



Financial Services Guide

AFS Licence 247378

This Financial Services Guide (FSG) is an important document which we are required to give you as an authorised representative of an Australian Financial Services Licensee. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to providing you with a financial service.

The matters covered by the FSG include:

- Who we are and how we can be contacted
- What services and types of products we are authorised to provide to you
- How we (and any other relevant parties) are remunerated
- Details of our internal and external dispute resolution procedures and how you can access them.

An entity you currently have an arrangement with to make regular payments is a participant under the StrataPay Payment System (**Participating Entity**). Under the StrataPay System you are offered a choice to use this system to facilitate payments to this Participating Entity. It is intended that this FSG should assist you in determining whether to use our products and services. If you choose to use any of our products and services you may also receive a further document relating to the services or products which you should read carefully. This document is known as a Product Disclosure Statement (**PDS**).

The StrataPay PDS will be provided when we make a recommendation to acquire StrataPay's payment option system (**StrataPay Payment System**) to assist you to make an informed decision about this product. This document contains significant information necessary for you to make an informed decision about that product. StrataPay has authorised the issue of this FSG by one of its authorised representatives.

Information about StrataPay Pty Ltd (StrataPay) and its authorised representative

Any financial services offered will be provided by employees or authorised representatives of StrataPay Pty Ltd.

StrataPay is responsible for the financial services that will be provided to you on its behalf by its own employees. It is also responsible for the services provided by its authorised representatives.

You can contact StrataPay by the following means:

Telephone on 1300 135 610;

Facsimile on (07) 5575 7433;

Web - www.stratapay.com.au;

or

Writing to the address below:

StrataPay Pty Ltd
Locked Bag 9
Gold Coast Mail Centre
BUNDALL QLD 9726, AUSTRALIA

StrataPay financial services and financial products

StrataPay is authorised to carry on a financial services business to:

- (a) Provide general financial product advice for deposit and payment products limited to non-cash payment products; and
- (b) Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product with respect to deposit and payment products (limited to non-cash payment products) on its own behalf and on behalf of another person to retail clients

In essence, this allows StrataPay to provide you with its StrataPay Payment System, the details of which are set out more particularly in its PDS.

Providing instructions to StrataPay

You can give us instructions by telephone, mail, e-mail, fax or via our website. Where the provision of the StrataPay Payment System product requires us to provide you with this FSG and PDS, we will require your instructions in writing.

Payments to StrataPay for the products and services provided

If you use the StrataPay Payment System the Participating Entity will be required to pay to StrataPay certain fees which may include upfront fees and transaction fees.

Depending upon the arrangements that you have with the relevant Participating Entity, the total amount that you are required to pay through the StrataPay Payment System may include an amount to defray some or all costs charged to that Participating Entity by StrataPay. This may also include fees for dishonoured cheques, direct debit or credit card charge back.

These fees are listed in the relevant Product Disclosure Statement, which is available via our website www.stratapay.com.au or telephone on 1300 135 610 for a copy.

Remuneration or other benefits received by StrataPay staff

StrataPay employees and directors may be entitled to receive additional monetary or non-monetary benefits. Monetary benefits or rewards may include an annual bonus, the level of which will depend on the overall performance of the StrataPay business. Non-monetary rewards may include gift vouchers or film tickets as an example.

Only our authorised representatives are entitled to receive remuneration, in the form of sales commissions, from us on the following terms:

- An amount of up to \$75.00 for each new merchant facility on receipt of the establishment fee.
- An amount of up to \$0.20 for each successful transaction completed through the StrataPay service.

These commissions are to be paid by StrataPay.

Remuneration or benefits paid to those who refer clients to us

When an entity who joins the StrataPay Payment System has been referred to StrataPay by a current StrataPay client (such as the Participating Entity), StrataPay may pay a referral fee of \$25.

The referral fee is paid upon approval of the merchant facility and receipt of the establishment fee. This arrangement excludes authorised representatives.

Associations and relationships with other financial product issuers

StrataPay, in operating the StrataPay Payment System, has a number of associations and contractual relationships with non-cash payment facility providers such as BPAY[®], POSTbillpay and *Bill* EXPRESS.

Details of these non-cash payment facilities are set forth more particularly in StrataPay's PDS.

The StrataPay authorised representative providing you with this FSG has no direct associations or contractual relationships with any non-cash payment facility providers.

Personal Information

At StrataPay the privacy of your personal information is important to us. Any personal information collected by either StrataPay or its authorised representatives will be handled in accordance with the StrataPay Privacy Policy. This Privacy Policy details how StrataPay comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained by visiting the StrataPay website at www.stratapay.com.au.

Complaints handling

StrataPay has internal dispute resolution procedures which are designed to be able to completely resolve any issues raised by you. If you have a complaint, you should contact StrataPay at the number quoted on the front of this document.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may wish to contact an alternative dispute resolution scheme.

StrataPay is a member of Financial Ombudsman Service (membership number 10048) which is an impartial, independent and free alternative dispute resolution scheme for resolving disputes. Before the Ombudsman can investigate the matter, you must have first given us the opportunity to review it.

You can contact the Ombudsman by:

Telephone on 1300 780 808;

Facsimile on (03) 9613 6399;

Website - www.fos.org.au ;

or

Writing to the address below:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

StrataPay Pty Ltd
ABN: 52 097 607 451
1300 135 610
www.stratapay.com.au

