



Product Disclosure Statement

Spriggy Parent Wallet
Spriggy Prepaid Visa Card

About this Product Disclosure Statement (PDS)

This PDS is dated 30 March 2022 (as updated on 6 December 2022 and 24 May 2024).

This is a PDS for the following products:

- Spriggy reloadable Visa prepaid non-cash payment facility (**Parent Wallet**); and
- Spriggy reloadable Visa Prepaid Card (**Prepaid Card**).

The purpose of this PDS is to assist Parents to decide:

- whether or not to acquire the Parent Wallet; and
- whether or not to acquire the Prepaid Card(s) and enable the subsequent use of the Prepaid Card(s) by the Cardholder(s).

It contains important information about the products and their associated features, benefits, risks and fees.

Please read all of this PDS. You should read this PDS in conjunction with the Parent Wallet Terms and Conditions, the Prepaid Card Terms and Conditions and the Common Terms and Conditions (each, the **Product Terms and Conditions**) which are available at:

<https://www.spriggy.com.au/terms>. You can ask us for an electronic copy of this PDS or the Product Terms and Conditions and we will provide this at no charge.

Important information

About Indue

Indue Limited ABN 97 087 822 464 (**Indue, us, we**) is an authorised deposit-taking institution. It holds an Australian Financial Services Licence, number 320204. Indue is also a member of Visa.

The Parent Wallet and Prepaid Card are issued by Indue and Indue is responsible for this PDS and the Product Terms and Conditions.

By acquiring a Parent Wallet and/or Prepaid Card, you are entering into a contract with Indue, which is comprised of this PDS and the Product Terms and Conditions.

Indue can be contacted using the following details:

PO Box 5389

West End QLD 4101

Phone: 1300 671 819 between 9.00am – 6.00pm Monday to Friday, closed Queensland Public Holidays.

About Spriggy

Rivva Pty Ltd ABN 86 603 542 918 (**Spriggy**) is the operator of the Spriggy Website and the Spriggy App. It holds an Australian Financial Services Licence, number 513762. Spriggy has partnered with Indue to distribute and promote the Parent Wallet and the Prepaid Card to Parents for use by their Child(ren) (as Cardholder(s)) as nominated on the Spriggy Website or in the Spriggy App. Indue is not responsible for the operation of the Spriggy App or the Spriggy Website.

Spriggy provides the Spriggy Website and the Spriggy App and certain customer services to Parents and Cardholders in relation to the Parent Wallet and the Prepaid Card. These services include replacing lost and stolen Prepaid Card services and assisting the Parent, and any Additional Parent User, with any queries they may have regarding the Parent Wallet or Prepaid Card. By registering with Spriggy on the Spriggy App, you will also be subject to the Spriggy Terms and Conditions relating to the Spriggy Website and the Spriggy App and the services that

Spriggy provides, which you can read at <https://www.spriggy.com.au/terms> (the **Spriggy Terms and Conditions**).

Spriggy does not have authority to:

- tell you anything about the Parent Wallet or Prepaid Card that is inconsistent with this PDS or the Product Terms and Conditions;
- give you personal financial product advice about the Parent Wallet or Prepaid Card; or
- do anything on Indue's behalf, other than arranging for the distribution of the Parent Wallet and Prepaid Card and providing customer services for the Parent Wallet and Prepaid Card.

Indue and Spriggy are not related entities and Indue is not aware of any material conflicts of interest that would affect the products referred to in this PDS or the service you receive from Indue or Spriggy.

Spriggy can be contacted using the following details:

Email: hello@spriggy.com.au

Phone: 1300 361 954

Website: www.spriggy.com.au

Post: via the address listed on the website

General advice only

The information contained in this document does not take into account the Parent or the Child's individual objectives, financial situation or needs. Any advice in this document is general advice only. We suggest that advice is sought if either the Parent or the Cardholder does not understand any of the information contained within this PDS or in the Product Terms and Conditions.

Key features of the Parent Wallet and Prepaid Card

The Parent Wallet is a reloadable Visa non-cash payment facility that can be used by a Parent to load Value onto a Prepaid Card. The Parent Wallet cannot itself be used to purchase goods and services or withdraw cash, it can only be used to load Value onto a Prepaid Card. The Parent Wallet is reloadable which means you may load Value onto the Parent Wallet as often as you like so long as the load amounts and Value on the Parent Wallet do not exceed the Parent Wallet Limit, Maximum Load Limit, Daily Load Limit or Annual Load Limit (Parent Wallet) as set out in the Parent Wallet Terms and Conditions.

A Parent may apply to increase the Parent Wallet Limit to \$4,999. Indue may approve access to this feature at its sole discretion – see the Parent Wallet Terms and Conditions.

