



Financial Services Guide

1. Issue Date

25 September 2019

2. Purpose and Contents of this Financial Services Guide ("FSG")

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including the following:

- Who we are & how you can contact us
- What services we are authorised to provide
- How we are remunerated for these services
- Any (potential) conflicts of interest we may have; and
- Our dispute resolution process.

If you would like further information, please ask us.

3. Name of Service Provider

The Service Provider is Rivva Pty Ltd ACN 603 542 918 AFSL 513762 ("Spriggy").

4. Australian Financial Services Licence ("AFSL") authorisations & services provided

Spriggy holds an AFSL [Number 513762] and is authorised to provide general advice and dealing services to retail and wholesale clients in relation to deposit products and non-cash payment products.

Spriggy currently offers Visa Prepaid Cards and the Spriggy Parent Wallet. Please check our website for our

current product list and applicable terms & conditions.

5. Contact details

You can contact us at:
Level 7, 249 Pitt Street Sydney NSW 2000
Tel: 1300 361 954
Email: hello@spriggy.com.au
Website: www.spriggy.com.au

6. Nature of Advice provided

Spriggy only offers clients general advice regarding, and arranges for the purchase of, deposit or non-cash payment products. The Visa Prepaid Card and Parent Wallet products are issued by Indue Limited ACN 087 822 464 AFSL 320204 (the "Issuer") which is an authorised deposit-taking institution. Other financial products may be issued by other third party product issuers.

We are obliged to warn you that we will only provide you with general advice, which does not take account of your objectives, financial situation or needs. Therefore, you are required to ensure that you obtain prior advice regarding the suitability of our products and services for your personal financial needs, objectives and circumstances, from a licensed professional.

While Spriggy believes the general advice and information we provide is accurate and reliable, neither Spriggy nor its directors, officers, employees, contractors or associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

7. Method of providing financial services

You can contact us through the Spriggy app, or via the email listed above. All our services are otherwise provided online through our website www.spriggy.com.au.

8. Documentation

You will receive the Product Disclosure Statement ("PDS") issued by the product issuer, which contains important information regarding the features, benefits, risks and fees applicable, and should be read carefully to enable you to make an informed decision prior to utilising these products.

9. Professional Indemnity Insurance

In compliance with s912B of the Corporations Act and ASIC RG 126, we maintain professional indemnity insurance in connection with the financial products and services we provide, including any claims in relation to the conduct of our former representatives/employees.

10. Our record-keeping obligations

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

11. Who do we act for?

Spriggy is responsible for the financial services provided to you under its Australian Financial Services Licence, and does not act on behalf of any other financial services licensee.

12. Remuneration, commission & benefits expected to be received by Spriggy for provision of our financial services

Spriggy charges clients an annual membership fee for using the products we provide. Clients may also incur cancellation fees, card replacement fees and overseas transaction fees. Please refer to our website for full details of current products and fees.

Spriggy also retains the interest earned on the value loaded on your Parent Wallet and Prepaid Card from the Issuer.

The Issuer will also receive fees depending on the product, which are detailed in the Issuer's PDS, and are debited to the available balances on the issued cards and paid to Spriggy.

Spriggy may also receive small value commissions from third party product issuers in exchange for referrals, from time to time. Your express consent to such commissions will be sought where significant.

Representatives of Spriggy receive salaries, and those who provide you with general advice or transaction execution may receive commissions or other remuneration for the provision of these services.

13. Disclosure of any relevant conflicts of interest

Subject to any disclosures provided herein or on our website, we do not have any relationships or associations which might influence us in providing you with our services.

14. Dispute Resolution

Spriggy has an internal dispute resolution process in place to resolve any complaints or concerns you may have quickly and fairly. Any complaints or concerns should be addressed to the Dispute Resolutions manager at Spriggy, who will respond to your complaint within 5 days and seek to resolve your complaint within 45 days or such further period that may reasonably be required given the nature of the complaint.

If you are dissatisfied with the outcome, you will then have the right to lodge a complaint with the Australian Financial Complaints Authority [Tel: 1800 931 678 or email info@afca.org.au], the approved external dispute resolution scheme, of which Spriggy is a member.

15. 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 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

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. Spriggy will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please view our full Privacy Policy on our website and contact us via the email provided if you have any concerns.