

**COMBINED FINANCIAL SERVICES GUIDE
AND
PRODUCT DISCLOSURE STATEMENT**

REDPAY PTY LTD



Effective as at 8th August 2022

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PART A FINANCIAL SERVICES GUIDE (FSG)

1.0 Issuer

The redPAY service is provided by redPAY Pty Ltd (ABN 71 653 038 727) which holds Australian Financial Services Licence number 538499. Any information provided is general only and does not take into account your objectives, financial situation or needs. Please read and consider the Combined Financial Services Guide and Product Disclosure Statement before acquiring or using the service.

We are a reporting entity to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation.

2.0 Contact Details

Our contact details are provided below:

Phone	1300 717 028
Fax	(07) 3350 3077
Email	accounts@redpay.com.au
Post	redPAY Pty Ltd PO Box 537 Chermside South QLD 4032
Website	https://redpay.com.au

3.0 Purpose of this Financial Services Guide (FSG)

This FSG contains general information about:

- the financial services we provide;
- remuneration, commissions or other benefits that may be paid to us in respect of the financial services; and
- our complaint resolution procedure.

4.0 Authorised Financial Services

We are authorised to provide the following financial services to retail and wholesale clients:

- provide general financial product advice for non-cash payment products; and
- issue, apply for, acquire, vary or dispose of non-cash payment products.

The product advice that we may provide is general in nature. Accordingly, any guidance, including expressions of opinion or suggestions regarding our services, does not consider your specific objectives, financial circumstances or requirements. Prior to acting on any guidance we may provide, you should evaluate whether our services align with your personal objectives, financial circumstances or requirements.

5.0 Remuneration and Commissions

redPAY earns money from any fees you pay us in accordance with section 7 of Part B of this PDS.

Generally, redPAY staff are salaried employees and do not receive any commissions or fees linked to the sale of products or services. Sales representatives, on the other hand, may receive commissions based on the sales volume and revenue generated from those sales, the structure of which may change from time to time.

If you have been referred to us by a third party, we may have an arrangement with that third party to pay remuneration (including a commission) for the referral.

6.0 Privacy Policy

redPAY is committed to protecting your privacy. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your Personal Information. Please contact us if you have any concerns or wish to receive a copy of our Privacy Policy.

A copy of our Privacy Policy can be found at www.redpay.com.au.

7.0 Complaints and Disputes

We are committed to resolving any complaints that you may have in relation to the provision of our services. All complaints are dealt with in accordance with our internal complaints handling procedures.

7.1 Submitting a Complaint

If you have a complaint regarding our services, please submit the complaint to us in writing at accounts@redpay.com.au in the first instance.

redPAY will promptly acknowledge receipt of the complaint within 1 business day and provide a formal acknowledgement of the complaint within 7 calendar days. Within 30 calendar days, redPAY shall make a determination on the complaint and provide a response to the complainant.

In responding to your complaint, redPAY will set out clear and concise reasoning for our response and inform you of any recourse you may have if you are dissatisfied with the response.

In circumstances where we are unable to resolve the complaint within 30 calendar days, we will inform you of the reason for the delay and let you know when you can expect a response.

7.2 Unresolved Complaints

redPAY is a member of the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution scheme. For more information regarding AFCA, please visit www.afca.org.au.

If you are not satisfied with how your complaint has been handled by us, you may escalate the complaint to AFCA.

AFCA may be contacted via:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678

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

PART B PRODUCT DISCLOSURE STATEMENT (PDS)

1.0 Issuer

The redPAY service is provided by redPAY Pty Ltd (ABN 71 653 038 727) which holds Australian Financial Services Licence number 538499. Any information provided is general only and does not take into account your objectives, financial situation or needs. Please read and consider the Combined Financial Services Guide and Product Disclosure Statement before acquiring or using the service.

We are a reporting entity to AUSTRAC under the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation.

2.0 Purpose of this Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) provides important information in relation to our services to assist you to make an informed decision as to whether you engage use to provide you with services.

Before deciding to use any of our services, we request that you read this PDS and our terms and conditions (namely our Payment Services Agreement, Direct Debit Authority Agreement or our Online Payments Terms and Conditions).

3.0 Provision of Financial Services

redPAY provides the services outlined below:

Service	Description
Direct Debit	Ensure your customers pay you on time with direct debit. Transactions will automatically be debited from your customers nominated bank account, credit card or debit card in accordance with your billing practices. Receipts are automatically created, and funds will be sent to you: <ul style="list-style-type: none">• Next business day for credit cards or debit cards• Within 4 business days for bank accounts
Online Payments	Your customers can pay invoices securely online using a credit or debit card. Receipts are automatically created, and funds will be sent to you the next business day. Your customers can make payments via: <ul style="list-style-type: none">• Parent Portal• Invoices• Secure payment link sent via email
BPay	Your customers can initiate payments from their online banking provider using a unique biller code and reference number that

	appears on the invoices you send them. Receipts are automatically created, and the funds will be accessible within 1-2 business days.
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The information in this PDS may change from time to time. Any amendments to this PDS will be published on our website at www.redpay.com.au.

