

FINANCIAL SERVICES GUIDE

Dated 12 January 2026

1. The purpose of this FSG

This Financial Services Guide (**FSG**) is an important document prepared by MePay Holdings Pty Ltd (ACN 638 819 575, AFSL no. 528836) (**we, us or our**). Our contact details are set out at section 9 of this FSG.

The purpose of this document is to inform you of those matters required under the *Corporations Act 2001* (Cth) (**Act**) and the regulations made pursuant to the Act and to assist you in deciding whether to use the financial services we provide under our Australian financial services licence (**AFSL**) as described in this FSG.

This FSG includes information about:

- (a) the financial services we provide and the kinds of financial products to which those financial services relate;
- (b) the remuneration and benefits that may be paid to us and others in relation to our financial services; and
- (c) our dispute resolution processes if you have a complaint about us and how you can access them.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. For those making payments using MePay (as described below), you should read the Product Disclosure Statement (**PDS**) for MePay before making a decision about using MePay. The MePay PDS describes the features, benefits and risks associated with using MePay. If you have any questions, please contact us.

2. Financial services we provide

Under our AFSL we are authorised to:

- (a) provide general financial product advice for deposit and payment products limited to non-cash payment products; and
- (b) deal in a financial product by:
 - (i) issuing, applying for, acquiring, varying or disposing of deposit and payment products limited to non-cash payment products; and
 - (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of deposit and payment products limited to non-cash payment products,

to retail and wholesale clients.

These services are provided by us in relation to our service called “MePay”, which is a type of financial product known as a “non-cash payment facility” under the Act and a “non-cash payment product” under our AFSL.

The financial services provided by us in relation to MePay include marketing and promoting the service, providing recommendations and opinions regarding the use of the service, and issuing and making the service available to those who wish to make payments using the service. Where we offer payers the ability to use MePay to make payments to payees, we are providing a financial service to that payer. Where we market and promote the service to payers, payees and payees' agents, we are providing a financial service to those persons.

3. Who do we act for when providing the financial services?

We act as principal when providing financial services, and not on behalf of any other service provider or financial services licensee. We are responsible for the financial services we provide to you under our AFSL. We also do not act on behalf of any payer, payee or payee's agent when providing financial services in relation to MePay.

4. Client instructions and communications

Our role in making MePay available to our clients will include:

- (a) communicating to eligible clients about the availability and features of the service;
- (b) facilitating the client registration process including provisioning, maintaining and hosting an online registration portal, and providing the MePay PDS for the service to payers;
- (c) providing payment acquiring and disbursal functionality to effect transactions; and
- (d) providing help desk support and communication to our clients using the service.

In relation to receiving the MePay service, a payee's agents must subscribe for the service and can give us instructions or communicate with us for this purpose by using the contact details set out at section 9 of this FSG. A payer is invited by the payee's agent to use the MePay service once the payee's agent has registered with us as a user of the service.

In relation to setting up or making payments using MePay, payers and payees' agents will need to establish an account on the MePay platform available on www.propertyme.com.au and follow all online prompts on the platform. Payers and payees' agents should read the MePay Terms and Conditions before using MePay (which will be made available or given to users), and payers should read the MePay PDS before using MePay (which will be made available or given to payers before being able to register on the MePay platform).

5. Benefits received by us

5.1 Fees and charges

The MePay PDS sets out the fees and charges that apply to payers.

Fees and charges payable by payees' agents depend on the subscription service required, and the details of which are set out on our website at www.propertyme.com.au. Payees' agents will need to enter into a subscription agreement with us before they are able to use MePay.

5.2 Remuneration or other benefits received by our staff

Our staff are salaried employees and do not receive any volume-based fees or commissions in connection with MePay. Staff members may be entitled to receive additional monetary rewards resulting from programs run by us. Additional monetary benefits or rewards may include an annual bonus, the level of which may depend on the overall performance of the staff member or us.

You may request particulars of the remuneration or other benefits set out above but you must make such a request within a reasonable time of being given this FSG and before we provide you with any financial service described in it.

6. Conflicts of interest

We have in place adequate arrangements for the management of conflicts of interest that may arise in relation to the provision of financial services that we provide under our AFSL.

7. Other disclosure documents you may receive

This FSG only sets out the range of financial services and the type of financial product that we are authorised to provide under our AFSL in relation to MePay. If we provide you with other financial services, we may provide you with a separate FSG containing information relevant to those services.

This FSG should be considered along with the MePay PDS (for payers) and the MePay Terms and Conditions (for both payers and payees' agents).

8. Compensation and insurance arrangements

We hold a professional indemnity insurance policy, which satisfies the requirement for compensation arrangements under section 912B of the Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from third party claims concerning the professional services provided by us and our employees and representatives. The policy covers professional services provided by our employees and representatives while they are in our employ, even where that employee or representative has subsequently left our employ.

9. How to contact us

If you have any questions regarding the information contained in this FSG, or any other general enquiries in relation to MePay, please contact our support team by email at mepaysupport@propertyme.com.

If you wish to write to us, our address is Level 22, One Wharf Lane, 171 Sussex Street, Sydney, NSW, 2000.

10. What to do if you have a concern

10.1 Contacting us

You should contact us immediately if you have any concerns or complaints related to your use of MePay, including where you suspect an error has occurred with a payment. You should do this by emailing us at mepaysupport@propertyme.com.

10.2 What we will do

We will promptly look into your concern or complaint and decide what course of action should be taken. We will seek to resolve your concern or complaint as soon as possible and in any event we will respond to you no later than 30 days.

10.3 If you are not satisfied with our response

If you are not satisfied with the response we give you to resolve your concern or complaint, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**), the external dispute resolution scheme of which we are a member. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA by:

- calling 1800 931 678 (free call);
- emailing info@afca.org.au; or
- post to Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001.

AFCA also has an online complaints form: <https://www.afca.org.au/about-afca/contact-us/>.

You can choose to take your complaint directly to AFCA.

Please note that in some circumstances AFCA may refer your complaint back to us.

11. Privacy

You consent to us collecting, using and disclosing your personal information for the purpose of making MePay (and associated services that you request) available to you. You can read more about how we protect and handle your personal information in the PropertyMe Privacy Policy, found on our website at: www.propertyme.com.au/privacy.