

TRANSFERMATE PTY LTD FINANCIAL SERVICES GUIDE

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1. What is a Financial Services Guide?

This Financial Services Guide ('FSG') provides you with information about Transfermate Pty Ltd (Transfermate, us, we, our).

It helps you understand and decide if you wish to use the global account product we are able to offer you as distributor for Interpay UK Limited. It tells you:

- who we are;
- how we can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Before we distribute any financial product to you, we and Interpay UK Limited (as issuer) will give you a product disclosure statement ("PDS"). A PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with using our products. Additionally, you should obtain and read the applicable PDS before making a decision. Although we collect personal information about you when you open a global account, we do not consider that information if we provide general advice to you.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

2. Who will be providing the global account product to you?

The Distributor

We are responsible for the distribution of the global account product provided to you by Interpay UK Limited ("**IPUK**"), our affiliate. We are also responsible for, and authorise, the content and distribution of this FSG.

Because we are a product distributor, we act on behalf of IPUK when we provide the global account product to you. We do not act on your behalf.

You can instruct us to provide you with IPUK's global account product in any of the following ways:

- through our website;
- by telephone; and
- by email.

When you instruct us to provide you with our services, you will be subject to terms and conditions, (Australia's Standard Terms & Conditions), which are available on our website at <https://www.transfermate.com/terms/> (the "**Terms and Conditions**").

3. What services and products are we authorised to provide to you?

We are authorised on IPUKs behalf to distribute the global account product to commercial clients. This means that we may provide you with advice that is general in nature. Whenever we give general advice, we do not take into account your financial situation, personal objectives or needs.

In providing our services, other financial matters may arise such as taxation issues. However, we are not authorised to provide advice or assist with any financial products and services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

4. What fees and commissions are payable to us?

There are a number of fees, commissions and other costs that you may be required to pay to us in order to use our services.

There are two fees associated with the creation and operation of the Global Account, the “**Setup Fee**” which is determined on a case by case basis and is paid by you one time on receiving a Global Account and a “**Monthly Service Fee**” which is determined on a case by case basis and may be debited from your Global Account monthly in advance as set out the Global Fee Schedule on the TransferMate website (the Setup Fee and the Maintenance Fee herein known as the “**Global Account Fees**”). Details of these fees shall be provided on the website at least 60 days in advance of their taking effect, and you will receive at least 60 days’ notice of a subsequent amendment to these fees before any such change takes effect, with such notice(s) to be prominently displayed on the website.

Certain transactions may be subject to fees (“**Transactional Fees**”). These are set out in the Global Fee Schedule on the Transfermate website, and these Transactional Fees shall be deducted from each payment transaction rather than included with the Global Account Fees, unless specifically agreed otherwise.

5. How are we and third parties remunerated?

Our directors and employees who provide the financial services described in this FSG are remunerated in a number of ways which may include annual salary and commission payments based on meeting revenue targets.

Our directors and employees may also be eligible for a discretionary bonus based on their performance, both financial and non-financial. Employees may also be rewarded by monetary and non-monetary benefits. It is not possible to determine in advance what (if any) additional benefits any employee will receive as these benefits are not generally attributed to any particular product or service they provide.

Our shareholders will also receive a benefit based on our ongoing company performance.

You may request more details about the way we and third parties are remunerated within a reasonable time after receiving this FSG and before any financial services are given to you.

6. What should you do if you have a complaint?

We have an internal and external dispute resolution procedure to resolve complaints. A copy of these procedures may be obtained from our website, or by contacting us and requesting a copy (free of charge).

If you have a complaint, you can contact us and discuss your complaint. Please contact our Complaints Manager by email (complaints@transfermate.com). We will try and resolve your complaint, quickly, fairly and in a timely manner.

If the complaint cannot be resolved to your satisfaction within 45 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA) of which we are a member (member number 74148).

AFCA provides fair and independent financial services complaint resolution that is free to consumers. The contact details for AFCA are:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

7. Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our representatives/employees including claims in relation to the conduct of representatives/employees who no longer work for us but who did so at the time of the relevant conduct.