 If MyGlo later enables card collection of late-cancellation, no-show, tip or other ancillary amounts, the applicable MyGlo fee treatment will be disclosed to the Provider before that feature is enabled or used.

9.7 All amounts are in Australian dollars unless stated otherwise. MyGlo will provide tax invoices or adjustment documentation where required by law.

9.8 Providers are responsible for their own tax obligations, service-price GST treatment and any tax invoices they must issue to Clients. MyGlo remains responsible for its own taxes and any reporting obligations imposed on it.

10. Payouts, transfer adjustments and amounts owed

10.1 Provider payouts are made through Stripe to the bank account nominated through the Provider's connected account, subject to Stripe's verification, balance availability and automatic payout schedule.

10.2 Payout estimates are estimates only. Timing may be affected by bank processing, weekends, public holidays, initial account checks, disputes, negative balances and Stripe restrictions. MyGlo does not promise a universal payout period.

10.3 Providers authorise transfer reversals or adjustments for refunds, disputes, chargebacks and other amounts properly payable under these Terms, to the extent supported by Stripe and permitted by law.

10.4 MyGlo does not store a Provider payment card or bank account for the purpose of independently debiting amounts owed. Amounts are ordinarily recovered through the Provider's Stripe connected balance, transfer reversals or future payouts.

10.5 If an amount properly owed cannot be recovered through Stripe, MyGlo may issue an itemised demand for payment and pursue lawful recovery. We will not recover the same amount twice and will correct any later recovery, reversal or error.

10.6 These Terms do not represent that MyGlo provides escrow, holds money on trust or has custody of every Client payment. Stripe holds and processes payment funds under the applicable Stripe arrangements.

11. Cancellations and no-shows

11.1 Each Provider sets its own free-cancellation window through the Platform, within the range made available by MyGlo. At launch the Platform permits a window from 0 to 168 hours before the Booking.

11.2 Each Provider may also set a late-cancellation fee through the Platform, within the range made available by MyGlo. At launch the Platform permits a fee from 0% to 100% of the relevant Booking amount.

11.3 The Provider's applicable cancellation window and late-cancellation policy must be disclosed before the Client commits to the Booking. The policy accepted for that Booking applies, subject to mandatory law.

11.4 Cancellation and no-show charges must be lawful, transparent and reasonable in the circumstances. They must not operate as an unlawful penalty or displace a remedy required by the ACL or other law.

11.5 Where card payments are enabled, a Client cancellation made within the disclosed free-cancellation window is eligible for a full refund of the amount paid for the cancelled Booking, subject to any greater legal entitlement.

11.6 A late-cancellation or no-show amount may only be charged to a Client's card if the Client gave a valid authority covering that charge and the amount or calculation method was disclosed before the Booking. Until automated collection is available, the Platform may record an amount as owed without itself collecting it.

11.7 A Provider remains responsible for making its cancellation settings appropriate for its business and for complying with consumer law. MyGlo may prevent or reverse a cancellation charge where reasonably necessary to comply with law or correct an error.

12. Refunds and reversals

12.1 Refunds for card payments are processed through Stripe. Refunds are normally returned to the original payment method and may take several business days or longer to appear depending on the payment system and financial institution.

12.2 For cancellations within a Provider's disclosed free-cancellation window, MyGlo intends to process the applicable full refund automatically where that functionality is enabled. Other refund requests, no-show issues and service complaints may be reviewed and processed manually by MyGlo, the Provider or both, depending on the circumstances and applicable law.

12.3 MyGlo may issue or require a refund where reasonably satisfied that it is required by law, the Provider's disclosed policy, these Terms, or to correct a duplicate or erroneous payment. Where practicable, we will give the Provider an opportunity to provide relevant information before a disputed refund is finalised.

12.4 If a card payment is fully refunded, MyGlo will reverse or credit the corresponding MyGlo transaction fee. If it is partially refunded, the MyGlo transaction fee will be reduced proportionately to the refunded service amount.

12.5 Stripe may not return its original payment-processing cost when a refund occurs. Under the launch pricing model, MyGlo absorbs that ordinary unrecovered Stripe processing cost and does not separately pass it to the Provider.

