



Cash Converters

Financial Services Guide

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Purpose and Contents of this Financial Services Guide

This Financial Services Guide ("FSG") is prepared by Emerchants Payment Solutions Limited ABN 30 131 436 532 ("EPSL").

Under its Australian Financial Services Licence, EPSL is authorised to provide financial services including arranging for the issue of non-cash payment facilities such as the Cash Converters Card.

This FSG is an important document which provides information about the financial services offered by EPSL and the Authorised Representatives of EPSL involved in the distribution and promotion of the Cash Converters Card.

After reading this FSG, you will know:

- Who we are and how to contact us;
- What financial services can be provided to you and how these services will be provided to you;
- How we (and any other relevant persons) may be remunerated;
- Whether any relevant associations or relationships exist that may influence our advice;
- How we maintain your personal information; and
- How to access our internal and external complaints handling arrangements.

The content of this FSG is general information only and does not take into account any person's particular needs or objectives. EPSL provides no warranty as to the suitability, for any person, of the services outlined in this FSG.

If you need any more information than is contained in this document please contact us. You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

About EPSL

EPSL is an Australian Financial Services Licensee, Licence No. 404131. EPSL arranges for the sale, issue and distribution of the Cash Converters Card.

EPSL can be contacted via:

Phone: 1300 739 889 between 8:30am to 5:00pm Queensland time.

Mail: Level 2, 26 Commercial Road, Newstead QLD 4006

Email: support@emerchants.com.au

Internet: www.emerchants.com.au

EPSL will be acting on its own behalf at all times when:

- Cash Converters and its associated companies arrange for the sale of and provide general financial product advice in relation to the Cash Converters Card; and
- Cash Converters and its associated companies promote the Cash Converters Card.

EPSL is therefore responsible for those financial services provided by its Authorised Representatives. EPSL has authorised Cash Converters and its associated companies to distribute this FSG.

Authorised Representatives

On the back page of this FSG, you will find all the Cash Converters entities authorised by EPSL to arrange for the issue of, and to provide general financial product advice in relation to, the Cash Converters Card ("Cash Converters" or "Authorised Representatives").

These entities can be contacted by visiting the store where you obtained your Cash Converters Card from or using the contact details below:

Phone: 08 9221 9111

Email: cardassist@cashconverters.com

Website: www.cashconverters.com.au/contact-us

What Kinds of Financial Products and Services Can Cash Converters Provide?

Each Authorised Representative is authorised by EPSL to provide general financial product advice to retail and wholesale clients in relation to deposit and payment products limited to:

- Basic deposit products; and
- Non-cash payment products.

The Cash Converters Card is a facility for making non-cash payments (a prepaid eftpos card product) issued by EPSL.

This means that each Authorised Representative can:

- Arrange for the issue of the Cash Converters Card;
- Provide general financial advice in relation to the Cash Converters Card; and
- Publish or issue certain promotional material in relation to the Cash Converters Card.

Cash Converters and its associated companies are not authorised to provide (and EPSL itself does not provide) personal advice about financial products. Personal advice is advice when your objectives, financial situation or needs have been or would be expected to be considered. This means that Cash Converters and its associated companies won't take your objectives, financial situation or needs into account whenever it gives advice (in publishing or issuing promotional material) about the Cash Converters Card.

It is therefore your responsibility to decide for yourself whether any general financial advice given by Cash Converters in its promotional material is suitable for you, or to get personal advice from a financial adviser who holds an Australian Financial Services licence or who is an Authorised Representative of the holder of an Australian Financial Services licence.

An Authorised Representative can only provide advice on deposit and non-cash payment products limited to the Cash Converters Card.

An Authorised Representative cannot advise you on, or influence you in favour of, a financial product which is not a product they are authorised to provide advice on.

Please be aware that EPSL shall not be responsible where the Representative provides any services to you which are outside of their authorisation limits. You should therefore ask your Representative to specifically confirm that the service or product relates to deposit and non-cash payment products, prior to acting on any general advice.

EPSL or an Authorised Representative will also provide you with, or explain how to access, a Product Disclosure Statement ("PDS") for the Cash Converters Card. The PDS contains information about the costs,

benefits, risks and other features of the recommended financial product. You should read this information to enable you to make an informed decision prior to acquiring the Cash Converters Card.

Can I Provide Cash Converters with Instructions?

You may provide an Authorised Representative with specific instructions by letter, email, telephone, fax or other means (as agreed with the Authorised Representative).

Disclosure of Any Relevant Conflicts of Interest

EPSL, Cash Converters and its associated companies are not related entities. Cash Converters does not have any relationships or associations that might influence them in providing you with its services.

