



Financial Services Guide

Spriggy Visa Prepaid Card and Spriggy Parent Wallet

This Financial Services Guide is dated 26 November 2018.

Purpose and Contents of this FSG

This Financial Services Guide (“FSG”) is a document that is designed to provide you with important information regarding the financial services being provided by Rivva Pty Ltd ABN 86 603 542 918 (“Spriggy”). The purpose of this FSG is to assist you with deciding whether or not to acquire financial services from Spriggy.

This FSG contains important information, including:

- how Spriggy may be contacted;
- what financial services Spriggy is authorised to provide to you;
- how Spriggy is paid; and
- who to contact should you have a complaint.

Product Disclosure Statement

You will receive a Product Disclosure Statement (“PDS”) at the same time that you receive this FSG. The PDS will include information to assist you with deciding whether or not to acquire the financial products that are referred to in this FSG. The PDS contains information about the financial products that are referred to in this PDS and their associated features, risks and fees.

Who we are

This FSG has been prepared by Spriggy.

Spriggy is an authorised representative of Indue Limited ABN 97 087 822 464 (“Indue”). Indue is an authorised deposit-taking institution, a member of Visa and the holder of an Australian Financial Services Licence, AFSL number 320204.

Spriggy’s authorised representative number is 001269272.

How to contact Indue

Indue can be contacted at:
PO Box 523
TOOWONG QLD 4066
Phone: 1300 671 819

How to contact Spriggy

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

How can you provide instructions to us?

You can provide instructions to Spriggy by:
Chat: from within the Spriggy App
Email: hello@spriggy.com.au
Website: www.spriggy.com.au

What financial services is Spriggy authorised to provide?

Spriggy is authorised on behalf of Indue, to deal in financial products (being non-cash payment products) by arranging for Indue to issue, vary or dispose of a financial product and arranging for you to acquire or apply for a financial product.

At the date of this FSG, Spriggy is authorised to distribute and promote the following financial products:

- Spriggy Visa Prepaid card product (“Prepaid Card”).
- Spriggy Parent Wallet non-cash payment facility (“Parent Wallet”).

Spriggy is not authorised to:

- make any representations or give any warranties on behalf of Indue except with the prior approval of Indue;
- provide you with any financial product advice (that is, advice taking into account your personal circumstances or a recommendation or statement of opinion intended, or could be reasonably regarded as being intended to influence you in making a decision about whether or not to acquire the Parent Wallet or Prepaid Card);
- purport to bind or contract for or on behalf of Indue in any way whatsoever, other than as is set out in the PDS; or
- give you information that is inconsistent with the information set out in the PDS.

Indue and Spriggy are not related entities.

What commissions, fees or other benefits are received?

Indue receives fees and charges as set out in the relevant PDS. Spriggy receives the annual fee for using the Spriggy App, card expiry and cancellation fees, interest and may receive other fees and charges for the provision of services to you. These are passed on to Spriggy by Indue.

Indue holds the value loaded onto your Parent Wallet and Prepaid Card and pays to Spriggy interest that is earned from time to time. You may request further information about the financial benefits Spriggy receives at any time.

Spriggy's employees and agents may receive commissions or incentive payments for distributing the Prepaid Card or Parent Wallet to you.

Compensation Arrangements

Indue is covered by Professional Indemnity insurance, designed to pay claims by third parties (including customers) arising out of any professional negligence on Indue's part. The terms and conditions of Indue's Professional Indemnity insurance satisfy the requirements of section 912B of the Corporations Act 2001 (Cth) for compensation arrangements.

What you should do if you have a complaint?

If you have a complaint or dispute relating to your Parent Wallet or Prepaid Card, you should contact Spriggy in the first instance.

If you have a complaint or dispute relating to your Parent Wallet or Prepaid Card that is not satisfactorily resolved by Spriggy, you should immediately contact Indue.

If Indue or Spriggy (as the case may be) is unable to settle

your complaint immediately to your satisfaction, then Indue or Spriggy will acknowledge your complaint within 5 Business Days and may if relevant, request further details from you.

If your complaint is settled to your satisfaction within 5 business days of receiving the relevant details from you, Indue or Spriggy may advise you of the outcome by means other than in writing (for example, by telephone). If you wish, you may request that Indue or Spriggy provides you with a written response.

Within 21 days of receiving your complaint or further instructions from you, Indue or Spriggy will:

- advise you in writing of the results of its investigation; or
- advise you that it requires further time (not exceeding 24 days) to complete its investigation.

An investigation will continue beyond 45 days only in exceptional circumstances, for example, if there are delays caused by other financial institutions or merchants involved in resolving the complaint, or in circumstances where Indue or Spriggy investigate the relevant transaction under any applicable industry rules (if you wish to find out what industry rules apply to transactions made using your Parent Wallet or Prepaid Card, please contact Spriggy or Indue).

Where you are not satisfied with the outcome of your complaint, you have the right to contact the **Australian Financial Complaints Authority ("AFCA")**

AFCA
GPO Box 3
Melbourne VIC 3001

Website: www.afc.org.au
Telephone: 1800 931 678
Email: info@afca.org.au

Authorisation by Indue

The distribution of this FSG has been authorised by Indue.