12.6 Because the charge is created on Nexotec's Stripe platform account, a refund may initially reduce Nexotec's Stripe balance. Providers authorise MyGlo to reverse or adjust the related transfer to the Provider, or recover the relevant Provider amount from the Provider's Stripe balance or future payouts where supported.

12.7 A Provider remains responsible for remedies it owes a Client even if a Platform refund cannot immediately be completed. MyGlo's administrative handling of a refund does not finally determine the parties' legal rights.

13. Chargebacks and payment disputes

13.1 A Client may have rights to dispute a card payment with their bank or payment-method provider. These Terms do not remove those rights.

13.2 Because charges are created on Nexotec's Stripe platform account, Stripe may debit Nexotec's Stripe balance for a disputed payment, chargeback and applicable Stripe dispute fee.

13.3 Providers must reasonably cooperate with a payment dispute, including supplying relevant Booking, cancellation, consent and service-delivery records within notified deadlines.

13.4 As between MyGlo and a Provider, the Provider is responsible for the disputed service amount and actual third-party dispute fee to the extent they arise from the Provider's Booking or Services and are not caused by MyGlo's breach, negligence, fraud, wilful misconduct or payment-processing error.

13.5 Providers authorise MyGlo to reverse or adjust transfers and recover amounts properly payable under clause 13.4 from the Provider's connected Stripe balance or future payouts where Stripe supports that recovery. If recovery through Stripe is insufficient, clause 10.5 applies.

13.6 If a dispute is resolved in the Provider's favour or money is otherwise recovered, MyGlo will correct the relevant debit or recovery. MyGlo does not impose an additional chargeback penalty beyond amounts actually payable or lost.

13.7 Stripe's own rights and risk decisions are governed by its agreements. A Stripe action does not, by itself, determine legal responsibility as between MyGlo, the Provider and the Client.

14. Protecting genuine MyGlo introductions

14.1 An Introduced Client is a Client whose first substantive contact with the Provider about obtaining Services occurs through a MyGlo Booking or a direct service enquiry initiated through the Platform.

14.2 A person is not an Introduced Client if they were already the Provider's client or had an active, independently established service enquiry before that contact. Merely viewing, liking or following a profile or content does not establish an introduction.

14.3 For six months after the first qualifying introduction, a Provider must not intentionally solicit, induce or arrange an off-Platform booking or payment with that Introduced Client for the purpose of avoiding a MyGlo fee that would otherwise have been payable.

14.4 This includes deliberately cancelling and recreating a Platform Booking elsewhere to avoid the fee. The six-month period does not restart with later interactions.

14.5 This clause does not:

- require a Client to use MyGlo exclusively;
- prevent a Provider accepting a Client's independent off-Platform choice without solicitation or arrangement intended to avoid fees;
- prevent ordinary contact, safety communications or general advertising;
- prevent a Client and Provider from using a fee-free payment method that MyGlo itself makes available for a Booking, including a cash option where offered; or
- prevent reasonable alternative arrangements during a material Platform outage.

14.6 We will assess suspected circumvention using relevant, lawfully obtained records, such as Booking history, service enquiries, communications and substantiated reports. A profile view or unsupported allegation is not sufficient by itself.

14.7 Before taking action, we will ordinarily explain the concern and give the Provider an opportunity to provide relevant evidence, including evidence of a pre-existing relationship.

14.8 Remedies must be proportionate. We may use the account measures in clause 19 and pursue proven loss recoverable by law. We do not impose a fixed circumvention penalty.

15. User Content, photographs and reviews

15.1 You retain ownership of your User Content.

15.2 You must own or have the necessary rights to publish it. It must be lawful and not misleading, defamatory, discriminatory, threatening or infringing.

15.3 Providers must obtain appropriate permission to publish photographs or videos of identifiable Clients, staff or other people. Permission must cover the intended use, including promotional use where applicable.

15.4 You grant MyGlo a non-exclusive, worldwide, royalty-free licence to host, store, reproduce, display and distribute User Content to operate the Platform and to promote the relevant Provider and MyGlo.

15.5 That licence includes reasonable technical changes such as resizing, cropping, formatting and accessibility adaptations. It does not permit materially misleading alterations, false endorsements or use outside the stated purposes.