The Prepaid Card is a reloadable Visa prepaid card that can be used by Children to purchase goods and services where Visa prepaid cards are accepted. Transaction limits and category restrictions apply. The total Value that may be loaded onto the Prepaid Card at any one time and in a 12 month period cannot exceed the Prepaid Card Limit and Annual Load Limit (Prepaid Card) as set out in the Prepaid Card Terms and Conditions. Value on the Prepaid Card can be moved from the Prepaid Card to the Parent Wallet.

A Parent may apply to enable the Cardholder to withdraw cash from ATMs using the Prepaid Card, and/or for payments to be made from the Prepaid Card to another Cardholder's Prepaid Card, and/or to receive Value onto the Prepaid Card via an external pay-in feature. Indue may approve access to one or more of these features at its sole discretion – see the Prepaid Card Terms and Conditions.

A Prepaid Card will only be issued to a Child if they are between the ages of 6 and 18. Indue may agree, in special circumstances, to issue a Prepaid Card to a Child who is over 18 – see the Prepaid Card Terms and Conditions.

Neither the Parent Wallet nor a Prepaid Card is a credit card, debit card or attached to a separate deposit account.

In accordance with the Prepaid Card Terms and Conditions and any terms and conditions

imposed by the Wallet Provider from time to time, a Prepaid Card can be added to a Digital Wallet on a Mobile Device of the Cardholder. A Parent Wallet cannot be added to a Digital Wallet.

A Parent may add additional parents, family members or close friends (**Additional Parent User**) to enable additional and separate contributions to be made to a shared Child's Prepaid Card, Child's Savings or Savings Goal. The Additional Parent User will have to apply and register for their own separate Parent Wallet, but the Parent remains solely responsible for the Prepaid Card issued to the Cardholder and all activities and issues arising in relation to it.

Applying for a Parent Wallet or Prepaid Card

Applications for a Parent Wallet and Prepaid Card(s) must be made on the Spriggy Website (or the Spriggy App, if available).

Once you have successfully applied (which includes completion of any required identity and verification checks), Indue will issue the Parent Wallet and the Prepaid Card(s) applied for at registration. The Parent will need to download the Spriggy App in order to access the Parent Wallet and Prepaid Card(s) that are issued following approval of the application. A Parent can request additional Prepaid Card(s) be issued using the Spriggy App. The Prepaid Card fees and charges as set out in this PDS will apply to any additional Prepaid Card(s). See also the Spriggy Terms and Conditions for fees and charges imposed by Spriggy.

By applying for and using the Parent Wallet, you as a Parent or Additional Parent User agree to abide by this PDS and the applicable Product Terms and Conditions. Also, for each Child who is issued a Prepaid Card, the Parent must agree to abide by this PDS and the Prepaid Card Terms and Conditions, and to undertake to ensure that the Cardholder abides by this PDS and the Prepaid Card Terms and Conditions.

The Parent and each Child must be residents of Australia. By applying for a Parent Wallet and Prepaid Card(s), the Parent warrants that they and each Child are, and will for the duration of the use of the Parent Wallet and Prepaid Card(s) be, residents of Australia.

Using the Spriggy App

The Spriggy App and Spriggy Website are owned and operated by Spriggy. Indue is not responsible for the operation of the Spriggy App or the Spriggy Website. Use of the Spriggy Website and/or the Spriggy App is subject to separate terms and conditions between you and Spriggy, and Spriggy will charge a fee or fees for its services (including for access to the Spriggy App). The fees that Spriggy will charge are set out in the Spriggy Terms and Conditions available at www.spriggy.com.au/terms.

The Spriggy Website allows you to apply and register for the Parent Wallet and Prepaid Card(s), and contains information about the use of the Spriggy App – you can access this website at www.spriggy.com.au. The Spriggy App allows you to operate the Parent Wallet and the Prepaid Card(s). You must have a Parent Wallet to be able to operate the Prepaid Card(s). If you have any queries in relation to the operation of the Spriggy App or Spriggy Website, please contact Spriggy.

One of the key uses of the Spriggy App is that it can be used by you to direct the allocation of funds to a Child's Prepaid Card once the Value has been loaded to the Parent Wallet. The Spriggy App can also be used to notionally allocate funds to a Child's Savings and Savings Goals. Indue is responsible for effecting settlement of transactions that arise as a result of the use of the Parent Wallet and Prepaid Card(s) (including the transfer of Value between the Parent Wallet and the Prepaid Card(s)).

