

FINANCIAL SERVICES GUIDE



Product of:

Ezidebit Pty Ltd

ABN: 67 096 902 813

Authorised Representative No. 320082

IMPORTANT INFORMATION ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") is an important document which we are required to give to you to assist you in deciding whether to use the financial services we provide.

This FSG outlines the types of services and products we can offer to you. It also explains how we (and other relevant persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them.

To utilise any of the financial products outlined in this FSG, you must review and consider the Product Disclosure Statement ("PDS") relevant to that product and complete the relevant application form. The PDS contains important information about the particular product or service and will assist you in making an informed decision about that product or service.

OTHER DOCUMENTS YOU MAY RECEIVE

A PDS contains general information about products and services that you may be interested in, including:

- (a) Further information and detail in relation to the products and services;
- (b) The terms and conditions applicable to the products and services;
- (c) Any significant risks associated with acquiring or using the products and services; and
- (d) Information about the cost of the products and services.

A PDS will be provided when you are ready to learn or make a decision about a particular product or service we offer.

Who are we? Who will provide the financial services?

Ezidebit Pty Ltd (ABN 67 096 902 813, Authorised Representative No. 320082) is an Authorised Representative of Ezi Management Pty Ltd (ABN 47 110 689 711), who is the holder of Australian Financial Services Licence No. 315388 ("the Australian Financial Services Licence").

Ezi Management Pty Ltd is a wholly-owned subsidiary of Ezidebit

All financial products and services will be provided by Ezidebit as an Authorised Representative of Ezi Management Pty Ltd, on Ezi Management Pty Ltd's behalf.

Ezi Management Pty Ltd has authorised the distribution of this FSG.

Ezi Management Pty Ltd acts on its own behalf when Ezidebit and its employees provide the financial services to you.

All references to "Ezidebit", "us", "we" or "our" in this FSG shall refer to these entities as discussed above.

Contact Details

The full contact details of Ezidebit are as follows:

Ezidebit Pty Ltd

ACN: 096 902 813
ABN: 67 096 902 813

Authorised Representative No. 320082
PO Box 1388
Milton QLD 4064

Telephone (Local): (07) 3124 5500
Telephone (Interstate): 1300 763 256
Facsimile: (07) 3124 5555
Email: info@ezidebit.com.au

The full contact details of Ezi Management Pty Ltd are as follows:

Ezi Management Pty Ltd

ACN 110 689 711
ABN 47 110 689 711
AFSL No. 315388

PO Box 1388
Milton QLD 4064

Telephone (Local): (07) 3124 5500
Telephone (Interstate): 1300 763 256
Facsimile: (07) 3124 5555
info@ezidebit.com.au

What products and services do we offer?

Ezidebit, pursuant to the conditions of the Australian Financial Services Licence is permitted to:

- (a) provide general financial product advice for non-cash payment products; and
- (b) issue, apply for, acquire, vary or dispose of non-cash payment products to retail and wholesale clients.

Please note that this is a summary of the services Ezidebit is permitted to provide. Full details of the conditions applicable to the Australian Financial Services Licence are available upon request.

Ezidebit may or may not offer any or all of these services at any particular time. You should refer to the PDS issued by Ezidebit for further information of the specific products and services provided.

You should be aware that in providing these services, Ezidebit will provide general advice only and will not take account of your particular objectives, financial situation or needs and there is a risk that the products and services described may not be appropriate for you. Prior to acquiring any financial products and services, you should carefully consider those products and services and consider seeking independent advice before making a decision about whether or not the products and services are suitable for your particular objectives, financial situation and needs.

How do you do business with us?

The PDS outlines the procedures for acquiring or utilising a particular product or service we offer. Please refer to the PDS as to how a particular product or service is administered.

How are you charged for our products and services?

Ezidebit charges fees for products and services it provides to you. Details of fees and charges Ezidebit receives for providing the products and services will be contained in the PDS Fee Schedule for those products.

