

FINANCIAL SERVICES GUIDE

ISSUE DATE 26 April 2017

PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") is prepared by EML Payment Solutions Limited ABN 30 131 436 532 ("EML"). The Financial Services Guide is issued by eziway Salary Packaging Pty Ltd ABN 17 111 353 765 ("eziway", "Representative" or "We"), an Authorised representative of EML, Authorised Representative number 001253671.

Under its Australian Financial Services Licence, EML is authorised to provide financial services including arranging for the issue of non-cash payment facilities such as the eziway Salary Packaging Card.

This FSG is an important document which provides information about the financial services offered by eziway.

After reading this FSG, you will know:

- Who we are and how to contact us;
- What financial services can be provided to you and how these services will be provided to you;
- How we (and any other relevant persons) may be remunerated;
- Whether any relevant associations or relationships exist that may influence our advice;
- How we maintain your personal information; and
- How to access our internal and external complaints handling arrangements.

The content of this FSG is general information only and does not take into account any person's particular needs or objectives. EML provides no warranty as to the suitability of the services outlined in this FSG for any person.

If you need any more information than is contained in this document, please contact us or EML. You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

ABOUT EML

EML is an Australian Financial Services Licensee, Licence No. 404131. EML arranges for the sale, issue and distribution of the eziway Salary Packaging Card.

EML can be contacted via:

Phone: 1300 739 889 between 8:30am to 5.00pm Queensland time.

Mail: Level 2, 26 Commercial Road, Newstead QLD 4006

Email: support@emlpayments.com.au

Internet: www.emlpayments.com

EML is responsible for those financial services provided by eziway, as its Authorised Representative. EML has authorised eziway to distribute this FSG.

AUTHORISED REPRESENTATIVES

EML's Authorised Representative is eziway. eziway is authorised by EML to arrange for the issue of, and to provide general financial product advice in relation to the eziway Salary Packaging Card. eziway is not authorised to give you personal financial product advice in relation to the eziway Salary Packaging Card.

You can contact eziway from anywhere in Australia between 9am and 5pm Monday to Friday (Victorian time) using the contact details below:

Phone: 1800 932 394

Email: cards@eziway.net.au

Website: <https://www.eziway.net.au/cards>

WHAT KINDS OF FINANCIAL PRODUCTS AND SERVICES CAN EZIWAY PROVIDE?

eziway is authorised by EML to provide general financial product advice to retail and wholesale clients in relation to deposit and payment products limited to:

- Basic deposit products; and
- Non-cash payment products.

The eziway Salary Packaging Card is a facility for making non-cash payments (a reloadable prepaid Visa card product) issued by Heritage Bank Limited.

This means that eziway can:

- Arrange for the issue of the eziway Salary Packaging Card to you by Heritage Bank Limited;
- Provide general financial advice in relation to the eziway Salary Packaging Card; and
- Publish or issue certain promotional material in relation to the eziway Salary Packaging Card.

eziway and its associated companies are not authorised to provide (and EML itself does not provide) personal advice about financial products. Personal advice is advice when your objectives, financial situation or needs have been or would be expected to be considered. This means that eziway won't take your objectives, financial situation or needs into account whenever it gives advice (in publishing or issuing promotional material) about the eziway Salary Packaging Card.

It is therefore your responsibility to decide for yourself whether any general financial advice given by eziway in its promotional material is suitable for you, or to get personal advice from a suitably authorised Australian financial adviser.

eziway can only provide general advice with respect to deposit and non-cash payment products and this is further limited to the eziway Salary Packaging Card. eziway cannot advise you on, or influence you in favour of any other product because they are not authorised to do so.

Please be aware that EML shall not be responsible where eziway provides any services to you which are outside of their authorisation limits. You should therefore ask eziway to specifically confirm that the service or product relates to deposit and non-cash payment products, prior to acting on any general advice.

EML or eziway will also provide you with, or explain how to access, a Product Disclosure Statement ("PDS") for the eziway Salary Packaging Card. The PDS contains information about the costs, benefits, risks and other features of the eziway Salary Packaging and Employee Benefits Card. You should read this information to enable you to make an informed decision prior to acquiring the eziway Salary Packaging Card.

CAN I PROVIDE EZIWAY WITH INSTRUCTIONS?

You may provide the eziway with specific instructions by letter, email, telephone, fax or other means (as agreed with eziway).

DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

EML and eziway are not related entities. eziway does not have any relationships or associations that might influence them in providing you with its services.

eziway is the provider of salary packaging arrangements for which funds are loaded onto the eziway Salary Packaging Card. The remuneration received by eziway for the provision of the salary packaging arrangement is disclosed in their salary packaging contract and has no relation to the issue of the eziway Salary Packaging Card.

HOW ARE WE PAID FOR PROVIDING FINANCIAL SERVICES?

For its role in arranging the issue of the eziway Salary Packaging Card, EML receives interest income from Heritage Bank Limited (an Authorised Deposit Taking Institution) on the total cardholder funds held in Heritage Bank's accounts in relation to the eziway Salary Packaging Card. This interest income does not result in any additional cost to card holders.

Employees of EML do not receive, whether directly or indirectly, any fee, commission, benefit or advantage (pecuniary or otherwise) in connection with the financial services provided. eziway directors and staff are remunerated by salary that includes superannuation benefits.

FEES AND CHARGES PAYABLE TO EZIWAY IN ASSOCIATION WITH THE EZIWAY SALARY PACKAGING CARD

Fees and Charges to be paid by the Cardholder	Amount payable to EML	Amount payable to eziway Entities
Primary Cardholder Monthly Benefit account fee	\$4.21	0
Secondary Cardholder Monthly Benefit account fee	\$1.10	0
Card Issue fee (including postage)	0	\$8.80
Card replacement fee (including postage)	0	\$8.80

The table above represents a summary of the fees payable by the Cardholder in connection with the eziway Salary Packaging Card. Further information, including details of other fees, is contained in the PDS for the eziway Salary Packaging Card.

OUR RECORD KEEPING OBLIGATIONS

EML will seek to ensure that comprehensive and accurate records of all services and products and client dealings are properly maintained.

HOW CAN YOU ACCESS EML'S COMPLAINTS HANDLING ARRANGEMENTS?

EML is a member of the Financial Ombudsman Service ("FOS"). If you have a complaint regarding the provision of financial services to you, you should take the following action:

- Speak to an Authorised Representative about your concerns, or
- Contact EML on 1300 739 889 during business hours and ask to speak to our Customer Support Staff.

If after speaking to an Authorised Representative or our Customer Support Staff, your complaint is not resolved within three (3) days, please put your complaint in writing and send it to EML, addressed to:

The Complaints Officer
EML Payment Solutions Ltd
Level 2, 26 Commercial Road
Newstead QLD 4006

Whilst every endeavour will be made to resolve the matter promptly and impartially, if you are not satisfied with how your complaint is dealt with, you can elect to refer the matter, free of charge, to FOS. FOS can be contacted on 1800 367 287. You can also write to them at:

Financial Ombudsman Service Ltd
GPO Box 3
Melbourne VIC 3001

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or visit the website www.asic.gov.au.

PROFESSIONAL INDEMNITY INSURANCE

EML is required by the Corporations Act to have in place compensation arrangements which are designed to compensate retail clients for losses they suffer as a result of a breach by EML or its Authorised Representatives of their respective obligations relating to the provision of financial services to you.

EML maintains adequate professional indemnity insurance to cover the financial services provided by itself and its Authorised Representatives. The policy maintained by EML provides coverage in the aggregate of up to \$10,000,000 to cover claims regarding professional indemnity, including misleading and deceptive conduct, intellectual property, defamation and fraud/dishonesty.

PRIVACY

Your privacy is important to EML and EML is committed to compliance with the Privacy Act and the Australian Privacy Principles. EML may disclose your personal information to external or related parties who act on EML's behalf in the operation of our business. Such external parties are required and committed to protecting your privacy. EML and its associates will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. EML's Privacy Policy sets out how you can access and correct information we hold about you, how you can complain about a breach by EML of your privacy rights and how your complaint will be handled. EML's Privacy Policy is available at: <https://emlpayments.com/privacy>. Please contact EML if you have any concerns.

HOW DOES EML DEAL WITH THE ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING ACT?

EML has an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act ("AML/CTF Act") to verify your identity before EML can provide you with any financial services. EML's Authorised Representative will let you know what documentation you will need to present to satisfy the customer identification requirements under the AML/CTF Act.

DO WE HAVE ADEQUATE COMPLIANCE SYSTEMS?

EML remains up to date on industry compliance issues pursuant to our Australian Financial Services Licence, which requires staff and Authorised Representatives to undergo ongoing training in respect of our responsibilities to you.