



Financial Services Guide



Who provides the services described in the Financial Services Guide (“FSG”)

ExtrasJar Fund

Quay Fund Services Limited (ACN 616 465 671 AFSL 494 886) (**‘Quay Fund’**) is the responsible entity of the ExtrasJar Fund and the issuer of units in the Fund. Quay Fund is responsible for operating the Fund and the Fund’s compliance with its constitution, the Corporations Act (2001) (**‘Corporations Act’**) and other relevant laws.

ExtrasJar Pty Ltd (ABN 95 635 535 545 AFSL 519599) (**‘ExtrasJar’**) is the investment manager of the Fund and provides promotional and other services to the Fund.

Listed below are the contact details for ExtrasJar:

Website: www.extrasjar.com
Phone: +61 748 001 334
Post: Suite 111, Level 54, 111 Eagle Street, Brisbane, QLD, 4000
Email: hello@extrasjar.com

Listed below are the contact details for Quay Fund:

Website: www.quayfund.com.au
Phone: 1300 114 980 or +61 2 8405 5672
Post: PO BOX R186, Royal Exchange NSW, 1225, Australia.

ExtrasJar Card

ExtrasJar Card is a Mastercard issued by EML Payment Solutions Limited (**‘EML’**) (ABN 30 131 436 532 AFSL 404131) pursuant to license by Mastercard Asia/Pacific Pte. Ltd. ExtrasJar Pty Ltd (ABN 95 635 535 545 AFSL 519599) promotes and distributes the ExtrasJar Card. The distribution of this FSG in relation to the ExtrasJar Card is authorised by EML.

Listed below are the contact details for EML:

Website: www.emlpayments.com.au
Phone: 1300 739 889 between 8.30am to 5pm Queensland time
Post: Level 12, 333 Ann Street Brisbane QLD 4000
Email: support@emlpayments.com.au

About this guide

It is important that you read this Financial Services Guide (FSG). It provides information designed to help you decide whether to use any of the financial services offered by ExtrasJar Pty Ltd (ABN 95 355 355 545, AFSL 519599) ('ExtrasJar', 'we', 'our', 'us').

This FSG contains important information about our services:

- how we and others are paid;
- any potential conflict of interest we may have;
- our internal and external dispute resolution procedures and how you can access them; and
- arrangements that are in place to compensate clients for losses.

This FSG is an important document. Please read it carefully and keep it in a safe place for your reference and for any future dealings with us.

It's important to note the content of this FSG is general information only and does not take into account any person's particular needs or objectives. ExtrasJar, EML and Quay Fund provides no warranty as to the suitability, for any person, of the services outlined in this FSG.

From when does this FSG apply?

This FSG applies from 1st July 2022 and remains valid unless a further FSG is issued to replace it.

About us and our Associations

Our mission is to empower Australians to manage their health and that of their family and pets, giving you peace of mind.

ExtrasJar Fund

ExtrasJar is the investment manager of the ExtrasJar Fund and provides administration, promotional and other services to the ExtrasJar Fund. Quay Fund is the issuer and the responsible entity of the ExtrasJar Fund. The ExtrasJar Fund is a managed investment scheme registered with the Australian Securities Investments Commission ('ASIC').

ExtrasJar Card

ExtrasJar arranges for the sale, issue, and distribution of the ExtrasJar Card. The ExtrasJar Card is a facility for making non-cash payments (a reloadable prepaid Mastercard product) issued by EML.

The services and products we provide

We are authorised to provide various financial services to retail and wholesale clients. This includes:

ExtrasJar Fund

ExtrasJar is authorised to provide the following financial services:

- **Providing general advice:** by providing general advice in relation to deposit and payment products, non-cash payment products and managed investment schemes.
- **Dealing in a financial product:** by arranging for another person to issue, apply for, acquire, vary or dispose of a financial product and applying for, acquiring, varying or disposing of a financial product on behalf of another person in relation to, deposit and payments products, non-cash payment products and interests in managed investment schemes.

Generally, when ExtrasJar provide financial services, ExtrasJar acts on its own behalf. However, ExtrasJar may act on behalf of others when ExtrasJar deals in a financial product.

We are digital company

Our communication with you about our products and services are fully digital. By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

Conflicts of interest

We take any potential or actual conflicts of interest very seriously and have a conflict of interest policy. Conflicts of interest are when some or all your interests are or may

be inconsistent with or diverge from some or all of our interests. We manage conflicts of interests through adequate controls, disclosure, and avoidance.

