



Financial Services Guide

Wildcard Prepaid Reloadable Mastercard

This Financial Services Guide ("FSG") provides important information regarding financial services being provided by Wildcard Money Pty Ltd ("Wildcard") ABN 64 618 148 388. The purpose of this FSG is to assist you with deciding whether or not to acquire financial services from Wildcard.

This FSG contains important information, including:

- who Wildcard is;
- what financial services we provide to you;
- how Wildcard is paid;
- how to contact Wildcard; and
- how to contact us should you have a problem or complaint.

Wildcard Money Pty Ltd

Wildcard Money Pty Ltd ("Wildcard") ABN 64 618 148 388 is a technology company incorporated in Australia under the Corporations Act 2001. Wildcard holds an Australian Financial Services License (AFSL) No 503801 and is licenced to carry on a financial services business to:

- a) provide general financial product advice limited to basic deposit products and non-cash payment products; and
- b) deal in basic deposit products and non-cash payment products;

to retail customers.

Wildcard is not authorised to provide you with any personal financial product advice (that is, advice taking into account your personal circumstances or a recommendation or statement of opinion intended to influence you in making a decision about whether or not to acquire the prepaid Mastercard).

Financial Services Provided

Wildcard provides a prepaid Mastercard to be used in conjunction with the Wildcard App. Your Card provides you with the means to access the funds from your Wildcard account as well as keep track of and access your total balance anywhere in the world where prepaid Mastercard cards are accepted.

Rebate Paid to Wildcard

Wildcard receives a rebate on fees it pays to EML Payment Solutions Limited (the issuer of the Cards) based on the amount of money held on all Wildcard Cards. The rebate paid to Wildcard is calculated at the Reserve Bank of Australia Cash Rate minus 0.50%.

If you need to contact us

You can contact us any time, free of charge:

Facebook Messenger: <https://www.messenger.com/t/wildcardmoney>

Email: hi@wildcard.money

Mail: Level 3, Suite 1, 35 Buckingham Street Surry Hills

What do you do if you have a problem or complaint

If you have a query, complaint or dispute please contact Wildcard by email at hi@wildcard.money.

We aim to answer all customer queries and complaints as soon as possible during and outside of business hours, or the following business day if necessary.

For complaints and disputes, Wildcard has in place Internal Dispute Resolution procedures.

Customers will be advised of the timing of handling the complaint and kept informed of the progress of their complaints or disputes.

Customers will be advised of the timeframe within which Wildcard will respond to the customer. If the response time and/or resolution time is delayed, Wildcard will notify the customer of the change in timeframe.

Complaints and disputes are prioritised according to severity. Where possible, high priority complaints will be responded to within the day, however complaints lodged after business hours are more likely to be responded to the following day.

Where Wildcard is reliant upon third parties and does not have the information to respond to or resolve the complaint or dispute, Wildcard will advise the customer that this may take longer, particularly when it relates to missing or fraudulent transactions requiring investigation - this can take a number of weeks to investigate and resolve.

If we've investigated your complaint and you're not satisfied with the outcome, you can lodge your complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services compliant resolution that is free to consumers.

Wildcard is a member of AFCA (membership number 40664) for External Dispute Resolution services.

You can contact AFCA via:

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 3000.