

# Product Disclosure Statement

## ExtrasJar Extras Class

Dated: 29<sup>th</sup> July 2022

The issuer and responsible entity is:

Quay Fund Services Limited

ABN 84 616 465 671 AFSL 494886

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### Important Information

This Product Disclosure Statement (**PDS**) is a summary of significant information to consider before making a decision about investing, through either the ExtrasJar Health Extras Account or the ExtrasJar Pet Extras Account (**ExtrasJar Extras Account**), in the "Extras" class of units (**Units**) in the ExtrasJar Fund (ARSN 660 982 507) (**Fund**). It contains several references to additional important information contained in the Reference Guide. The Reference Guide is available at [Reference Guide](#) and forms part of this PDS.

The information in this PDS is general information and does not consider your personal circumstances, financial situation or needs. Our Target Market Determination (**TMD**) describes the class of investors that comprise the target market for the Fund. You can access the TMD at [www.extrasjar.com/important-documents](http://www.extrasjar.com/important-documents). You should consider the TMD and the PDS, including the Reference Guide, and obtain appropriate financial and taxation advice before making a decision to invest in the Units.

The Units are a fully digital investment product accessible through the ExtrasJar mobile and web applications (**ExtrasJar app**). In order to invest in the Units, you need to set up an ExtrasJar Account using a unique email address and password. You then need to complete the online application process for an ExtrasJar Extras Account to our satisfaction, including providing any identification document that we may need to verify your identity. By making an application, you agree to receive communications and disclosures in digital form only (including via email or the ExtrasJar app with a copy of, or hyperlink to, the relevant communication).

Once you have invested funds into your ExtrasJar Extras Account and purchased Units, we will arrange for you to be

provided with either an ExtrasJar Health Card or an ExtrasJar Pet Card (**ExtrasJar Card**), depending on your chosen ExtrasJar Extras Account. The ExtrasJar Card is a prepaid Mastercard® issued by EML Payment Solutions Limited (ABN 30 131 436 532; AFSL 404131) (**EML**) pursuant to a licence from Mastercard® Asia/Pacific Pte. Ltd. The ExtrasJar Card terms and conditions (**Card T&Cs**), are available at [www.extrasjar.com/important-documents](http://www.extrasjar.com/important-documents).

Information in this PDS is subject to change. Where a change is not materially adverse to Unit holders, it may be updated via our website and can be found anytime by visiting [www.extrasjar.com](http://www.extrasjar.com). You can ask us to provide a link to a digital copy of any updated information, which we'll do free of charge – just email us at [hello@extrasjar.com](mailto:hello@extrasjar.com)

This offer is only open to persons who are Australian residents for tax purposes and have an Australian residential address, and who are receiving this PDS (electronically or otherwise) in Australia. This offer does not constitute an offer or recommendation in any other jurisdiction, or to any person to whom it would be unlawful to make such an offer.

All monetary amounts referred to in this PDS are in Australian dollars. All times quoted in this PDS are Sydney time.

A reference in this PDS to "**Business Day**" means a day (other than a Saturday, Sunday or public holiday) on which banks are open for general banking business in New South Wales.

Neither Quay Fund Services Limited (ABN 84 616 465 671; AFSL No. 494886) (**Quay Fund, we, us, our**), ExtrasJar Pty Ltd (ABN 95 635 535 545; AFSL No: 519599) (**ExtrasJar**), nor any of their related entities, directors, officers or service providers for the Fund, guarantee the performance of the Units, the repayment of capital or any particular rate of return.

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## 1. ABOUT US

### Responsible Entity

Quay Fund Services Limited (ABN 84 616 465 671; AFSL 494 886) (**Quay Fund, we, us, our**) is the responsible entity of the Fund and the issuer of the Units. Quay Fund is responsible for operating the Fund and for the Fund's compliance with its constitution (**Constitution**), the *Corporations Act 2001* (Cth) (**Corporations Act**) and other relevant laws. We may delegate some of our functions to third parties.

### Custodian

Certane CT Pty Ltd (ABN 12 106 424 088; AFSL 258829) (**Certane**) has been appointed by Quay Fund as custodian of the Fund. The custodian's role is to hold the Fund's assets in its name and act on the direction of the responsible entity to effect cash and investment transactions.