We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interest.

Product disclosure statements

When we provide information to you about our financial products, we'll provide you a product disclosure statement (**PDS**) and other relevant disclosure documents. These documents contain important information about the financial product, including its key features, fees, benefits and risks. These documents will help you make an informed decision about the products, so read the relevant PDS and disclosure documents carefully.

You can download a copy of any of our PDSs and disclosure documents at www.extrasjar.com.

You can also ask us to provide a link to a digital copy of these documents, which we'll do free of charge – just email us at: hello@extrasjar.com.

Instructing us

ExtrasJar fund

You can contact ExtrasJar directly with any instructions relating to an ExtrasJar Fund. This includes giving us instructions electronically (including via your ExtrasJar customer) or by phone or in writing. ExtrasJar will need to be satisfied that ExtrasJar have verified your identity before proceeding.

How we are paid

Customer referral program

We may offer a referral program to our existing customers from time to time. The referral program will be subject to the referral program terms and conditions available at www.extrasjar.com. Any remuneration for

referrals is outlined in the referral program terms and conditions.

Staff remuneration

Our staff receive a salary plus superannuation and may receive bonuses and other benefits from time to time. Staff may participate in an employee share scheme of ExtrasJar.

ExtrasJar fund

a) Platform and Card fee

When you invest in the ExtrasJar fund: Extras Unit Class, and an ExtrasJar Card is issued, ExtrasJar will receive a card and platform fee as detailed in ExtrasJar Health Account PDS and ExtrasJar Pet Account PDS.

b) Funds Under Management fee

When you invest in the ExtrasJar fund: Extras Unit Class, and an ExtrasJar Card is issued, ExtrasJar will receive a Fund Under Management fee as detailed in the ExtrasJar Health Account PDS and ExtrasJar Pet Account PDS.

c) Fund Commission

ExtrasJar does not pay commission to any staff or other third parties, such as financial advisers.

Staff may participate in our customer referral program for the ExtrasJar Fund in their capacity as customers.

d) Fund referral

If you have been referred to us by another person ('**Fund referrer**'), we may pay the fund referrer a referral fee (this may happen when we enter into a marketing relationship with a third party for ExtrasJar). The referral fee is typically a fixed fee. You'll be told about that relationship at the time of referral and details of the remuneration that the referrer will receive.

Referral fees are not additional fees paid directly by you.

Further information

You may request particulars of any aspects of our remuneration (including commission) or other benefits,

including, to the extent relevant, a statement of the range of amounts or rates within a reasonable time following receipt of this FSG and before we provide any financial service to you.

Professional indemnity insurance

We, Quay Fund, EML and have professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we and our representatives provide. This satisfies the compensation arrangements required under section 912B of the Corporations Act. You do not have a direct right to claim under this insurance.

Your privacy

The privacy of your personal information is important to us. *The Privacy Act 1988* (Cth) regulates how we handle your personal information, including how we collect, disclose and secure it.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services. We may also use your information to provide information about other products and services that we think might interest you and to comply with legislative and regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. Your personal information may be provided confidentially to external service providers, including the custodian, auditors, taxation advisers, legal advisers and information technology consultants. It may also be provided to our related companies to assist us with functions relating to managing your account.

Additionally, your personal information will be disclosed if required by law to do so. You have the right not to provide us with any personal information. However, we may not be able to provide the product or services you request.

For more information about how we handle your personal information, how you can access, correct and update your personal information and how we manage privacy related complaints, refer to our Privacy Policy available at www.extrasjar.com.

You can also ask us to provide a link to a digital copy of our Privacy Policy, which we'll do free of charge – just email us at hello@extrasjar.com.

What should you do if you have a complaint?

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, please contact us at:

Email: hello@extrasjar.com
Phone: +61 748 001 334
Post: Suite 111, Level 54, 111 Eagle Street, Brisbane, QLD, 4000

We aim to comply with any relevant ASIC guidelines. If your complaint is in relation to insurance products, we will aim to comply with the General Insurance code of Practice.

We'll acknowledge your complaint within 1 working day and aim to resolve your complaint within 30 days.

If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (**AFCA**) (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Telephone: 1800 931 678 (free call)
Post: GPO Box 3 Melbourne VIC 3001
Email: info@afca.org.au
Website: www.afca.org.au