Cash Converters and its associated companies are the providers of the credit facilities for which funds are loaded onto the Cash Converters Card. The remuneration received by Cash Converters and its associated companies for the provision of the credit facility/loan monies is disclosed in their credit contract and has no relation to the issue of the Cash Converters Card. Cash Converters and its associated companies do not receive a split of the Cash Converters Card fees and charges.

How are we Paid for Providing Financial Services

Cash Converters and its associated companies' directors and staff are remunerated by salary that includes superannuation benefits.

Cash Converters staff may also be eligible for an annual bonus payment based on agreed performance levels.

Employees of EPSL do not receive, whether directly or indirectly, any fee, commission, benefit or advantage (pecuniary or otherwise) in connection with the financial services provided.

Fees and charges associated with the Cash Converters Card

FEES AND CHARGES – Australia	EPSL Fee
Point of Sale Transactions	Free
ATM Transactions when using an ATM which is not part of the rediATM network	ATM Owners Fees
ATM Transactions when using a rediATM	\$2.00 rediATM Usage Fee

The table above represents a summary of the fees applicable to the Cash Converters Card.

EPSL receives a fee from Cuscal Limited ABN 95 087 822 455, AFSL 244116 ("Cuscal") (an Authorised Deposit Taking Institution) on the total card holder funds held in Cuscal's accounts in relation to the Cash Converters Card. This interest income cost is not borne by card holders.

Our Record Keeping Obligations

EPSL will seek to ensure that comprehensive and accurate records of all services and products and client dealings are properly maintained.

How Can You Access EPSL's Complaints Handling Arrangements?

EPSL is a member of the Financial Ombudsman Service ("FOS"). If you have a complaint regarding the provision of financial services to you, you should take the following action:

- Speak to an Authorised Representative about your concerns, or
- Contact EPSL on 1300 739 889 during business hours and ask to speak to our Customer Support Staff.

If after speaking to an Authorised Representative or our Customer Support Staff, your complaint is not resolved within three (3) days, please put your complaint in writing and send it to us, addressed to:

The Complaints Officer
Emerchants Payment Solutions Ltd
Level 2, 26 Commercial Road
Newstead QLD 4006

Whilst every endeavour will be made to resolve the matter promptly and impartially, if you are not satisfied with how your complaint is dealt with, you can elect to refer the matter, free of charge, to FOS. FOS can be contacted on 1300 780 808. You can also write to them at:

Financial Ombudsman Service Ltd
GPO Box 3
Melbourne VIC 3001

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on free-call 1300 300 630 or visit the website www.asic.gov.au

Professional Indemnity Insurance

EPSL is required by the Corporations Act to have in place compensation arrangements which are designed to compensate retail clients for losses they suffer as a result of a breach by EPSL or its Authorised Representatives of their respective obligations relating to the provision of financial services to you.

EPSL maintains adequate professional indemnity insurance to cover the financial services provided by its and its Authorised Representatives. The policy maintained by EPSL provides coverage in the aggregate of up to \$10,000,000 to cover claims regarding professional indemnity, including misleading and deceptive conduct, intellectual property, defamation and fraud/dishonesty.

Privacy

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles. We may disclose your personal information to external or related parties who act on our behalf in the operation of our business. Such external parties are required and committed to protecting your privacy. EPSL and its associates will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Our Privacy Policy sets out how you can access and correct information we hold about you, how you can complain about a breach by us of your privacy rights and how your complaint will be handled. Our Privacy Policy is available at:

<http://emergchants.com.au/privacy-statement/>. Please contact us if you have any concerns.

How Does EPSL Deal with the Anti-Money Laundering and Counter-terrorism Financing Act?

EPSL has an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act ("AML/CTF Act") to verify your identity before we can provide you with any financial services. Your Representative will let you know what documentation you will need to present to satisfy the customer identification requirements under the AML/CTF Act.

Do we Have Adequate Compliance Systems?

EPSL remains up to date on industry compliance issues pursuant to our Australian Financial Services Licence, which requires staff and Authorised Representatives to undergo ongoing training in respect of our responsibilities to you.

Authorised Representatives Involved in the Promotion and Distribution of the Cash Converters Card

Cash Converters entity:

Cash Converters (Cash Advance) Pty Ltd

ABN: 69 127 866 308

AR Number: 1237820

Phone: 08 9221 9111

Email: cardassist@cashconverters.com

CC Investment Group

ABN: 78 104 667 996

AR Number: 464595

Phone: 1800 682 234

Email: cashquick@ccig.com.au