### Manager and Administrator

ExtrasJar (ABN 95 635 535 545; AFSL No: 519599) (**ExtrasJar**) has been appointed by Quay Fund to manage the Fund and its investments and to provide administration, promotional and other services to the Fund.

### ExtrasJar Card

The ExtrasJar Card is a Mastercard® issued by EML Payment Solutions Limited (**EML**) (ABN 30 131 436 532; AFSL 404131) and distributed by ExtrasJar. The Card T&Cs are available at: [www.extrasjar.com/important-documents](http://www.extrasjar.com/important-documents).

## 2. HOW THE FUND WORKS

### Registered managed investment scheme & unit trust

An ExtrasJar Extras Account is an easy way to save to pay for authorised transactions using your ExtrasJar Card. The Fund is a unit trust and a managed investment scheme registered with the Australian Securities and Investments Commission under the Corporations Act. When you deposit funds into your ExtrasJar Extras Account, those funds are automatically applied to the purchase of Units. This purchase money is then pooled together with other Unit holders' money and invested as described in section 5.

### When you invest, you'll get Units in the Fund

A Unit represents an undivided beneficial share in the assets of the Fund as a whole (but not in any particular assets). You

can increase your investment by investing funds into your ExtrasJar Extras Account and so acquiring Units in the Fund, or decrease your investment by withdrawing your funds and therefore redeeming Units in the Fund.

### How Units are valued

The Unit price (or value of each Unit) is calculated based on the proportion of the net asset value of the Fund which relates to the "Extras" class of units divided by the total units issued in the class. The Unit price will vary as the market value of assets in the Fund rises or falls.

The Unit price is calculated weekly at 4.00pm on a Wednesday. If Wednesday is not a Business Day, the Unit price is calculated on the first Business Day following the Wednesday.

Quay Fund's policy in relation to the exercise of discretions concerning unit pricing, and records of any exercise of such discretions which are outside the scope of the policy or otherwise inconsistent with the policy, are available free of charge on request.

### Distributions

We generally calculate distributions annually on or around 30 June each year, and pay distributions within 90 days of that date. We may change the timing of distributions, or whether one will be paid for a particular year, at our discretion. To be eligible for a distribution, you must be a unitholder on the distribution calculation date.

Distributions will generally include the proportion of the Fund's net income, earned from holding and disposing of the Fund's assets during the year, which relates to the "Extras" class of units, taking into account taxable gains and losses. This is divided by the total number of units issued in the "Extras" class at the end of the day the distribution is calculated, to determine the income per Unit. Unit holders are then issued additional Units equivalent in value to the income per Unit, multiplied by the amount of Units held by the unitholder at the end of the day the distribution is calculated.

### Making an investment in the Units

You can make an initial investment in the Units by opening an ExtrasJar Account using the ExtrasJar app and successfully completing the application process for an ExtrasJar Extras Account to our satisfaction, including providing any identification document that we may need to verify your identity.

You can make additional investments on an ad-hoc basis, or establish an investment plan, at any time through the ExtrasJar app.

Ad-hoc investments are subject to a \$10 minimum. Investment plans are subject to a minimum recurring amount of \$10. We may close accounts with a zero balance at any time.

When you make an investment in the Units through your ExtrasJar Extras Account, it may take up to ten Business Days for Units to be issued to you. The number of Units issued to you is calculated as the amount you invested divided by the Unit price for the relevant day. You do not earn interest on your application monies prior to Units being issued to you.

Where we receive your investment instructions and the necessary funds:

- **before 4.00pm on a Wednesday**, you'll generally receive the Unit price calculated as at the close of markets on that Business Day; or
- **after 4.00pm on a Wednesday**, you'll generally receive the Unit price calculated as at the close of markets on the next Wednesday; or
- **anytime on a day that is not Wednesday**, you'll generally receive the Unit price calculated as at the close of markets on the first Wednesday.

We can accept or reject an application for an investment in the Units at our discretion. See section 8 for more details on how to apply.