Funds allocated to a Child's Savings can be moved by the Child or the Parent to the Child's Prepaid Card. The Child or the Parent can also use the Spriggy App to nominate Savings Goals and move funds from the Child's Savings into the Savings Goals. Once the Savings

Goal is reached, the Child or Parent can direct the transfer of funds to the Prepaid Card via the Spriggy App. Otherwise, funds from a Child's Savings Goal cannot be moved without first deleting the Child's Savings Goal. If either you or the Child deletes a Savings Goal, the funds allocated to the Savings Goal will revert back to the Child's Savings. The Child or the Parent can also move funds from the Prepaid Card to the Parent Wallet. To be clear, funds in the Child's Savings or Savings Goals form part of the Parent Wallet.

By registering a Child for the Spriggy App, you consent to the Child undertaking the transfers set out above and those otherwise arising from the Child's use of the Spriggy App, and acknowledge and agree that you are responsible for all actions of the Child in using the Spriggy App.

All funds notionally allocated to a Child's Savings or Savings Goal remain the funds of the Parent, and remain on the Parent Wallet. All funds transferred to a Child's Savings or Savings Goal by an Additional Parent User also become funds of the primary Parent, and are included in that Parent's Parent Wallet Limit, once transferred. You will need to ensure that the total of all funds in the Parent Wallet, including those notionally allocated to each Child's Savings or Savings Goal by you and those allocated by any Additional Parent User, are less than the Parent Wallet Limit.

Fees and charges

The fee and charges connected with the use of the Parent Wallet and Prepaid Card(s) are set out below. By applying for a Parent Wallet or Prepaid Card(s) you agree to pay any related fees and charges as set out in this PDS.

Merchants, financial institutions, ATM providers and third-party payment providers may also impose a fee or surcharge for using their payment facilities. These types of fees are not set, charged or received by Indue or Spriggy.

Fees charged by Indue

Parent Wallet

The following fee applies:

FEES	
Cancellation Fee	A Cancellation Fee of up to \$10 may be payable where the Parent Wallet is cancelled. This fee is only payable where the combined Value of the Parent Wallet and Prepaid Card(s) is equal to or less than \$10.00 as at the date the cancellation is processed. If the combined Value exceeds \$10.00, the Value will be returned to you in accordance with the Product Terms and Conditions. To avoid doubt, this fee will apply to the Parent Wallet of an Additional Parent User. However, the Value of the Prepaid Card(s) of any shared Child(ren) will not be relevant for the purposes of calculating the Cancellation Fee for an Additional Parent User. Refer to section 4 in Part 3 of the Product Terms and Conditions for details.

Prepaid Card

The following standard fees and charges apply:

FEES	
Prepaid Card Replacement Fee	\$10, per replacement Prepaid Card. Except where a replacement Prepaid Card is issued upon expiry of a Prepaid Card in accordance with the Product Terms and Conditions, this fee is payable each time a replacement Prepaid Card is issued (including but not limited to where a replacement card is issued because the Prepaid Card was lost, stolen, damaged, following unauthorised use or if you request a replacement Prepaid Card be issued with a different design). Refer to section 2 in Part 3 of the Product Terms and Conditions for details.
Currency Conversion Fee	3.5% of the total amount of each relevant transaction. This fee includes an amount payable by us to Visa. The fee is a percentage of the converted AUD amount shown on the Prepaid Card transaction history. This fee is payable and deducted from the Prepaid Card at the same time the Cardholder makes a transaction using the Prepaid Card in a currency other than Australian dollars, or the Cardholder makes a transaction using the Prepaid Card in any currency (including AUD) that is processed by a card scheme or financial institution or billed by the merchant outside of Australia (refer to section 8 in Part 2 of the Product Terms and Conditions).

Paying your fees to Indue

All fees and charges are inclusive of GST. The Parent agrees to pay the fees and charges that apply and is responsible for the payment of those fees and charges as they apply to the Parent Wallet and the Prepaid Card(s).

Indue will deduct its fees and charges by debiting (deducting) the amount of the fee or charge as follows:

- the Currency Conversion Fee will be deducted from the Prepaid Card;
- the Prepaid Card Replacement Fee will be deducted from the Parent Wallet (or paid from your Connected Account, if you request this from within the Spriggy App);
- the Cancellation Fee will be deducted from the Parent Wallet and/or Prepaid Card(s) (as applicable),

or Spriggy will do this on behalf of Indue.

Indue may share some or all of the fees and charges it collects with Spriggy, and will pass on a portion of the interest that is earned on the Value that is stored on the Parent Wallet and Prepaid Card(s) from time to time to Spriggy. When you apply for a Parent Wallet and/or Prepaid Card(s), you agree to Spriggy receiving these fees and charges and the interest from Indue.

