

FINANCIAL SERVICES GUIDE

1 ISSUE DATE: 01/01/2022

2 PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“FSG”) is prepared by NIUM Pty Limited ACN 601 384 025 (“NIUM”).

This FSG is issued by **Yondr Money Pty Ltd**, a company incorporated in **Australia** with registration number (**ABN 11 625 732 569**) (“Yondr”, “us” “we” or “our”), an authorised representative of NIUM, Authorised Representative Number 001289285 This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service and assist you in you in deciding whether to use any of the services offered in this FSG, including the following:

- (a) who we are & how you can contact us;
- (b) what services we are authorised to provide;
- (c) how we are remunerated for these services;
- (d) any (potential) conflicts of interest we may have; and
- (e) our dispute resolution process.

If you would like further information, please ask NIUM or us.

NIUM has authorised the distribution of this FSG.

3 ABOUT NIUM

NIUM Pty Limited ACN 601 384 025, of Level 4, 152 Elizabeth Street, Melbourne VIC 3000 holds an Australian Financial Services Licence Number 464627 and is authorised to provide financial services including financial product advice and dealing in non-cash payment products in relation to retail and wholesale clients. NIUM arranges for the sale, issue and distribution of the Yondr prepaid card (“Card”).

NIUM can be contacted at:

Address: Level 4, 152 Elizabeth Street, MELBOURNE VIC 3000

Email: support@instarem.com

Website: www.nium.com

4 ABOUT YONDR

Yondr is the authorised representative of NIUM.

Yondr is authorised by NIUM to deal in (including arranging), and provide general financial product advice in relation to, the Card to retail and wholesale clients.

Yondr is not authorised to give you personal financial product advice in relation to the Card.

You can contact **Yondr** at: hello@yondr.money or compliance@yondr.money

If you wish to utilize our services, you may issue us with instructions by contacting us via the above details.

When **Yondr** arrange the Card for you, we will give you a Product Disclosure Statement (“PDS”) when required. The PDS contain important information regarding the features, benefits, risks and fees applicable, and is designed to assist you in making an informed decision about whether to acquire the Card. You should read the PDS carefully to ensure you are informed before you acquire the Card.

5 PROFESSIONAL INDEMNITY INSURANCE

In compliance with section 912B of the Corporations Act 2001 (Cth) and Australian Securities and Investments Commission Regulatory Guide 126, NIUM maintains professional indemnity insurance in connection with the financial products and services it provides, including any claims in relation to the conduct of NIUM’s former representatives/employees.

6 RECORD KEEPING OBLIGATIONS

NIUM will seek to ensure that comprehensive and accurate records of all client transactions and advice provided, are properly maintained.

7 WHO DO WE ACT FOR?

NIUM is responsible for the financial services it provides to you under its Australian Financial Services Licence and does not act on behalf of any other financial services licensee. Yondr provides financial services under NIUM’s Australian Financial Services License.

8 REMUNERATION, COMMISSION & BENEFITS EXPECTED TO BE RECEIVED BY NIUM AND YONDR FOR PROVISION OF FINANCIAL SERVICES

The fees in connection with the use of the Card are described in the below table.

Fee Description	Fee Amount (AUD)
Foreign Exchange/ Cross Currency Conversion Fee	2%

ATM Fee (Domestic)	\$3.00
ATM Fee (International)	\$5.00
Declined Transaction	\$0.50
Fraudulent Chargebacks	\$50.00

In addition, NIUM receives a rebate from Visa of interchange fee charged to merchants in connection with use of the Card as calculated by Visa based on transactions using the Card and Visa Scheme rules as they relate to the Card at the time of the transaction (“Rebate”).

NIUM passes on (a) the Rebate calculated as a percentage of the total transaction value processed each month and (b) a percentage of the FX Fee received by NIUM to Yondr.

The employees of NIUM and Yondr may also receive salaries, performance bonuses and other benefits from NIUM.

If you would like further details please ask us within a reasonable time after receiving this FSG and before we provide you with any financial services.

9 REFERRALS TO NIUM OR YONDR

NIUM or Yondr may pay referral fees to any businesses or companies that refer their customers to use the Card, which may be a percentage of the remuneration received by NIUM or Yondr or a fixed amount agreed with each referrer. If you would like further details please ask us within a reasonable time after receiving this FSG and before we provide you with any financial services.

10 DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

NIUM and Yondr are not related entities. Subject to disclosures in any PDS or other transaction documents, NIUM and Yondr do not have any relationships or associations which might influence us in providing you with our services.

11 DISPUTE RESOLUTION

If you have a query about the Card, you should initially direct the query to Yondr. Yondr can be contacted at: compliance@yondr.money or hello@yondr.money

If you are unable to resolve your issue with Yondr directly, you can escalate your complaint to NIUM. NIUM has an internal dispute resolution process in place to resolve any complaints or concerns you may have, as quickly and fairly as possible in the circumstances. Any complaints or concerns should be directed to our Compliance Officer (by telephone, or letter) at the address and telephone section 3 of this FSG. We will seek to resolve your complaint within 5 days or such further time period that may reasonably be required given the nature of the complaint. We will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority, an approved external dispute resolution scheme, of which NIUM is a member.

Australian Financial Complaints Authority Phone: 1800 931 678

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.afca.org.au

12 PRIVACY

In this section “we” refers to both NIUM and Yondr.

Your privacy is important to us and we are committed to compliance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We may disclose your personal information to external parties who act on our behalf in the operation of our business or in connection with the transactions to be undertaken. Such external parties are required and committed to protecting your privacy and where they are offshore, we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia. We will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us via the email provided if you have any concerns.