### Withdrawing your investments from the Fund

#### Withdrawals using the ExtrasJar App

You can withdraw all or part of your investment by making a withdrawal request through the ExtrasJar app. Your request will only be processed on a Business Day.

Withdrawing your investment involves redeeming Units for the amount you have asked to withdraw. The number of Units redeemed is based on the withdrawal amount divided by the unit price on the Business Day your request is processed.

Where we receive your request to withdraw your investment from the Fund:

- **before 4.00pm on a Wednesday**, you'll generally receive the Unit price calculated as at the close of markets on that Business Day; or
- **After 4.00pm on a Wednesday**, you'll generally receive the Unit price calculated as at the close of markets on the next Wednesday; or
- **Anytime on a day that is not Wednesday**, you'll generally receive the Unit price calculated as at the close of markets on the first Wednesday.

Withdrawals will usually be paid to you within ten Business Days after your request is processed and we have received any additional information we may require (such as identification documentation). We may deduct any money you owe us in relation to your investment before paying the withdrawal amount to you.

#### Withdrawals using the ExtrasJar Card

You can withdraw up to 90% of your total balance (**Available Balance**) in a day by using your ExtrasJar Card to pay for an authorised transaction. The authorised transactions that you can make depend on your chosen ExtrasJar Card. Please read carefully the applicable Card T&Cs before using your selected ExtrasJar Card. The Card

T&Cs are available at [www.extrasjar.com/important-documents](http://www.extrasjar.com/important-documents).

Each time you make a transaction using your ExtrasJar Card, you direct us to process that transaction. We can't stop a processed transaction.

A withdrawal of your investment due to an authorised transaction using the ExtrasJar Card involves redeeming (or exchanging) Units equivalent to the transaction amount. The number of Units redeemed is calculated by dividing the transaction amount by the Unit price for the day of purchase.

Your Available Balance is an estimate of the total value of your Units on a day. The Available Balance is calculated as 90% of the total value of your Units net of an adjustment to the Unit price to account for changes in the value of the Fund's assets between the day of the transaction and the most recent weekly unit price. The Available Balance is also net of any unsettled transactions and does not include unprocessed and uncleared investments.

An unsettled transaction is an ExtrasJar Card transaction which has been processed and authorised but the equivalent Units have not yet been exchanged.

Your ExtrasJar Card is subject to the Card T&Cs. It is important that you carefully read the Card T&Cs before using your ExtrasJar Card. The Card T&Cs are available at [www.extrasjar.com/important-documents](http://www.extrasjar.com/important-documents).

If a transaction amount is greater than your Available Balance, the transaction may be declined.

#### Minimum withdrawal

No minimum amount applies to withdrawals. We may close accounts with a zero balance at any time.

#### Limitations

In some circumstances, such as when there is a freeze on withdrawals or the ExtrasJar Card is unavailable, you may not be able to withdraw from the Fund within the usual period upon request. We may accept or reject any investment or withdrawal request at any time at our discretion, without providing reasons for our decision.

We may suspend or delay withdrawals in certain circumstances in accordance with the Constitution, including where the Fund is illiquid or if the total number of units to be redeemed is equal to or more than 10% of the total number of units on issue.

Withdrawing your investment and redeeming Units could make you liable for tax on any gain (see section 7).

**You should read the important additional information about investing in and withdrawing your investment from the Fund before making a decision. Go to section 1 of the Reference Guide. This material relating to investing in and withdrawing your investment from the Fund may change between the time when you read this PDS and the day you acquire the product.**

### 3. BENEFITS OF INVESTING IN THE UNITS

#### Significant features

The significant features of the Units include:

**ExtrasJar MasterCard®:** Investing in the Units gives you access to a digital ExtrasJar Card allowing you to access up to 90% of your total balance in a day to pay for authorised transactions at the point of sale. The Card T&Cs are available at [www.extrasjar.com/important-documents](http://www.extrasjar.com/important-documents)

**Exposure to a selection of ETFs:** The "Extras" class of units aims to gain exposure to a selection of Exchange Traded Funds (ETFs). The selection of ETFs are subject to eligibility and accessibility assessments. The "Extras" class of units is generally rebalanced on a quarterly basis. During a quarter, investment weightings may fluctuate due to changes in the value of the ETFs. We maintain the ability to invest in more or less than the target number of 7 ETFs.