Benefits received by Ezidebit

In addition to the fees described in 4 above, Ezidebit does not receive any additional benefits as a result of you utilising the products or services outlined in this FSG.

Remuneration or other benefits received by Ezidebit staff

Generally, Ezidebit's staff are salaried employees and do not receive any commissions or fees calculated by reference to the sale of products or services referred to in this FSG.

Sales representatives do, however, receive a sales commission based on the volume of sales and the level of revenue generated from such sales, which may vary from time to time.

You may request further particulars of these commissions by contacting Ezidebit on the details above, however, such a request must be made within a reasonable time after you have been provided with this FSG and before any financial service identified in this FSG has been provided to you.

Benefits to other parties

If you have been referred to Ezidebit by a third party, Ezidebit may have an arrangement with that third party that may result in remuneration (including a commission) being paid to that third party. Such remuneration will generally be calculated by reference to the quantity of services provided by Ezidebit to you or the level of revenue generated as a result of you utilising the products or services identified in this FSG.

You may request further particulars of these payments by contacting Ezidebit on the details above, however, such a request must be made within a reasonable time after you have been provided with this FSG and before any financial service identified in this FSG has been provided to you.

How do we protect the information you give us?

At Ezidebit, the privacy of your personal information is important to us. All personal information collected will be handled in accordance with our Business Privacy Policy. Our Business Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information.

Copies of our Business Privacy Policy and our Web Privacy Policy, outlining exactly how we go about protecting your rights and privacy can be downloaded from <http://www.ezidebit.com.au/privacy.html> or a copy sent to you upon request.

Your rights include full access to the personal information held concerning yourself. You may request a copy of this information or further information about our privacy practices

at any time by contacting our Privacy Officer on (07) 3124 5500 or by e-mailing privacy@ezidebit.com.au.

For further information regarding your rights visit the Australian Privacy Commissioner's web site at <http://www.privacy.gov.au>.

Complaints and Dispute Resolution

If you encounter any problems or have any complaints in relation to the products or services referred to in this FSG, please contact Ezidebit on either (07) 3124 5500 or 1300 763 256. In most instances, Ezidebit will be able to resolve your issue over the phone.

If you are unsatisfied with how your complaint was dealt with, you may lodge a formal complaint by contacting Ezidebit on the details set out above.

In dealing with complaints and disputes, Ezidebit will endeavour to comply with the Essential Elements of Effective Complaints Handling contained in Section 2 of the Australian Standard AS 4269–1995. This means that Ezidebit will, within five (5) business days of receiving a complaint, acknowledge receipt of the complaint and include in the response:

- (a) details of Ezidebit's complaints handling procedure;
- (b) the name, title and contact details of the client support manager who will be handling the complaint;
- (c) if the complaint has not been dealt with fully in the first response, then a reasonable estimate of the time it may take Ezidebit to resolve the complaint; and
- (d) details of any remedies available to you in respect of the complaint, if applicable.

If resolution of the complaint is not possible within 14 days, Ezidebit will contact you monthly with the progress of the complaint.

Once Ezidebit has determined how to proceed with the complaint, Ezidebit will inform you of the view Ezidebit has reached, setting out clear and concise reasons and inform you of the avenues open to them if you are not satisfied with the response of Ezidebit.

If you are unsatisfied with how your complaint was dealt with or resolved, you have the option of contacting the Financial Ombudsman Service, of which Ezidebit is a member. Financial Ombudsman Service can be contacted by calling 1300 78 08 08 or by writing to:

Financial Ombudsman Service,
GPO Box 3
Melbourne Vic 3001

Professional Indemnity Insurance

Ezidebit has professional indemnity insurance arrangements in place for compensating persons who suffer loss or damage as a result of Ezidebit breaching its obligations under the *Corporations Act 2001* (Cth) ("the Act").

These professional indemnity insurance arrangements comply with Ezidebit's legal obligations under the *Corporations Act 2001* (Cth).

Additional information in relation to Ezidebit's professional indemnity insurance arrangements is available upon request from Ezidebit.