NexPay

Group Regulatory Disclosure — Which NexPay Entity Serves You

NexPay — International Education Payments

NexPay group · Australia · United Kingdom · Canada

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NexPay provides cross-border, education-related payment services through a group of regulated and registered entities. Which entity provides your service — and which regulator, complaints scheme and funds-protection arrangement applies — depends on your location, the payment corridor and the payment method. This disclosure explains how that works. It should be read together with our Financial Services Guide (FSG), Product Disclosure Statement (PDS), Terms & Conditions, Privacy Policy and AML/CTF Policy.

1. The NexPay group entities

Australia	Nexpay Pty Ltd (ABN 56 153 910 984) — holder of Australian Financial Services Licence No. 560782, and registered with AUSTRAC as a remittance service provider and reporting entity. Registered office: Level 12, 64 York Street, Sydney NSW 2000.
United Kingdom	Nexpay Limited (Company No. 11007325) — authorised and regulated by the Financial Conduct Authority as an Authorised Payment Institution (FRN 792784) under the Payment Services Regulations 2017. Office: Building 1, Chalfont Park, Gerrards Cross, Bucks SL9 0BG.
Canada	Nexpay Canada Inc. — registered with FINTRAC as a Money Services Business (MSB M18421670) and with the Bank of Canada as a Payment Service Provider under the Retail Payment Activities Act. Office: 997 Seymour Street, Vancouver, BC V6B 3M1.

Nexpay Pty Ltd may be the entity that contracts with you, while payment processing for certain corridors is performed by another group entity (for example, Nexpay Limited) under an intercompany processing arrangement. The regulatory status of each entity can be verified on the relevant public register, as set out on our Trust & Regulatory page.

2. Which entity serves you, and how your funds are protected

The table below summarises, by region, the regulator, the complaints/dispute-resolution pathway, and how customer funds are protected. NexPay holds customer funds separately from its own corporate funds in all cases.

Australia — regulator	Nexpay Pty Ltd, regulated by ASIC (AFSL 560782) and AUSTRAC.
Australia — funds	Payment funds are kept in dedicated NexPay accounts, separate from NexPay's operating funds, until they are paid out. NexPay is not a bank, and payment funds are not covered by the Financial Claims Scheme.
Australia — disputes	NexPay's internal complaints process, then the Australian Financial Complaints Authority (AFCA): www.afca.org.au · 1800 931 678.
United Kingdom — regulator	Nexpay Limited, authorised by the FCA as an Authorised Payment Institution (FRN 792784).
United Kingdom — funds	Relevant funds are safeguarded with a UK-authorised bank, in accordance with the Payment Services Regulations 2017 and the FCA's safeguarding rules (CASS 15).
United Kingdom — disputes	NexPay's internal complaints process, then (for eligible complainants) the Financial Ombudsman Service: www.financial-ombudsman.org.uk.
Canada — regulator	Nexpay Canada Inc., registered with FINTRAC (MSB M18421670) and the Bank of Canada (PSP) under the RPAA.
Canada — funds	End-user funds are held in a segregated safeguarding account in accordance with the

	safeguarding-of-funds requirements of the Retail Payment Activities Act.
Canada — disputes	NexPay's internal complaints process; unresolved matters may be raised with the relevant authority (for privacy, the Office of the Privacy Commissioner of Canada).

3. Important note for payment-service customers (UK and Canada)

Nexpay Limited and Nexpay Canada Inc. are payment institutions, not banks. Customer funds are **safeguarded** (segregated and protected as described above) but are **not** covered by a deposit-guarantee or compensation scheme such as the UK Financial Services Compensation Scheme (FSCS) or the Canada Deposit Insurance Corporation (CDIC). Safeguarding is designed to protect and return your funds, including if the institution becomes insolvent, but it is a different mechanism from deposit insurance.

4. How to complain

Wherever you are, please first contact us at complaints@nexpay.com.au so we can try to resolve your complaint. We will acknowledge it promptly and respond within the timeframes set out in our Complaints & Dispute Resolution Policy. If you are not satisfied with our response, you may escalate using the relevant external pathway in section 2 (AFCA in Australia, or the Financial Ombudsman Service in the United Kingdom for eligible complainants). For privacy complaints, see our Privacy Policy.

5. Verifying our credentials

All of our licences and registrations can be independently verified on the relevant public registers — ASIC and AUSTRAC (Australia), the FCA Financial Services Register (United Kingdom), and the FINTRAC MSB Registry and Bank of Canada PSP Registry (Canada). Links are provided on our Trust & Regulatory page at www.nexpay.com.au/trust.

6. Contact

For questions about this disclosure, contact support@nexpay.com.au or write to Nexpay Pty Ltd, Level 12, 64 York Street, Sydney NSW 2000, Australia.