#### Key Benefits

The key benefits of the Units include:

**Regular savings for authorised transactions:** ExtrasJar believes regular investments help grow savings which can be used to help manage the costs of your health or pet extras (as applicable). You can contribute to your ExtrasJar Extras Account frequently by setting automatic recurring deposits or by one-off contributions.

**Withdrawal at any time:** You can request a withdrawal of all or part of your investment from your ExtrasJar Extras Account, at any time. We will dispose of sufficient investments in Units to pay the withdrawal proceeds in cash generally within ten Business Days. There are no fees or penalties for cash withdrawals. Some withdrawal requests may be subject to rounding and market risk.

**Simple, transparent fees:** A simple fee, charging a funds management fee, a monthly platform and ExtrasJar Card fee and a Fund expense fee. Refer to section 6 for further details.

**Low barriers to get started:** Competitive fees with a minimum investment of only \$10.

You should read the important additional information in section 2 of the Reference Guide. This material relating to our methodology may change between the time when you read this PDS and the day you acquire the product.

### 4. RISKS OF MANAGED INVESTMENT SCHEMES

When deciding whether to invest in the Units, you should consider the likely investment return, the risk, and your investment timeframe.

All investments carry risk. The likely investment return and the risk of losing money is different for each managed investment scheme as different strategies carry different levels of risk depending on the underlying mix of assets that make up each fund. Those assets with potentially the highest long-term return (such as shares) may also have the highest risk of losing money in the shorter term.

The significant risks for the Units include:

**Performance risk:** The value of your investments can go up or down. Returns are not guaranteed, and you may lose money. Investment returns will vary and future returns may be different from past returns. Risk impacts vary for individual investors depending on age, investment time frame, other investments held and risk tolerance.

**Investment objective risk:** Some of the underlying ETFs may not achieve their investment objective. This may mean that the return that is generated may differ from the stated investment objective.

**Market risk:** Changes in financial markets, the economy, political changes, technological developments, and changes in market sentiment continually affect the value of investments and the level of income they generate. For instance, if you request a full cash withdrawal or close your ExtrasJar Extras Account the amount you receive may be different (including less) from the last value displayed in your ExtrasJar Extras Account, due to market movements.

**Operational risk:** The risk that our, the Custodian's or ExtrasJar's operational processes and procedures malfunction or fail.

**Fund risk:** The Fund could terminate, fees and expenses could increase, the Responsible Entity or any service provider may change. There is no guarantee that the investment strategy of the Fund will be managed successfully. Investment in the Fund is governed by the laws affecting managed investment schemes, the Constitution and this PDS, each of which may be amended from time to time.

**Authorisation risk:** The risk that your investment is accessed by another person that pretends to be you (for example, by using the ExtrasJar Card to make withdrawals).

You should read the important additional information about the risks of investing in the Fund before making a decision. Go to section 3 of the Reference Guide. This material relating to the risks of investing in the Fund may change between the time you read this PDS and the day you acquire the product.

## 5. HOW WE INVEST YOUR MONEY

### Asset classes and allocation

The Fund's asset allocation is made up of ETFs with an allowance for cash and cash equivalents to efficiently manage the fund. The Fund's assets are typically invested within the following asset allocation ranges:

- **Cash and Cash equivalents:** 10–60% of the Fund;
- **ETFs:** 40–90% of the Fund.

### Investment profile

<b>Investment objective</b>	To provide a balanced level of risk which corresponds to moderate expected returns over the long term.
<b>Investment strategy</b>	A portfolio of cash and cash equivalents and ETFs. ETFs are selected using a rules-based approach.
<b>Minimum suggested timeframe for holding investment</b>	3–5 years
<b>Suitable investor profile</b>	The Fund may suit investors who are looking for good medium to long term results with moderate capital growth, without large up-and-downs in the short term.
<b>Risk profile</b>	Moderate risk
<b>Changes to the Fund's investment objective and strategy</b>	The Fund's investment objective and strategy can be changed without notice in some cases. Investors will be informed of any material change to the Fund as required by law.