Fees and charges charged by Spriggy

Spriggy charges a separate fee or fees for use of the Spriggy App and for the other services that Spriggy provides to you, which may include fees or charges in connection with the collection and remittance of top up funds. These fees and charges are not paid to nor charged by Indue, and you agree to and authorise these fees and charges to be paid to Spriggy. Details of the Spriggy fees and charges including payment methods are set out in the Spriggy Terms and Conditions.

Fees and charges that Spriggy charges to Parents may include an Annual Spriggy Membership Fee and a Payment Processing Surcharge. If applicable, the Payment Processing Surcharge applies to top ups to the Parent Wallet, as set out in the Spriggy Terms and Conditions. The amount of any Payment Processing Surcharge will be added to the nominated top up amount and debited from the Connected Account by the Payment Service Provider alongside the top up amount.

See the Spriggy Terms and Conditions at www.spriggy.com.au/terms for information in relation to these fees and charges or refer to the Spriggy Website for more details.

Other information about fees

If the Cardholder or Parent considers that Indue or Spriggy has incorrectly charged a fee or charge, this may be disputed by contacting either Indue or Spriggy. See the section headed “Complaints” below for more details. Any incorrectly charged fee or charge will be reversed or refunded.

Indue may introduce new fees or change its fees in the future. If Indue does introduce new fees or change its fees, Indue will notify you of that change and, if required, update this PDS to include the new fees. See the section headed “Updating this PDS” below for more details.

Cancelling the Parent Wallet and Prepaid Card(s)

You may cancel the Parent Wallet and/or the Prepaid Card(s) at any time in accordance with the Product Terms and Conditions. A Cancellation Fee may apply as described in “Fees and charges” above. Indue also has rights to cancel or suspend the Parent Wallet and/or Prepaid Card(s) in the circumstances set out in the Product Terms and Conditions.

If the Parent Wallet is cancelled, it will no longer be possible to load Value onto the Prepaid Card(s) and the Prepaid Card(s) will automatically be cancelled and will no longer be able to be used.

See sections 3 to 5 in Part 3 of the Product Terms and Conditions for more details on cancellation, the Cancellation Fee and the effect of cancellation.

Risks and benefits

Key benefits: Parent Wallet

The significant benefits of the Parent Wallet are set out below:

- The Parent Wallet can be used to load Value onto the Prepaid Card(s).
- The Parent Wallet can be used to allocate funds to the Child’s Savings or the Child’s Savings Goals (within the Parent Wallet).
- The Parent Wallet is reloadable which means extra funds can be loaded onto it, until the expiry of the Parent Wallet (subject to the Parent Wallet Limit, Maximum Load Limit, Daily Load Limit and Annual Load Limit (Parent Wallet)).

- The Parent Wallet reduces the need to deal in cash.
- All funds are held by Indue, an authorised deposit-taking institution, but see below information about the Financial Claims Scheme.

Key risks: Parent Wallet

The significant risks associated with the Parent Wallet are set out below:

- The Parent Wallet cannot be used to buy goods and services from merchants in Australia and overseas, only a Prepaid Card can be used for these purposes.
- The Parent Wallet Information can be used on the internet to make a transaction, so you should carefully protect the Parent Wallet Information.
- The Parent Wallet cannot be loaded with more than the Parent Wallet Limit, Maximum Load Limit, Daily Load Limit or Annual Load Limit (Parent Wallet).
- Any attempted load or transfer that will take the Value on the Parent Wallet over the Parent Wallet Limit, Maximum Load Limit, Daily Load Limit or Annual Load Limit (Parent Wallet) will be rejected.
- Failure to safeguard the Password may result in loss of Value.
- Circumstances beyond our reasonable control preventing a transaction from being processed.
- The Parent Wallet Information may be lost or stolen. In these circumstances, you may be held liable for unauthorised use of the Parent Wallet where you unreasonably delay notifying us that the Parent Wallet Information has been lost or stolen.
- Unauthorised and fraudulent transactions may occur on the Parent Wallet. In these circumstances you may be liable for these unauthorised transactions if you have contributed to the loss.
- In no circumstance will a Parent, Additional Parent User or Child earn interest on any Value that is stored on the Parent Wallet.
- In some circumstances (for example, where a fee or charge is incurred), the Value remaining on the Parent Wallet may become negative (meaning there may become less than \$0.00 Value remaining on the Parent Wallet).
- Once funds are transferred by the Additional Parent User to the Child's Prepaid Card, Child's Savings or Child's Savings Goal, such funds cannot be retrieved or refunded to that Additional Parent User.
- The Parent Wallet may not operate due to you or us cancelling the Parent Wallet. When the Parent Wallet is cancelled, the Parent Wallet of any Additional Parent User will no longer have access to any shared Children managed by that Parent and the Prepaid Card(s) will also be cancelled and no longer be able to be used.
- The Parent Wallet may not operate due to payment systems or our systems being down generally including for reasons that are beyond our control.
- The Financial Claims Scheme does not apply in relation to the Parent Wallet or the Prepaid Card(s) or the Value on them.

