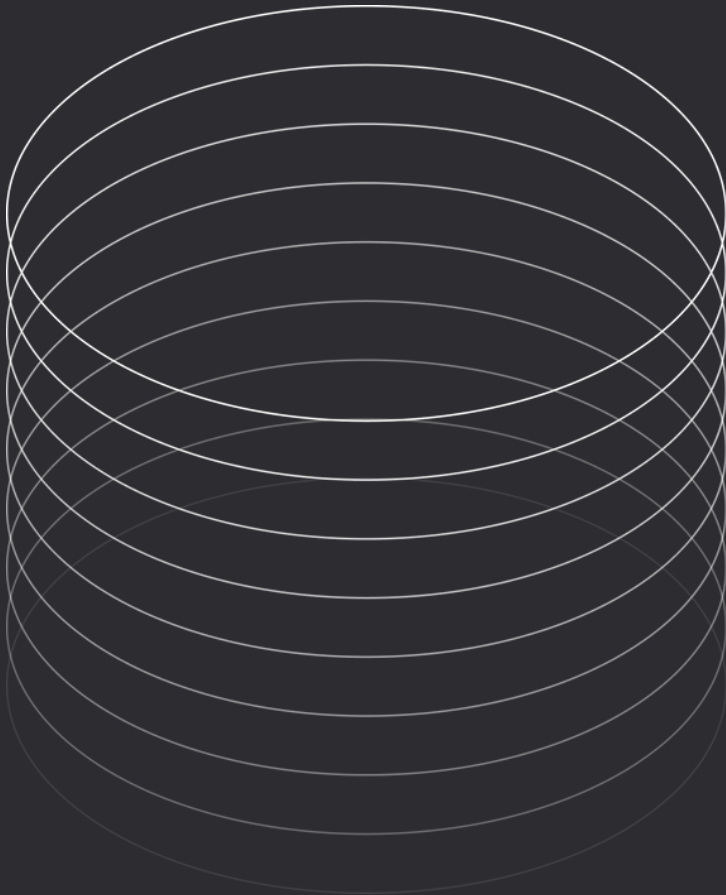


FINANCIAL SERVICES GUIDE

Dated 19 August 2024



Contents

Introduction	3
What other disclosure documents and statements will you receive ?	3
How you can instruct Us and your obligations	4
Who are We and what services are We authorised to provide?	4
Who do We act for ?	4
The costs, remuneration and other benefits that may be received by Us, or Our employees and others	4
Relationships and associations	5
If you have a complaint, how will it be dealt with?	6
Professional Indemnity Insurance	6
How We handle Personal Information	7

Who are We

This Financial Services Guide (“FSG”) is dated 06 April 2022 and is provided to you by Zepto Payments Pty Ltd (ACN 604 057 598) (“Zepto”, “We”, “Our”, “Us”, “Providing Entity”) to inform you of the financial services provided by Us and to comply with Our obligations as the holder of an Australian Financial Services Licence (“AFSL”) (with AFSL number 541011).

Zepto’s contact details	
Address	Level G/36 Parkes Ave, Byron Bay NSW 2481
Phone	1300 661 406
Mail	Level G/36 Parkes Ave, Byron Bay NSW 2481
Email	legal@zepto.com.au
Website	www.zepto.com.au

This FSG is meant to assist you to decide whether to use Our services and to explain:

- Who We are.
- How you can contact Us.
- How you can instruct Us and your obligations.
- What financial services We provide and the products to which those services relate.
- How you can instruct us.
- What remuneration (commissions) and other benefits may be paid to Us, Our employees or others.
- Our relationships and associations.
- What to do if you have a complaint – and how it will be dealt with.
- How We handle Personal Information

This FSG contains only general information about the services We offer and does not take into account your own objectives, financial situation and needs. We encourage you to take time to read this FSG and any other material We have provided to you to determine whether Zepto’s services are right for you. The information in the FSG is a summary of significant information. It has been produced to help you choose the right services for your needs.

If you still have any questions after reading this FSG, please contact us. Our contact details are listed above.

What other disclosure documents and statements will you receive?

We will also give you a Product Disclosure Statement (“PDS”) if We offer to provide a financial product or service to you. Before making a decision about whether to acquire the financial product or service, you should carefully read the PDS. The information in the PDS is a summary of significant information. It has been produced to help you choose the right services for your needs.

Please contact Us if you would like more information regarding the services We offer.

How you can instruct Us and your obligations?

We may accept your instructions in person, via telephone, letter or email.

You must check and confirm with Us that instructions sent electronically have in fact, been received by Us.

Who are We and what services are We authorised to provide?

Zepto is authorised under its AFSL to provide the following financial services:

Provide general financial product advice only to retail and wholesale clients for the following classes of financial products:

Deposit and payment products limited to non-cash payment products.

Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product to retail and wholesale clients in respect of the following classes of financial products:

Deposit and Payment Products limited to non-cash payment products.

Deal in a financial product by applying for, acquiring, varying or disposing of a financial product to retail and wholesale clients in respect of the following classes of financial products:

Deposit and Payment Products limited to non-cash payment products.

Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person to retail and wholesale clients in respect of the following classes of products:

Deposit and payment products limited to non-cash payment products.

Who do We act for?

We provide the financial products and services described in this FSG under Our own AFSL.

When We provide financial services relating to financial products issued by Cuscal Limited ABN 95 087 822 455 ("Cuscal"), We act on Our own behalf.

The costs, remuneration and other benefits that may be received by Us, or Our employees and others

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment.

Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG and the PDS exclude Goods and Services Tax ("GST") and are subject to change.

Our service fees and benefits

We receive fees and benefits from you acquiring a Zepto service.

The fees charged by Zepto are calculated based on the volume relating to your business needs and also include periodic payments for the use of Zepto's system. Additional charges to operationalise and manage Zepto's system into your business platform may also be applicable. The specific details of the fees, including quantum and frequency, will be negotiated by you and your adviser, and will be agreed in writing at the time your account is opened.

The fees for Our services are set out in the PDS and are available on our website <https://www.zepto.com.au/legal>.

Our staff and other relevant persons

Our employees, directors, associates and other relevant persons, may receive sales incentives (that may be based on the total value of any agreement with Zepto), in addition to their salary, for the services provided to you.

Zepto employees may receive a referral bonus of up to \$1,000 if you are referred by the employee and you sign an agreement with Us to use Our services.

Zepto may pay commissions to unrelated bodies corporate if they refer you to Us and you sign an agreement with Us to use Our services.

Zepto may have contractual relationships with related bodies corporate, including any associates of the above. All such dealings, where applicable, are conducted on an arm's length basis.

Further information

To assist you in making an informed decision You may request particulars of the remuneration or other benefits if you have made this request within a reasonable time after you are given this FSG, and before any financial service identified in this FSG has been provided to you.

Accordingly, if you are in doubt or would like further information about the particulars of remuneration or other benefits, please let Us know.

Relationships and associations

Zepto is sponsored by Cuscal to access the Bulk Electronic Clearing System ("BECS") as a Tier 2 Participant (direct debit and direct credit) and the New Payments Platform ("NPP") as an Identified Institution (NPP payouts, PayID delivery and NPP receivable payments). All payments, except for PayTo payments, are cleared and settled by Cuscal. Zepto is directly connected to the NPP payment infrastructure as a Connected Institution for the purpose of providing PayTo services.

Other than as noted above, Zepto (or any representative or associate) does not maintain any associations or relationships with an issuer of any other financial products.

Zepto may arrange for you to be supplied with financial services and products issued by non-related product issuers. Zepto may receive a fee, commission payment, or other form of remuneration, or other benefits from these non-related issuers as a result of you investing in one of their products or services. These relationships in no way influence the provision of financial services by Zepto to you.

Zepto, its representatives and associates, do not maintain any associations or relationships that might reasonably be expected to be capable of influencing Zepto in providing any of the authorised services.

If you have a complaint, how will it be dealt with?

Internal dispute resolution

Zepto prides itself on being honest about where We need to improve. We have a complaints procedure designed to make sure all concerns are addressed promptly and fairly.

If you are unhappy with Us and would like to raise any concerns or complaints in relation to Our services or any associated services, please contact Us at complaints@zepto.com.au.

External dispute resolution

If you're not satisfied with Our response, you can contact the Australian Financial Complaints Authority ("AFCA") (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given Us the opportunity to review it.

AFCA's details are listed below.

Online	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678 (free call)
Mail	Australia Financial Complaints Authority GPO Box 3 Melbourne, VIC 3001

The AFCA website also permits you to register or lodge a dispute online.

Professional Indemnity Insurance

Our compensation arrangements comply with the legal requirements set out in Section 912B of the Corporations Act and ASIC Regulatory Guide 126. As required, We maintain professional indemnity insurance coverage in relation to the financial products and services We provide. Our coverage includes any claims in relation to the conduct of present and former representatives and/or employees.

How We handle Personal Information

Your privacy is important to Us. The information you provide to Zepto and any other information provided by you in connection with our services will primarily be used for providing you with the services and for complying with certain laws and regulations.

Our privacy policy is available on Our website at www.zepto.com.au/privacy/. It includes information such as:

- how We collect, hold, use and disclose your personal information;
- your rights and choices regarding the right to correct, amend or delete your information; and
- how you can make a complaint regarding privacy concerns.

We will update Our privacy policy from time to time.