**Proxy voting:** We make proxy voting decisions in accordance with our Proxy Voting Policy and the best interests of investors.

**Securities lending and borrowings:** The Fund does not engage in securities lending and borrowings

**Ethical considerations:** The Fund does not take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of its investments.

You should read Section 4 of the Reference Guide about how we invest your money before making a decision. This material relating to how we invest your money may change between the time when you read this PDS and the day you acquire the Product.

## 6. FEES AND OTHER COSTS

### Consumer advisory warning

#### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower fees. Ask us or your financial adviser.

#### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (**ASIC**) website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed funds fee calculator to help you check out different fee options.



## Fees and cost summary – ExtrasJar Extras Account

The table below shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the Fund as a whole. Information about how managed investment schemes are taxed is set out in section 7. You should read all the information about fees and costs because it is important to understand their impact on your investment.

Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs</b>		
<b>Management fees and costs</b>	Platform and Card fee of \$5 per month	Deducted monthly from your nominated bank account on or around the same date each month.
The fees and costs for managing your investment	Funds Management fee of 1% p.a.	Deducted from your investment quarterly on or around the same date each quarter.
	Fund Expense fee of 0.25% p.a.	Deducted from your investment quarterly on or around the same date each quarter
<b>Performance fees</b>		
Amounts deducted from your investment in relation to the performance of the scheme	Nil	We do not charge performance fees
<b>Transaction costs</b>		
The costs incurred by the scheme when buying or selling assets	Nil	We do not charge transaction costs
<b>Member activity related fees and costs (fees for services or when your money moves in or out of the Fund)</b>		
<b>Establishment fee</b>		
The fee to open your investment	Nil	We do not charge an establishment fee
<b>Contribution fee</b>		
The fee on each amount contributed to your investment	Nil	We do not charge a contribution fee
<b>Buy/sell spread</b>		
An amount deducted from your investment representing costs incurred in transactions by the scheme	Nil	We do not charge a buy/sell spread
	Nil for authorised transactions using the ExtrasJar Card	We do not charge a withdrawal fee. Merchants may charge their own fees.
<b>Withdrawal fee</b>	2.5% of transaction amount for other withdrawals made using the ExtrasJar Card.	Deducted from your investment at the first weekly Unit price proceeding the transaction.
The fee on each amount you take out of your investment	2.99% foreign exchange fee for ExtrasJar Card	Transactions made in a currency other than Australian dollars will be subject to the prevailing Mastercard exchange rate at the time plus a 2.99% foreign exchange fee .
<b>Exit fee:</b>		
The fee to close your investment	Nil	We do not charge an exit fee
<b>Switching fee</b>		
The fee for changing investment options	Nil	Switching is not available as there is only one investment option.

### Platform and Card Fee

An allowance for the cost of your ExtrasJar Card and the monthly use of the platform.

### Funds Management Fee

An allowance for all the ordinary ongoing costs of the Fund—including Responsible Entity fees, investment administration fees, custodian fees, administration fees and other expenses incurred by the Fund. The Funds

Management Fee will reduce the value of your ExtrasJar Extras Account.

The Responsible Entity also reserves the right to recover any additional expenses that it properly incurs in respect of the Fund (such as costs associated with Investor meetings, defending litigation or resolving disputes) from

the Fund. The Responsible Entity may deduct your share of these expenses from your ExtrasJar Extras Account.

### Fund Expense Fee

An allowance for all expenses associated with the establishment of the Fund and any extraordinary expenses the Fund incurs. The Fund Expense Fee will reduce the value of your ExtrasJar Extras Account.

### Withdrawal Fee

When you make a withdrawal from your investment in the Fund, other than through an authorised transaction using the ExtrasJar Card, a fee is charged for redeeming your Units. The fee is deducted from your investment in the Fund at the weekly unit price proceeding the withdrawal.

We do not charge a fee for authorised transactions using the ExtrasJar Card. Certain merchants may charge an additional fee if the ExtrasJar Card is used to purchase goods and/or services. This fee is determined and charged by the merchant and is not retained by us. All ExtrasJar Card transaction fees are charged at the time of transaction and are included in the total

purchase price. Please read the Card T&Cs for further information.