Key benefits: Prepaid Card

The significant benefits of the Prepaid Card are set out below:

- The Prepaid Card can be used to buy goods and services from merchants in Australia and around the world who accept Visa prepaid cards.
- The Prepaid Card can be used on the internet or telephone to acquire goods and services.
- Value can be moved from the Prepaid Card to the Parent Wallet. To be clear, funds in the Child's Savings or Savings Goals form part of the Parent Wallet.
- The Prepaid Card accesses the Value that is loaded (added) onto the Prepaid Card. It is not a credit card. The Cardholder can only spend up to the Value of cleared funds stored on the Prepaid Card.
- The Prepaid Card is reloadable which means extra funds can be loaded onto it, until the expiry of the Prepaid Card (subject to the Prepaid Card Limit and Annual Load Limit (Prepaid Card) as set out in the Prepaid Card Terms and Conditions).
- The Prepaid Card reduces the need to carry cash.
- If the Prepaid Card is lost or stolen, you can immediately place a block on the Prepaid Card through the Spriggy App.
- The Prepaid Card cannot be used at certain categories of merchants considered inappropriate for Children (see the Prepaid Card Terms and Conditions).
- A Parent can block the use of a Prepaid Card and the Child cannot unblock that Prepaid Card.
- You can cancel the Prepaid Card at any time (a Cancellation Fee may apply if the Parent Wallet is also cancelled – see the "Fees and charges" section above).
- All funds are held by Indue, an authorised deposit-taking institution, but see below information about the Financial Claims Scheme.
- The Prepaid Card can be used to withdraw cash at ATMs, but only if the Parent has been approved by Indue to have access to this feature to allow the Cardholder to access this functionality – refer to the Prepaid Card Terms and Conditions.
- The Prepaid Card can be used to receive Value onto the Prepaid Card via an external pay-in feature, but only if the Parent has been approved by Indue to have access to this feature to allow the Cardholder to access this functionality – refer to the Prepaid Card Terms and Conditions.
- The Prepaid Card can be used to make payments to another Cardholder's Prepaid Card, but only if the Parent has been approved by Indue to have access to this feature to allow the Cardholder and Parent to access this functionality – refer to the Prepaid Card Terms and Conditions.

Key risks: Prepaid Card

The significant risks associated with the Prepaid Card are set out below:

- Any attempted load or payment that will take the Value on the Prepaid Card over the Prepaid Card Limit or Annual Load Limit (Prepaid Card) will be rejected in full – see the Prepaid Card Terms and Conditions.
- The Prepaid Card not having sufficient Value on it to cover a payment.
- Failure to safeguard the PIN, Prepaid Card or a Mobile Device may result in loss of Value.
- Circumstances beyond our reasonable control preventing a transaction from being processed.
- Merchants may, at their discretion, refuse to accept the Prepaid Card as a method of payment. The Cardholder should always check with the merchant that it will accept the Prepaid Card before purchasing any goods or services.
- Due to equipment errors, malfunctions or equipment being used incorrectly, the same transaction may be processed more than once or transactions may not be processed at all. In these cases the errors can usually be corrected but may temporarily inconvenience the Cardholder as the available Value on the Prepaid Card will be incorrect. Where these errors cannot be corrected, we will resolve the issue by adjusting the Prepaid Card.
- The Prepaid Card may be lost, stolen or destroyed. In these circumstances, the Parent may be held liable for unauthorised use on the Prepaid Card where the Cardholder or the Parent unreasonably delays notifying us that the Prepaid Card has been lost or stolen.
- Unauthorised, fraudulent and/or mistaken payment transactions may occur on or to the Prepaid Card. You might not be able to get your money back if unauthorised, fraudulent or mistaken payment transactions occur, and a Parent might be held liable for unauthorised use of the Prepaid Card. The Parent may be liable for unauthorised transactions if the Cardholder or Parent has contributed to the loss.
- Any Value that has been transferred by the Cardholder or Parent from the Prepaid Card to the Parent Wallet becomes funds of the Parent. To be clear, funds in the Child's Savings or Savings Goals form part of the Parent Wallet. These funds may then cease to be available to the Cardholder.
- Interest is not earned on any Value that is stored on the Prepaid Card from time to time.
- In some circumstances (for example, where a transaction is processed in an offline environment or where a fee or charge is incurred), the Value remaining on the Prepaid Card may become negative (meaning there may become less than \$0.00 Value remaining on the Prepaid Card).
- If a Parent cancels the Prepaid Card or Parent Wallet, the Cardholder will no longer be entitled to use the Prepaid Card because the Prepaid Card will cancel.
- The Financial Claims Scheme does not apply in relation to the Prepaid Card or the Value on it.
- The Prepaid Card may not operate due to payment systems or our systems being down generally including for reasons that are beyond our control.
- Merchants may be prohibited (for example merchants located in the European Union) from accepting certain cards (eg if the purchase amount or the face value of the card is above a certain amount, and the cardholder has not been subject to identity verification). These regulations may change at any time, so you should check with merchants if they will accept the Prepaid Card.

