



Financial services guide

Issued by Hay Limited

ABN 34 629 037 403

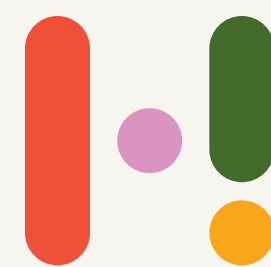
Australian financial services licence AFSL no. 515459

Hay® is a registered trade mark

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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 customer funds with approved Australian Authorised Deposit-taking Institution (ADI).

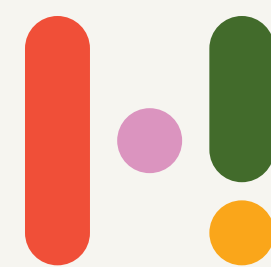
It is important for you to know that Hay is not a bank and our prepaid and debit cards are not protected under the financial claims scheme.

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.

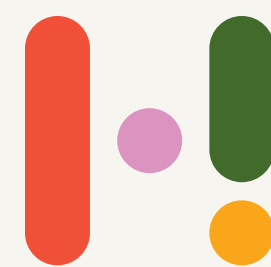
Hay is the issuer of its own products.

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 from any party in relation to issuing the customer with a non cash payment product. Hay charges fees for providing the services to the customer and Hay's clients. The fees charged to the cardholder are set out in section 5 of the PDS. hellohay.co/fees.

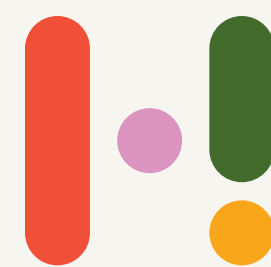
07 Associations and relationships

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

08 Disputing a transaction

We encourage you to review your transaction history regularly. Where your Card is used for Unauthorised Transactions, we will seek to reverse the transaction if we can under the Visa Scheme Rules (Chargeback). Your ability to dispute a transaction or reverse an Unauthorised Transaction may be lost if you do not notify us immediately (see Chargeback and Disputed Transaction in section 2 of the Card and account terms and conditions hellohay.co/terms). It is your responsibility to regularly review your online transaction history to identify Unauthorised Transactions. Under these Terms and Conditions, we may not be responsible for any loss to you if you do not dispute an Unauthorised Transaction within 45 days of the transaction date.





09 Feedback and resolving problems and complaints

When you provide feedback, Hay has the opportunity to improve services to you. If you have a query or a Complaint about the Card or the Account, you should initially direct the query to Hay at complaints@hellohay.co.

Hay can be contacted 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

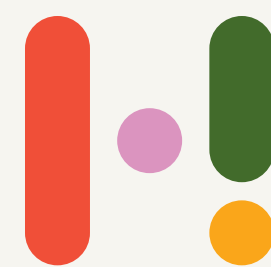
Hay will commit to taking the following steps:

- keep a record of your complaint;
- acknowledge your complaint within 1 business day;
- respond within 30 calendar days.

If we can't complete our investigation within 30 calendar days, we'll let you know why.

If we are unable to resolve the matter to your satisfaction, you may refer the complaint to the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers. It's important you raise your concerns with us first before going to AFCA, as AFCA will generally





encourage this before they will investigate. AFCA's details are:

Australian Financial Complaints Authority

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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

10 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).

11 How to contact Hay

You can contact us via:

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