Nexpay Pty Ltd

Financial Services Guide (FSG)

NexPay — International Education Payments

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

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1. About this Financial Services Guide

This Financial Services Guide (**FSG**) is designed to help you decide whether to use the financial services offered by Nexpay Pty Ltd (**NexPay**, **we**, **our**, **us**). It tells you who we are and how to contact us, the financial services we are authorised to provide, how we and our representatives are paid, any associations or relationships that might influence our services, how we handle complaints (including access to AFCA), and how we protect your personal information. This FSG should be read together with our Product Disclosure Statement (PDS) and Terms & Conditions.

2. About NexPay

Legal entity	Nexpay Pty Ltd
ABN / ACN	56 153 910 984 / 153 910 984
AFSL	560782
Registered office	Level 12, 64 York Street, Sydney NSW 2000, Australia
Website / email	www.nexpay.com.au / support@nexpay.com.au

NexPay is an Australian financial services provider specialising in cross-border, non-cash payment services, primarily for students, parents, education agents and education providers. NexPay is part of an international group that also provides payment services through **Nexpay Limited** (United Kingdom, authorised by the FCA as an Authorised Payment Institution, FRN 792784) and **Nexpay Canada Inc.** (Canada, registered with FINTRAC and the Bank of Canada). This FSG relates to the financial services provided by Nexpay Pty Ltd in Australia under AFSL 560782.

3. Our services and authorisations

Under AFSL 560782, NexPay is authorised to provide general financial product advice and to deal in (issue, apply for, acquire, vary or dispose of, and arrange) non-cash payment facilities, to retail and wholesale clients. This includes cross-border payments, domestic and international transfers, payment collection, and payment splitting and onward remittance to education providers and agencies.

We provide **general advice only**. Any advice does not take into account your individual objectives, financial situation or needs, and you should consider its appropriateness having regard to your circumstances before acting on it.

4. How to contact us

General enquiries: support@nexpay.com.au. Complaints: complaints@nexpay.com.au. Our postal and street address is in section 2.

5. Before you use our services

Before using our payment services you should review this FSG, our PDS and our Terms & Conditions. By creating an account or submitting a payment instruction, you agree to the Terms & Conditions and accept the product features and risks described in the PDS.

6. Fees, costs and other benefits

6.1 Fees we charge

NexPay does not typically charge a separate transfer fee when funds are deposited via our local collection accounts. You may incur a foreign-exchange margin (the difference between the wholesale FX rate and the rate we offer you), fees charged by your own bank, and fees charged by intermediary or receiving banks depending on the payment route. The applicable exchange rate, our fee and the amount the recipient will receive are disclosed to you before you confirm a payment. Full details of costs and margins are in our PDS.

6.2 How NexPay is remunerated

NexPay earns revenue primarily through the foreign-exchange margin applied to currency conversions. We may also pay or receive commissions or rebates to or from authorised partners or education agencies under commercial agreements. These arrangements do not increase the price you pay for our services. More information is available on request.

6.3 How our staff are paid

Our employees and representatives receive fixed salaries and may receive performance-based bonuses. They do not receive commissions directly linked to the financial products provided to you.

7. Associations and conflicts of interest

NexPay is part of an international group of related entities, and some services may be delivered in cooperation with Nexpay Limited (UK), Nexpay Canada Inc., other NexPay group entities, and local payment partners and correspondent banks. These relationships may involve commercial agreements, including fee sharing or commissions. NexPay manages conflicts of interest in accordance with its AFSL obligations and internal policies. More information is available on request.

8. If you have a complaint

We are committed to providing our services efficiently, honestly and fairly. If you have a complaint, please contact us at complaints@nexpay.com.au with as much detail as possible. We will acknowledge your complaint promptly and aim to resolve it within the maximum timeframes in ASIC Regulatory Guide 271 (generally within 30 days). If you are not satisfied with our response, or we do not respond in time, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA), our external dispute resolution scheme:

Website / email	www.afca.org.au / info@afca.org.au
Phone	1800 931 678 (free call)
Mail	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

9. Compensation arrangements

As required by the Corporations Act, NexPay maintains professional indemnity insurance intended to cover claims relating to the financial services we provide, including the conduct of our representatives and past representatives (subject to the policy terms and limitations). These arrangements are reviewed regularly to ensure they remain adequate for our business and AFSL obligations.

10. Your privacy

We collect personal information to provide our services, comply with our legal obligations (including AML/CTF laws), and improve our products. Our Privacy Policy explains what we collect, how we use and disclose it, who we share it with, how we keep it secure, and how you can access, correct or complain about it. It is available at www.nexpay.com.au/privacy-policy or on request.

11. How we hold your funds

Money you pay to NexPay is received through NexPay's regulated collection partners or a NexPay group entity. Payment funds are kept in dedicated accounts, separate from NexPay's operating funds, until they are paid to the beneficiary you have nominated. NexPay is not a bank, does not pay interest on payment funds, and payment funds are not covered by the Financial Claims Scheme. Funds for payments processed through

Nexpay Limited (United Kingdom) are safeguarded with a UK-authorised bank, in accordance with the Payment Services Regulations 2017 and the FCA's safeguarding rules (CASS 15). Further detail on how funds are received, held and remitted is in our PDS and Terms & Conditions.

12. Current versions of documents

The latest versions of this FSG, our PDS, Terms & Conditions, Privacy Policy and Complaints & Dispute Resolution Policy are available at www.nexpay.com.au or on request. We may update these documents from time to time.