Keeping your Password secure

You are required to keep your Password secure.

Important information to consider:

- no-one from Indue or Spriggy will ever ask you for your Password, therefore you should never disclose it to anyone either verbally, in writing or electronically (other than entering your Password on the Spriggy Website or Spriggy App in order to perform transactions or view information);
- do not access Indue's website or that of Spriggy via an email link embedded in an email or text message. Always access these websites directly from an internet browser;
- do not choose a Password that is easily identified with you, e.g. your birth date, an alphabetical code which is a recognisable part of your name or car registration;
- don't choose a Password that is merely a group of repeated letters or numbers;
- never leave your mobile device unattended e.g. in a car or at work;
- supervise your Child's access to the mobile device;
- examine the account activity to identify and report, as soon as possible, any instances of unauthorised or fraudulent use or mistaken payment; and
- maintain up-to-date anti-virus software on your computer and mobile devices and a firewall on your computer.

Privacy

For details on how your personal information will be collected and handled by Indue and Spriggy, refer to the "Privacy" section in the Product Terms and Conditions.

Disputing transactions

For information on raising disputes in connection with transactions on the Prepaid Card(s) or Parent Wallet, see the "Disputing transactions" section in the Product Terms and Conditions.

Complaints

If you have a complaint

If you or the Cardholder has a query or complaint about the Parent Wallet or Prepaid Card(s), contact Spriggy in the first instance via the Spriggy App, Spriggy Website or on 1300 361 954. You may also contact Indue, including if you are unable to contact Spriggy or if you are not happy with the outcome, on 1300 671 819 or via post to PO Box 5389, West End QLD 4101.

If your complaint is resolved within 5 Business Days and is in your favour, Spriggy or Indue will let you know. You may also be advised within 5 Business Days if there is no reasonable action that can be taken to address the complaint. You may be advised of these outcomes by phone, however you may request a written response via email if that is your preference.

Otherwise, within 30 days of receiving your complaint or further instructions from you, you will be contacted and advised in writing of:

- the results of the investigation; or
- the reasons for any further delay.

In exceptional circumstances, more than 30 days may be needed to investigate a complaint.

For example, if there are delays caused by other financial institutions or merchants involved

in resolving the complaint. We will notify you if longer than 30 days is required to resolve your complaint.

If we don't resolve your complaint

If your complaint has been investigated by Spriggy and/or Indue and you are not satisfied with the outcome, you have the right to contact the Australian Financial Complaints Authority (AFCA):

AFCA
GPO Box 3
Melbourne VIC 3001
Website: www.afca.org.au
Telephone: 1800 931 678
Email: info@afca.org.au

Please note:

- AFCA will not generally review your complaint unless you've first contacted Spriggy or Indue and the complaint has been investigated; and
- Spriggy and Indue are not responsible for resolving a dispute regarding the goods or services purchased with the Prepaid Card. You should contact the merchant directly about these disputes.

Taxation

We have not taken into account your individual circumstances or needs and you should obtain your own independent tax advice in relation to the impact the use of the Parent Wallet or Prepaid Card may have on your personal tax liability.

Updating this PDS

While this PDS is up to date on the date it is prepared, Indue may make changes to the PDS from time to time.

Updates to this PDS that we consider (acting reasonably) are not materially adverse to you may be made without notifying you but by updating the version of the PDS that is available at www.spriggy.com.au/terms and the changes will take effect from the date the updated version is posted on the website. The PDS available at this website will be the latest version and will be available at no cost to view at any time. You may download a copy of the latest version of the PDS from the same webpage, or request a paper or electronic copy free of charge by contacting Spriggy.

Where we make an increase to fees or charges or a change which may otherwise be materially adverse to you, we will provide at least 30 days' prior notice of the change or variation before the change takes effect. When we do this, we may issue a supplementary or replacement PDS. You consent to us notifying you of such changes via the Spriggy App, by email or by post for this purpose. Any notice or document may be given by Indue or Spriggy sending it to your last known postal or email address or in the Spriggy App. If the notice or document is sent to your last known postal address, it is taken to have been received on the date it would have been delivered in the ordinary course of the post.

