

# Hyperwallet Systems Australia Pty Ltd Financial Services Guide

## 1. Introduction

### 1.1. Guide

This document is a Financial Services Guide (“FSG”) provided by Hyperwallet Systems Australia Pty. Ltd. (“Hyperwallet”), ABN 38 616 937 716 which holds Australian Financial Services License No. 499092.

### 1.2. Purpose

This FSG contains information about:

- General information about our Services (defined in section 2.1 below);
- Remuneration, commission or other benefits paid to us and others in connection with the Services we provide;
- Details of any associations which might reasonably be expected to be able to influence the Services we provide; and
- Our complaint resolution arrangements.

### 1.3. Contact

Our contact details are as follows:

- Email: [support@hyperwallet.com](mailto:support@hyperwallet.com).
- Mail: Hyperwallet Systems Australia Pty Ltd, Level 40, 1 Farrer Place, Sydney, NSW, 2000
- Phone: 1-604-638-6657

## 2. Financial Services

### 2.1. Authorisation

Hyperwallet is authorised to:

- (i) Provide financial product advice for non-cash payment products;
- (ii) Issue, apply for, acquire, vary or dispose of non-cash payment products; and
- (iii) Apply for, acquire, vary or dispose of a non-cash payment product on behalf of another person

For retail and wholesale clients (the “Services”).

### 2.2. Remuneration

Our staff and the staff of our affiliate entities receive a salary plus superannuation where applicable. They may also be eligible for monetary and non-monetary awards or additional incentive payments, including bonuses and shares. Remuneration varies depending on a staff member’s role and responsibilities. Certain staff earn a base salary and variable pay if periodic targets are met.

If a payor is referred to us, we may pay the referrer a fee calculated as a percentage of the total volume generated by the payor.

## 3. Associations

### 3.1. Hyperwallet Group

Hyperwallet is wholly owned by HWLT Holdings Inc., a Delaware-based holding company that also owns several Hyperwallet affiliates, including some in the United States, Canada and the United Kingdom and whom are licensed and or/authorised with their respective national regulators.

## 4. Complaints and Disputes

### 4.1. Policy

Hyperwallet is committed to dealing with customer complaints fairly and resolving any issues in keeping with our complaint handling process, policy and applicable laws.

### 4.2. Making a Complaint

To file a complaint, please contact the Customer Support Centre for Hyperwallet found at [www.paylution.com/hw2web/consumer/page/contact.xhtml](http://www.paylution.com/hw2web/consumer/page/contact.xhtml).

After first contacting Hyperwallet, if your complaint is unresolved in 45 days from the date you first made the complaint, you may refer it directly to the Financial Ombudsman Service (“FOS”) by e-mailing [info@fos.org.au](mailto:info@fos.org.au) or calling 1800 367 287, or by visiting [www.fos.org.au/resolving-disputes/before-you-lodge-a-dispute/](http://www.fos.org.au/resolving-disputes/before-you-lodge-a-dispute/).