Nexpay Pty Ltd

Fees & Foreign Exchange Schedule

NexPay — International Education Payments

ABN 56 153 910 984 · ACN 153 910 984 · AFSL No. 560782

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This schedule explains the fees and foreign-exchange (FX) costs that apply when you use the NexPay Payment Service. It is issued by Nexpay Pty Ltd (ABN 56 153 910 984, AFSL No. 560782) and should be read together with our Product Disclosure Statement (PDS), Financial Services Guide (FSG) and Terms & Conditions. The exact cost of a payment depends on the payment route, currency and method, and the **applicable rate, fee and the amount the recipient will receive are shown to you before you confirm each payment**.

1. Summary

- The platform is free to access — there are no setup fees, monthly subscriptions, minimum volumes or lock-in contracts.
- You pay a cost only when you send a payment, made up of the NexPay fee and/or an FX margin, plus any third-party bank fees.
- All NexPay costs are disclosed up front, before you confirm the payment.

2. NexPay fee

Where a separate NexPay fee applies, it is shown before you confirm. NexPay does not typically charge a separate transfer fee when you deposit funds via our local collection accounts. Any fee that does apply varies by payment route, currency and method, and the exact amount is disclosed to you up front, before you confirm the payment.

3. Foreign exchange

Where currency conversion is required, NexPay applies an exchange rate that **includes a margin over the wholesale (interbank) rate**. This margin is how NexPay earns most of its revenue, and is made up of an FX component and a payment-acceptance component (together, the rate we quote you). **The rate quoted is not the mid-market/interbank rate.** The exchange rate, and the exact amount the recipient will receive, are shown to you before you confirm the payment, and the rate is locked at that time.

4. Third-party fees

Depending on how you fund and route a payment, third parties may charge their own fees, which are outside NexPay's control:

- **Sending-bank fees** charged by your own bank for an outbound transfer;
- **Intermediary / correspondent-bank fees** deducted along the payment route; and
- **Receiving-bank fees** charged by the beneficiary's bank.

5. Other charges

Refund / stopped payment	If NexPay is able to stop a payment at your request and you ask for a refund, an administration charge of AUD 50 applies, plus the cost of converting funds back to the original currency where conversion has occurred (see Terms & Conditions clause 1.1).
Late payment	If you pay late, NexPay may require an additional amount to cover its additional costs of processing the transaction.
Returned funds	Amounts returned are paid to the originating account in the originating currency; the amount returned may be less than the amount paid because of exchange-rate movements and third-party fees.

6. Minimum amounts

Individual payments are subject to a minimum amount that varies by currency and route. The minimum (if any) is shown when you create a payment.

7. How costs are disclosed

Before you confirm any payment, NexPay shows you the exchange rate (where applicable), the NexPay fee (where applicable), and the amount the recipient will receive. There are no setup fees, monthly subscriptions or NexPay “lifting” charges; third-party bank, intermediary and receiving-bank fees may still apply as described above.

8. Changes and contact

We may update this schedule from time to time; the current version is available at www.nexpay.com.au. Questions can be directed to support@nexpay.com.au.