If you wish to cancel the Parent Wallet and/or Prepaid Card(s) as a result of any change or variation Indue makes to this PDS or the Product Terms and Conditions that is materially adverse to you, you must contact Spriggy or Indue to cancel the Parent Wallet and/or Prepaid Card(s). In these circumstances, Indue will not charge a Cancellation Fee or any other fee in respect of Indue returning any Value stored on the Parent Wallet (and the associated Prepaid Card(s)) to you.

Financial Claims Scheme

The Financial Claims Scheme (**FCS**) is a scheme administered by the Australian Prudential Regulation Authority (**APRA**) to protect depositors from potential loss due to the failure of institutions. It provides depositors with a guaranteed protection, up to a cap. As at the date of this PDS, the FCS applies to deposits only. It does not extend to prepaid card products or noncash payment facilities (including the Parent Wallet, the Prepaid Card(s) and any Value held on the Parent Wallet or the Prepaid Card(s)). If Indue fails:

- any Value held on the Parent Wallet or the Prepaid Card(s) will not be protected by the FCS; and
- the Parent and Cardholder may lose all or part of the Value.

The risks associated with the Parent Wallet and Prepaid Card(s) may therefore be increased when you load large amounts of money onto either the Parent Wallet or Prepaid Card(s).

For more information on the FCS, refer to: <https://www.fcs.gov.au>.

Definitions and interpretation

In this PDS, unless otherwise indicated:

Additional Parent User means an additional parent, family member or close friend who is invited and authorised by a Parent to contribute to the Child's Savings, Savings Goal and/or Prepaid Card.

Annual Load Limit (Parent Wallet) means the maximum amount that may be loaded onto a Parent Wallet in a 12 month period. As at the date of this PDS, the Annual Load Limit (Parent Wallet) is \$10,000.

Annual Load Limit (Prepaid Card) means the maximum amount that can be loaded onto a Prepaid Card in a 12 month period. As at the date of this PDS, the Annual Load Limit (Prepaid Card) is \$10,000.

Annual Spriggy Membership Fee means the annual Spriggy membership fee charged by Spriggy. See the Spriggy Terms and Conditions for details in relation to the fees and charges applied by Spriggy.

ATM means automatic teller machine.

Business Day means a day that banking institutions are open in Brisbane, excluding Saturday, Sunday and public and bank holidays.

Cancellation Fee means the fee specified in the "Fees and charges" section of this PDS.

Child and **Cardholder** means the individual who is issued with a Prepaid Card, at the request of a Parent.

Child's Savings means the funds in the Parent Wallet allocated to a particular Child (but not including any funds in their Savings Goal(s) or Prepaid Card). Refer to the Spriggy Website or Spriggy App for information on how to use the Spriggy App.

Common Terms and Conditions means the general terms and conditions which apply to both the Parent Wallet and Prepaid Card as set out in Part 3 of the Product Terms and Conditions, which are accessible at <https://www.spriggy.com.au/terms>.

Connected Account means the payment method that is nominated by you as the "Connected Account" in the Spriggy App and which can be used to top up your Parent Wallet.

Currency Conversion Fee means the fee specified in the "Fees and charges" section of this PDS.

Daily Load Limit means the maximum amount that can be loaded onto a Parent Wallet within any 24 hour period. As at the date of this PDS, the Daily Load Limit is \$500 in any 24 hour period.

Digital Wallet means the payment platform created by a Wallet Provider to facilitate payments

using a Mobile Device with a Prepaid Card registered on such a device.

Indue means Indue Limited ABN 97 087 822 464, being the issuer of the Parent Wallet and Prepaid Card.

Maximum Load Limit means the maximum amount that can be loaded onto a Parent Wallet in a single load (as long as it does not cause the Value to exceed the Parent Wallet Limit). As at the date of this PDS the Maximum Load Limit is \$240 per load.

Mobile Device means any device used to facilitate the use of a Digital Wallet and includes a mobile phone.

Parent means any individual who holds a Parent Wallet. Parent includes any Additional Parent User for a Child that is not a shared Child.

Parent Wallet means the reloadable Visa prepaid non-cash payment facility issued to the Parent or Additional Parent User by Indue, which allows the Parent or Additional Parent User and the Child to, among other things, load Value onto the Prepaid Card(s).

Parent Wallet Information means the card number allocated to the Parent Wallet, and the BSB and account number associated with that card number.