4.0 Benefits

redPAY offers numerous benefits to its Merchants and their customers, namely:

- Streamlines your payment collection process;
- Ensures you are paid on time to improve your cashflow;
- Merchants can offer their customers multiple payment options;
- Integration with business management systems to reduce administrative burden;
- Comprehensive financial reports; and
- redPAY is PCI-DSS level 1 compliant and ISO-27001 compliant, meaning your data is secure.

5.0 Risks

Please be aware that there may be some risks associated with using our services, some of which are outside of redPAY's control. These risks may include, but are not limited to:

- Returned Transactions;
- incurring Dishonour Fees for Returned Transactions;
- Reversals and Chargebacks;
- incurring fees for payment Reversals and Chargebacks;
- holding back funds or set off in instances where we form the opinion that the transactions have been processed fraudulently or illegally, or in payment of funds that you owe us; and
- service disruptions.

6.0 Signing Up For redPAY Services

Merchants

You can sign up for redPAY online by completing the online application forms at www.harmonyweb.com.au, www.online.harmonyweb.com.au, www.childcarecentral.com.au, or www.online.childcarecentral.com.au.

Alternatively, you can email redPAY at accounts@redpay.com.au and request to sign up for redPAY services. redPAY will provide you with a copy of the Payment Services Agreement. You will need to complete and the Agreement and return all the required documents to accounts@redpay.com.au.

We are committed to full compliance with AML/CTF legislation. All merchants will be screened and monitored in accordance with legislative requirements. Any suspicious activity will be reported to the relevant Australian government agencies.

Merchant's Customers

If an organisation that you have dealings with is a Merchant of redPAY, you may sign up to use redPAY services through any of the following channels:

- online via the parent portal application at www.portal.harmonykids.com.au or www.portal.childcarecentralkids.com.au;
- by accessing a secure link in an email sent to you from the merchant;
- by completing a manual Direct Debit Authority Agreement provided to you by the merchant; or
- initiating an Online Payment Transaction or BPay Transaction using payment information or links that your redPAY Merchant has supplied to you.

7.0 Fees and Charges

All fees and charges that we may charge you will be contained in the Payment Services Agreement, Direct Debit Authority Agreement or Online Payments terms and conditions.

Merchants may opt to pass any or all of these fees onto your customers.

We reserve our right to:

- deduct these fees from funds that we collect from funds paid by your customers using our Payment Services; and
- vary these fees from time to time.

These fees are provided below:

Payment Method	Fee Type	Fee Amount (incl. GST)
Direct Debit		
	Credit Card Txn	\$0.70
	Bank Account Txn	\$0.70
	Credit Card Surcharge	1.9%
	Dishonour	\$8.00
BPay		
	Bank Account Txn	\$0.99
	Bank Account Surcharge	0.20%
	Credit Card Txn	\$0.99
	Credit Card Surcharge	1.00%
Online Payment / PAY NOW		
	Credit Card Txn	\$0.70
	Bank Account Txn	\$0.70
	Credit Card Surcharge	1.9%
Access Fee		
	Monthly Access Fee	\$20.00
Establishment Fee		
	Once Off Establishment Fee	\$265.00
Txn Dispute Fee		
	Chargebacks/Disputes/BPay Investigations/Refund Fee	\$35.00

8.0 Tax Implications

Funds you receive from your customers via our Payment Services will generally be treated in a similar manner to funds obtained through conventional payment methods for tax purposes. However, it's important to note that this may not apply to all payments. We advise you to seek independent taxation advice.

10.0 Complaints

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Telephone: 1800 931 678

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

11.0 Definitions

BPay Transaction means a transaction carried out through or using the BPay Services.

Card Schemes means Visa, Mastercard, Maestro, EFTPOS, American Express, JCB, Discover, Unionpay, and any other card scheme providers as agreed to by the Acquirer from time to time.

Card Transaction includes a sales transaction (and any tip or other amount) and refund transaction involving a debit or credit card however processed.

Chargeback means:

- a) in respect of a Card Transaction, a transaction returned by the relevant Card Scheme in accordance with the applicable Card Scheme Rules for which the Merchant will be responsible and liable for compensating us for; and
- b) in respect of other Transactions, means adjustments or other reversals of BPay Transactions under the BPay Terms and reversals of Direct Debit Transactions for which the Merchant will be responsible and liable for compensating us for.

Direct Debit Transaction means a bank account transaction carried out through or using the Direct Debit services.

GST means any tax, levy, charge or impost implemented under the *A New Tax System (Goods and Services Tax) Act 1999* (Cth).

Merchant includes a Merchant who has been approved by us to commence using the Payment Services.

Payment Services means the payment facilities made available by us to the Merchant and includes the following payment types:

- a) Online Payments;
- b) BPAY; and
- c) Direct Debit.

Personal Information has the meaning given to it under the *Privacy Act 1988* (Cth).

Refund means a request to refund part or all of a payment made by one of the Merchant's Customers.

Returned Transaction means a direct debit transaction that has been not been honoured by the Merchant's customer's financial institution.

Reversal means any payment that we been instructed to reverse to the Merchant's customer because the payment violates, or we reasonably believe the payment may violate, the terms of the Payment Services Agreement between us and the Merchant.