15.6 We may sublicense those rights to technology and marketing suppliers only as needed for those purposes. The licence may transfer with the relevant MyGlo business, subject to the same limitations.

15.7 Advertising or promotional use involving an identifiable person must be covered by appropriate permission. Where the existing permission does not cover the proposed use, further permission is required.

15.8 The promotional licence does not apply to private support communications, payment details or health information.

15.9 If User Content is removed or an account closes, MyGlo will stop creating new promotional uses of that content within a reasonable period. Promotional material already lawfully published by MyGlo, including social-media posts, may remain where the original permission covered that use, subject to applicable law and any reasonable removal request. Backups and legal records may also retain limited copies for their normal lifecycle.

15.10 Reviews must reflect the reviewer's genuine experience. Users must not create or purchase fake reviews, conceal material incentives or connections, manipulate ratings, or review their own business.

15.11 Providers must not retaliate against reviewers, condition a remedy legally owed on removal of a review, or coerce a Client to leave, change or remove a review.

15.12 MyGlo may proportionately restrict or remove content where reasonably necessary to address a breach, protect safety or rights, or maintain review integrity. We do not remove a review merely because it is negative. Users may request moderation review through hello@myglo.app.

16. Platform intellectual property and availability

16.1 MyGlo and its licensors retain intellectual property rights in the Platform, excluding User Content.

16.2 We permit you to use the Platform for its intended purposes while you comply with these Terms. You must not copy, sell, reverse engineer or commercially exploit the Platform except as authorised by us or permitted by law.

16.3 MyGlo branding may be used only with permission or through tools expressly provided for that purpose.

16.4 We will exercise reasonable care in providing the Platform. Availability may be affected by maintenance, faults, security incidents and third-party services. We do not guarantee uninterrupted or error-free operation.

16.5 We may make reasonable operational changes. For a material reduction or discontinuance of paid functionality, we will give reasonable advance notice where practicable and provide any refund required by law.

16.6 Third-party services may have separate terms. Their involvement does not exclude MyGlo's responsibility for its own obligations.

17. Prohibited conduct

17.1 You must not:

- commit fraud, impersonate another person or misrepresent qualifications;
- access accounts or systems without authority;
- introduce malware or interfere with Platform security or operation;
- scrape or harvest personal information or Platform data without authority;
- harass, threaten, discriminate against or harm another person;
- upload unlawful material or misuse another person's information;
- manipulate Bookings, payments, cancellation records, completion records or reviews;
- misuse refund or payment-dispute procedures; or
- intentionally avoid fees in breach of clause 14.

17.2 Nothing in these Terms prevents honest criticism, lawful reporting to a regulator, or exercising a legal right.

18. Complaints and disputes

18.1 Clients should ordinarily raise a Service complaint with the Provider, but may contact MyGlo for assistance, particularly for a safety concern, payment issue or difficulty contacting the Provider.

18.2 Providers must respond promptly and professionally and cooperate with reasonable requests relevant to the complaint.

18.3 MyGlo may assist communication and administer its payment, cancellation, refund and dispute processes. It does not undertake to adjudicate every dispute or assume the Provider's service obligations.

18.4 For a complaint about MyGlo, contact hello@myglo.app with relevant details. We will seek to resolve it in good faith and ordinarily provide an initial substantive response within 14 days.

18.5 The parties may agree to mediation, including remotely. Mediation is not a compulsory prerequisite to legal proceedings.

18.6 Nothing prevents a complaint to a regulator, a bank dispute, tribunal or court proceedings, or urgent relief. These procedures do not extend a statutory limitation period.

19. Suspension, termination and account closure

19.1 We may proportionately restrict or suspend an account where reasonably necessary to address a material breach, credible safety or security risk, suspected fraud, material verification failure, or legal or payment-provider requirement.

19.2 Where the issue is remediable and immediate action is unnecessary, we will explain it and allow a reasonable opportunity to remedy it.

19.3 Immediate action may be taken for serious or urgent risks. Where lawful, we will promptly explain the action and how to request review.

19.4 We may terminate for a serious breach, repeated material breaches or an unresolved material breach after reasonable notice. If we discontinue an account for another reason, we will ordinarily give at least 30 days' notice.

