

FINANCIAL SERVICES GUIDE

PELIKIN VISA PREPAID CARD

As of 03 December 2018

PELIKIN

1. About this Financial Services Guide

This Financial Services Guide (FSG) is provided by Tuxedo Money Pty Ltd ACN 612 042 038 (Tuxedo Money, we or us). The purpose of this FSG relates to the Pelikin Visa Prepaid Card ('Card'), and is to assist you in deciding whether or not to use any of the financial services offered in this FSG, and how Tuxedo Money provides financial services, including:

- » How you can contact Tuxedo Money
- » What financial services we are authorised to provide
- » How we and other relevant parties are paid in relation to the services offered
- » What to do if you have a complaint

2. What other documents should you receive?

You should receive a Product Disclosure Statement (PDS) and consider its content before making an informed decision whether to take on the Prepaid Card. It contains important information about the features, benefits, risks, fees and charges of the Card. The most up to date versions of documents are maintained online.

3. How do you contact Tuxedo Money?

You can contact us via:

Phone:	1300 115 921 (from within Australia) or +61 0203 503 0278 (from overseas)
Customer Service Email:	help@pelikinmoney.com
Customer Technical Email:	support@pelikinmoney.com
Web:	www.pelikin.co/
Post:	Tuxedo Money Pty Ltd, GPO Box 82, Melbourne, VIC 3001

4. What financial services are Tuxedo Money authorised to provide?

Tuxedo Money are authorised to provide financial services in relation to arranging for the issue, variation and disposal of the Card. We are also authorised to provide general advice about the Card in marketing materials.

Tuxedo Money as the Card Distribution Outlets are authorised to give personal advice. This means any commentary, statements of opinion and recommendations by us in relation to the Card contain only general advice. Such advice has been prepared without taking into account your personal objectives, financial situation or needs.

Tuxedo Money Pty Ltd is an Australian Finance Services Licensee (AFSL number 504781) and is therefore responsible for the financial services described in this FSG. Tuxedo Money is part of the Tuxedo Group of companies which has professional indemnity insurance cover and other internal arrangements in place in respect of financial services provided to retail clients. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.

5. How is Tuxedo Money paid?

Tuxedo Money receives remuneration and benefits in respect of, or attributable to the financial services that we are authorised to provide. The remuneration and benefits will be payable if Tuxedo Money arranges for the Card Issuer Heritage Bank Limited ABN 32 087 652 024 AFSL 240984 Australian Credit Licence 240984 (Heritage) to issue, sell, or vary a Card to you, or arranges for you to acquire or apply for a Card.

Tuxedo Money receives no additional fees directly from you, but will receive a management fee from Pelikin.

6. How is Heritage paid?

Heritage receives no additional fees directly from you, but will receive a proportion of the foreign exchange margin. Heritage charges Tuxedo under a separate commercial arrangement for the services it provides.

7. What should you do if you have a complaint?

If you have a dispute about the services provided by us then please contact us via the details in section 3 (above).

We have an internal dispute resolution process that aims to resolve most complaints within 10 working days.

However, if we are unable to resolve your complaint to your satisfaction within 45 days then you may be eligible to escalate your complaint to the Financial Ombudsman Service (FOS). Their contact details are as follows:

Phone: 1800 367 287
Email: info@fos.org.au
Web: www.fos.org.au
Fax: 03 9613 6399
Post: Financial Ombudsman Service Ltd, GPO Box 3, Melbourne, VIC 3001

Please note that FOS will refer your complaint back to Heritage or Tuxedo Money if it has not first been investigated.