



FINANCIAL SERVICES GUIDE

**FOR THE PELIKIN VISA PREPAID CARD
ISSUED BY NIUM PTY LTD.**

JULY 2024

ISSUE DATE

30 JUNE 2021 (UPDATED: 3 JULY 2024)

1. Purpose And Contents Of This Financial Services Guide

This Financial Services Guide ("FSG") is prepared by Nium Pty Limited ACN 601 384 025 ("Nium").

This FSG is issued by Pelikin Holdings Limited, a company incorporated in Australia with registration number (ACN 161 348 983) ("Pelikin", "us" "we" or "our"), an authorised representative of Nium, Authorised Representative Number 001289284. This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service and assist you in you in deciding whether to use any of the services offered in this FSG, including the following:

- a.) who we are and how you can contact us;
- b.) what services we are authorised to provide;
- c.) how we are remunerated for these services;
- d.) any (potential) conflicts of interest we may have; and
- e.) our dispute resolution process.

If you would like further information, please ask Nium or us.
Nium has authorised the distribution of this FSG.

2. About NIUM

Nium Pty Limited ACN 601 384 025, of Level 4, 152 Elizabeth Street, Melbourne VIC 3000 holds an Australian Financial Services Licence Number 464627 and is authorised to provide financial services including financial product advice and deal in non-cash payment products in relation to retail and wholesale clients. Nium can be contacted at:

Address: Level 4, 152 Elizabeth Street, Melbourne VIC 3000 Australia

Email: customer.success@nium.com

Website: www.nium.com

3. About PELIKIN

Pelikin is the authorised representative of Nium.

Pelikin is authorised by Nium to deal in (including arranging), and provide general financial product advice in relation to, non-cash payment products to retail and wholesale clients. General advice does not take into account your objectives, financial situation or needs. Pelikin is not authorised to give you personal financial product advice.

The Card product and the associated Nium Account (as defined in the PDS) distributed by Pelikin are non-cash payment products issued by Nium.

You can contact Pelikin at: **help@pelikinmoney.com**.

If you wish to utilise our services, you may issue us with instructions by contacting us via the above details.

When Pelikin arranges for you to acquire the Card, Pelikin will give you a Product Disclosure Statement ("PDS") when required. The PDS contains important information regarding the features, benefits, risks and fees applicable, and is designed to assist you in making an informed decision about whether to acquire the Card. You should read the PDS carefully to ensure you are informed before you acquire the Card.

4. Professional Indemnity Insurance

In compliance with section 912B of the Corporations Act 2001 (Cth) and Australian Securities and Investments Commission Regulatory Guide 126, Nium maintains professional indemnity insurance in connection with the financial products and services it provides, including any claims in relation to the conduct of Nium's former representatives/employees.

5. Record Keeping Obligations

Nium will seek to ensure that comprehensive and accurate records of all client transactions and advice provided, are properly maintained.

6. Who Do We Act For?

Nium is responsible for the financial services it provides to you under its Australian Financial Services Licence and does not act on behalf of any other financial services licensee. Pelikin provides financial services on behalf of Nium under Nium’s Australian Financial Services Licence.

7. Record Keeping Obligations

Nium will seek to ensure that comprehensive and accurate records of all client transactions and advice provided, are properly maintained.

8. Remuneration, Commission & Benefits Expected To Be Received By Nium And Pelikin For Provision Of Financial Services

Nium and Pelikin earn remuneration by charging fees to you in connection with the financial services provided to you. The Card may only be acquired from Pelikin when a user registers for an account to use the Pelikin App. Pelikin may earn fees and charges from you depending on your use of the Pelikin App, as set out on Pelikin’s website at www.pelikin.co, or an electronic copy can be provided by Pelikin free of charge upon request.

Nium and Pelikin also receive the following fees from you as remuneration in connection with the use of the Card:

Fee Description	Fee Amount (AUD)
Foreign Exchange/ Cross Currency Conversion Fee	4% of transaction amount
ATM Fee (Domestic)	\$4.00
ATM Fee (International)	\$5.00
ATM Inquiry Fee	\$0.50
Declined Transaction	\$0.50
Fraudulent Chargebacks	\$50.00
Physical Card Delivery Fee	\$8.99

Nium will also receive fees from Pelikin for activities associated with operating and maintaining the Card program, including card issuance and card transaction processing. The exact fee applicable depends on the nature of the activity and transaction concerned.

In addition, Nium may receive a rebate from Visa of the interchange fee charged to merchants in connection with use of the Card, as calculated by Visa based on transactions using the Card and Visa Scheme rules as they relate to the Card at the time of the transaction ("Rebate"). Nium may pass on a portion of the Rebate to Pelikin, depending on the total transaction value processed each month.

The employees of Nium and Pelikin may also receive salaries, performance bonuses and other benefits from Nium.

If you would like further details, please ask us within a reasonable time after receiving this FSG and before we provide you with any financial services.

9. Referrals To Pelikin

Pelikin may pay referral fees to any businesses or companies that refer their customers to use the Card, which may be a percentage of the remuneration received by Pelikin or a fixed amount agreed with each referrer. If you would like further details, please ask us within a reasonable time after receiving this FSG and before we provide you with any financial services.

10. Disclosure Of Any Relevant Conflicts Of Interest

Nium and Pelikin are not related entities. Subject to disclosures in any PDS or other transaction documents, Nium and Pelikin do not have any relationships or associations which might influence us in providing you with our services.

11. Dispute Resolution

If you have a query about the Card, you should initially direct the query to Pelikin. Pelikin can be contacted at: **help@pelikinmoney.com**.

If you are unable to resolve your issue with Pelikin directly, you can escalate your complaint to Nium. Nium has an internal dispute resolution process in place to resolve

any complaints or concerns you may have, as quickly and fairly as possible in the circumstances. Any complaints or concerns should be directed to Nium at customer.success@nium.com. We will seek to resolve your complaint within 30 calendar days or such further time period that may reasonably be required given the nature of the complaint. Nium will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority, an approved external dispute resolution scheme, of which Nium is a member.

Australian Financial Complaints Authority Phone: 1800 931 678

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.afca.org.au

12. Privacy

In this section, “we”, “us”, or “our” refers to both Nium and Pelikin.

Your privacy is important to us and we are committed to compliance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Information collected from you at registration or in subsequent communications is used to establish and administer the Card, comply with our regulatory obligations and for us to determine your suitability as a client. We may disclose your personal information to external parties who act on our behalf in the operation of our business or in connection with the transactions to be undertaken. Such external parties are required and committed to protecting your privacy and where they are offshore, we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia. We will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us via the email provided if you have any concerns.

Full details of Nium’s privacy policy are available at <https://www.nium.com/privacy-notice/>; and full details of Pelikin’s privacy policy are available at www.pelikin.co/.