19.5 You may request account closure at any time. Closure does not erase existing Bookings, refund or dispute obligations, or amounts lawfully owed.

19.6 We will reasonably assist with affected Bookings and access to necessary transaction records. Payment-related adjustments remain subject to clauses 10 to 13.

19.7 Accrued payment obligations and clauses intended to operate after closure continue only for their stated purpose and duration. Clause 14 does not restart on closure, and the content licence remains subject to clause 15.9.

20. Consumer rights and liability

20.1 Nothing in these Terms excludes, restricts or modifies a guarantee, right, remedy or liability that cannot lawfully be excluded, restricted or modified, including under the ACL.

20.2 Providers are responsible for remedies relating to their Services. MyGlo is responsible for remedies relating to its own Platform, payment role or conduct where required by law.

20.3 MyGlo does not assume liability for a Provider's independent professional conduct merely because it facilitates a Booking or payment. This does not exclude liability arising from MyGlo's own breach, negligence or other legal responsibility.

20.4 To the maximum extent permitted by law, for claims by a Provider arising from its business use of the Platform:

- MyGlo is not liable for business loss that was not reasonably foreseeable when these Terms were accepted; and
- MyGlo's aggregate liability for claims arising from the same event or connected series of events is limited to the greater of \$1,000 and the MyGlo fees paid or payable by that Provider during the preceding 12 months.

20.5 **Clause 20.4** does not limit liability for fraud, wilful misconduct, death or personal injury, breach of confidentiality or privacy obligations, liability that cannot lawfully be limited, or an obligation to account for or repay money properly owing.

20.6 **Clause 20.4** does not apply to Clients using the Platform for personal purposes.

20.7 Each party's responsibility is reduced to the extent the other party's acts or omissions caused or contributed to the loss. Each must take reasonable steps to mitigate loss.

21. Provider indemnity

21.1 A Provider indemnifies MyGlo against reasonable loss, liability and legal costs arising from a third-party claim to the extent caused by:

- the Provider's negligent or unlawful supply of Services;
- its material breach of these Terms;
- its infringement of another person's intellectual property or privacy rights; or
- its failure to meet legal obligations for its own personnel or business operations.

21.2 The indemnity does not apply to the extent MyGlo or its personnel caused or contributed to the loss through breach, negligence, fraud or wilful misconduct.

21.3 MyGlo must promptly notify the Provider of the claim, take reasonable steps to mitigate loss and allow reasonable participation in its defence.

21.4 MyGlo must not agree to a settlement for which it seeks indemnity without the Provider's consent, which must not be unreasonably withheld. A Provider must not settle on terms imposing an admission or non-monetary obligation on MyGlo without MyGlo's consent.

21.5 This indemnity does not permit duplicate recovery or impose an indemnity on a Client merely for using the Platform or receiving Services.

22. Changes to these Terms and fees

22.1 We may change these Terms, features or fees for reasonable operational, legal or commercial reasons.

22.2 We will generally give at least 30 days' advance notice of a material adverse change, including a fee increase, identifying the change and effective date.

22.3 A shorter period may apply where reasonably necessary to comply with law, card-network or payment-provider requirements, or address an urgent security or fraud risk. We will explain the reason where lawful.

22.4 Changes operate prospectively. We will not retrospectively increase fees for a card payment already processed.

22.5 You may stop using the affected service before an adverse change takes effect. Continued use after adequate notice may constitute acceptance where legally effective. We will obtain express acceptance where required.

23. Notices, governing law and contact

23.1 You agree to receive contractual notices electronically at your nominated email address or through an appropriate Platform notice. Keep your contact details current. This does not replace mandatory legal requirements for service.

23.2 A failure to enforce a provision immediately is not a waiver. If a provision is unenforceable, it is severed to the extent possible without changing the essential operation of the remaining Terms.

23.3 Queensland law governs these Terms. The parties submit to the non-exclusive jurisdiction of Queensland courts, without limiting mandatory rights to use another competent court or tribunal.

23.4 Contact: Nexotec Pty Ltd, trading as MyGlo, ABN 12 674 499 024, Queensland, Australia. Email: hello@myglo.app.