



Financial services guide

Issued by Hay Limited

ABN 34 629 037 403

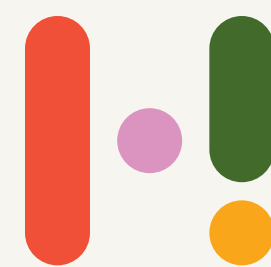
Australian financial services licence AFSL no. 515459

Hay® is a registered trade mark

Issue Date: 25.03.21 V2.0

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01 About

Hay is the issuer of a reloadable Visa prepaid or debit card whereby users can load value onto the card to make payments wherever Visa prepaid and debit cards are accepted (**Hay Card**).

The Hay Card is linked to a digital account (which is not a bank account) which can be accessed via the Hay App (**Hay Account**).

As an Australian Financial Services Licence holder, Hay is required to hold client monies with approved Authorised Deposit-taking Institution.

Hay client monies are held with National Australia Bank Limited and Cuscal Limited for Direct Entry, NPP and BPAY settlement. Heritage Bank Limited hold client monies for Visa International Settlement purposes.

It is important for you to know that Hay is not a bank and our prepaid and debit cards are not protected under the financial claims scheme.

02 Important information

This Financial Services Guide (**FSG**) has been prepared by Hay. It is designed to assist you make an informed decision about whether to use our financial services. It contains important information about:

- the financial services we provide and documents you may receive from us;
- fees and other benefits we may receive for providing the financial services to you; and
- how you can make a complaint to us and how we will deal with your complaint.





03 Documents you may receive

You will receive this document at the time we think that we may provide you with a financial service.

You will also be provided with our product disclosure statement (PDS) before you sign up to our product(s). The PDS will provide you with information about the product, it's features, benefits, risks, costs and other relevant information, available at hellohay.co/pds.

Our product(s) are governed by General Terms which are available at hellohay.co/terms and our Privacy Policy which is available at hellohay.co/privacy.

You should read the General Terms and Privacy Policy before you decide to obtain our product(s).

04 Financial services we can provide

Hay is authorised to provide general advice about and deal in non-cash payment products.

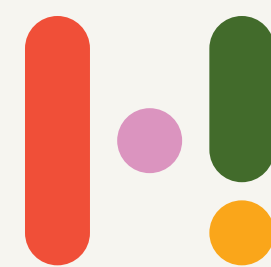
Hay is the issuer of its own products.

05 How you can provide instruction to us

You can contact us by:

- Using the 'Chat' feature within the Hay Mobile Application; or
- Emailing support@hellohay.co





06 What commissions, fees or other benefits are received?

Hay does not receive any commissions. We receive fees and charges as set out in section 5 of the PDS. hellohay.co/fees.

07 Associations and relationships

Hay does not have any associations/relationships which could influence the financial services provided.

08 What should you do if you have a complaint?

If you have a complaint or dispute relating to our product(s) or the financial services we have provided to you, please follow the below procedure:

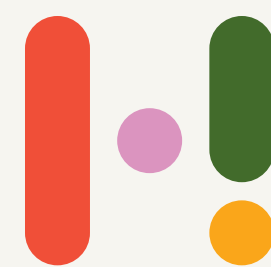
Step 1

Contact Hay in the first instance via:

- In Hay App chat, found under Help menu
- Phone: 1800 080 081
- Email: complaints@hellohay.co
- Mail: Hay, P.O. Box 772, Surry Hills, NSW 2010

Please provide a full explanation of your complaint. Hay may request further details from you about the complaint.





Hay will seek to resolve the complaint immediately, or by no later than 5 business days after receiving your complaint.

Step 2

If you are not happy with the outcome, you may request that Hay's customer advocate review your complaint and Hay's proposed resolutions. The customer advocate may contact you for more information. The customer advocate will contact you with his or her decision.

Step 3

If you are still not satisfied with the decision or Hay does not respond to you within 45 days after you make the initial complaint to Hay, you can contact Hay's external dispute resolution provider, Australian Financial Complaints Authority (**AFCA**). AFCA's details are:

Australian Financial Complaints Authority

Website: afca.org.au

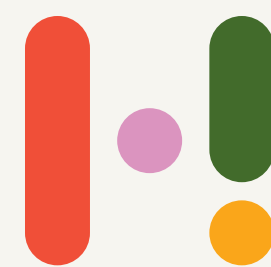
Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You can only contact AFCA once you have followed the procedure above.





09 Compensation arrangements

We hold professional indemnity insurance, which covers the financial services we are authorised to provide to you. This professional indemnity insurance satisfies the requirements of section 912B of the Corporations Act 2001 (Cth).

10 How to contact Hay

You can contact us via:

- In Hay App chat, found under Help menu
- Email: support@hellohay.co
- Mail: Hay, P.O. Box 772, Surry Hills, NSW 2010



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