Parent Wallet Limit means the total Value that may be stored on a Parent Wallet at any one time, which as at the date of this PDS is \$999, unless we have agreed to increase the Parent's or Additional Parent User's Parent Wallet Limit in accordance with the Parent Wallet Card Terms and Conditions, in which case the Parent Wallet Limit will be \$4,999.

Parent Wallet Terms and Conditions means the terms and conditions of the Parent Wallet as set out in Part 1 of the Product Terms and Conditions, which are accessible at <https://www.spriggy.com.au/terms>.

Password means the password required to be entered by the user when using the Spriggy App to (among other things) access information about the Parent Wallet and/or Prepaid Card and to load Value onto a Prepaid Card (as applicable). The Password is set by the user at the point of registration for the Spriggy App and may be changed by the user from time to time.

Payment Processing Surcharge means the payment processing surcharge that may be charged by Spriggy. See the Spriggy Terms and Conditions for details in relation to the fees and charges applied by Spriggy.

Payment Service Providers means the third party service providers engaged by Spriggy that will process transfers from the Parent's nominated valid account via direct debit, Visa and Mastercard debit cards, or other payment methods to the Parent Wallet. These may include IntegraPay Pty Ltd (ABN 63 135 196 397), PayPal Australia Pty Limited (ABN 93 111 195 389) and Stripe Payments Australia Pty Ltd (ABN 66 160 180 343).

PDS means this document which includes the Product Disclosure Statement for the Parent Wallet and Prepaid Card.

PIN means the Personal Identification Number required to be entered by the Cardholder when using the Prepaid Card for Electronic Transactions (except for transactions requiring a signature and transactions conducted over the internet or telephone). The PIN is set by the Cardholder after they receive the Prepaid Card and may be changed by the Cardholder from time to time.

Prepaid Card means the Visa reloadable prepaid card issued by Indue to the Cardholder at the request of the Parent through the Spriggy App or Spriggy Website.

Prepaid Card Limit means the total Value that may be stored on a Prepaid Card at any one time, which as at the date of this PDS is \$999. Prepaid Card Replacement Fee means the fee specified in the "Fees and charges" section of this PDS. Prepaid Card Terms and Conditions means the terms and conditions of the Prepaid Card as set out in Part 2 of the Product Terms and Conditions, which are accessible at <https://www.spriggy.com.au/terms>.

Product Terms and Conditions means the document which includes each of the Parent Wallet Terms and Conditions, the Prepaid Card Terms and Conditions and the Common Terms and Conditions which is available at: <https://www.spriggy.com.au/terms>.

Savings Goal means the funds in the Parent Wallet allocated to a particular savings goal that the Child or Parent has set up in the Spriggy App. Refer to the Spriggy Website or Spriggy App for information on how to use the Spriggy App.

Spriggy App means the mobile application(s) operated by Spriggy that (among other things) allows Parents to request that a Child be issued with a Prepaid Card, invite an Additional Parent User to contribute to a Child's Prepaid Card, access various customer services, and allows Additional Parent Users to set up a Parent Wallet and contribute to a Child's Prepaid Card.

Spriggy Terms and Conditions means the terms and conditions relating to the Spriggy Website and the Spriggy App and the services that Spriggy provides, which are accessible at [https:// www.spriggy.com.au/terms](https://www.spriggy.com.au/terms).

Spriggy Website means the website operated by Spriggy that (among other things) allows Parents to apply for a Parent Wallet, request that a Child be issued with a Prepaid Card, and access various customer services.

Value means the monetary value stored on the Parent Wallet or the Prepaid Card(s) (as the context requires) from time to time (expressed in Australian Dollars).

Visa means Visa Worldwide PTE Ltd.

Wallet Provider means the provider of any Digital Wallet, including Apple Pty Ltd and Google Asia Pacific Pte Ltd.

We, us, our means Indue.

You, your means the Parent or Additional Parent User, as the context requires.

In this PDS, unless otherwise indicated:

- one gender includes the other;
- the singular includes the plural and the plural includes the singular;
- a party named in this PDS includes the party's executors, administrators, successors and permitted assigns;
- money is referring to Australian Dollars unless otherwise stated;
- "including" and similar expressions are not words of limitation;
- where a word or expression is given a particular meaning, other parts of speech and grammatical forms of that word or expression have a corresponding meaning;
- headings and any table of contents or index are for convenience only and do not form part of this PDS or affect its interpretation;
- if an act must be done on a specified day which is not a Business Day, it must be done on the next business day.
- If a party consists of more than 1 person, the terms and conditions set out in this PDS bind each of them separately and 2 or more of them jointly and severally.
- An obligation, representation or warranty in favour of more than 1 person is for the benefit of them separately and jointly.