### Fee Change

We can change the amount of the fees without your consent. You will be given notice of any changes to fees in accordance with the Corporations Act (for example, where there is an increase in fees or charges, you'll be notified at least 30 days before the increase takes effect).

### GST

Fees are inclusive of the estimated net effect of Goods and Services Tax (GST) (i.e. any GST payable has been reduced by any input tax credits or reduced input tax credits), where applicable.

### Example of annual fees and costs for the Fund

This table gives an example of how the ongoing annual fees and costs for this product can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

ExtrasJar Account		Balance of \$50,000 and a contribution of \$5,000 during the year
<b>Contribution fee</b>	Nil	For every additional \$5,000 you put in, you will not be charged.
<b>PLUS Management fees and costs</b>	\$5 per month	<b>And</b> for every \$50,000 you have in the Fund you will be charged or have deducted from your nominated bank account \$60 each year*.
	1.0% per year on \$50,000	<b>And</b> for the initial \$50,000 you have in the Fund you will be charged or have deducted from your investment a management cost of \$500 each year
	0.25% per year on \$50,000	<b>And</b> for the initial \$50,000 you have in the Fund you will be charged or have deducted from your investment an expense fee of \$125 each year
<b>PLUS Performance fees</b>	Nil	<b>And</b> for every \$50,000 you have in the Fund you will be charged or have deducted from your investment \$0 in performance fees each year*.
<b>PLUS Transaction costs</b>	Nil	<b>And</b> for the initial \$50,000 you have in the Fund you will be charged or have deducted from your investment \$0 in transaction costs each year
<b>Equals cost of Fund</b>		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of \$685**

\*Platform and Card Fee costs are inclusive of the estimated net effect of Goods and Services Tax (GST) (i.e. inclusive of GST less any reduced input tax credits).

\*\*This example assumes no transactions with your ExtrasJar Card, the \$50,000 is invested for the entire year and the \$5,000 investment occurs on the last day of the year. The examples assumes you only have one ExtrasJar Extras Account.

### Fee calculators

ASIC provides a fee calculator on its MoneySmart website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) which can be used to calculate the effect of fees and costs on your investment in the Units.

### Adviser fees

If you have a financial adviser, additional fees may be payable to the adviser. Refer to your Statement of Advice in which the adviser's fees are set out.

You should read the important additional information about fees and costs before making a decision. Go to section 5 of the Reference Guide. This material relating to

fees and costs may change between the time you read this PDS and the day you acquire the product.

## 7. HOW MANAGED INVESTMENT SCHEMES ARE TAXED

Investing in a registered managed investment scheme is likely to have tax consequences. We strongly advise that you seek independent professional tax advice before investing in the Units.

The Fund does not pay tax on your behalf. You will be assessed for tax on your share of the Fund's net income and net capital gains attributed to you. Tax laws, and the interpretation and administration of them can change over time.

We provide an annual summary of the distributions made to you during the financial year, as well as a summary of transaction information, to help you complete your Australian tax return.

You should read the important additional information about tax before making a decision. Go to section 6 of the Reference Guide. This material relating to tax may change between the time you read this PDS and the day you acquire the product.

## 8. HOW TO APPLY

After you've read the PDS and the Reference Guide, submit your application through the ExtrasJar app. You can only apply if you're an Australian resident for tax purposes and you have an Australian residential address.

Your ExtrasJar Extras Account will only be established after you've successfully completed the application process to our satisfaction. We are required by law to obtain, verify, and record information that identifies each person who applies for a ExtrasJar Extras Account. This process is automated, but you may be required to provide additional information, in certain circumstances.

We will not establish your ExtrasJar Extras Account and you will have no interest in the Fund, until you've successfully completed the application process to our satisfaction, and we have received your first contribution.

### Cooling-off period

You can change your mind about your investment in the Units and exercise your right to cancel your investment by telling us in writing.

You can exercise your right to do so during a 14-day cooling-off period, which commences on the earlier of confirmation of your investment or 5 days after your units are issued to you. The amount refunded will reflect any change in Unit price and taxation, as well as changes due to transactions on your ExtrasJar Card. It may be less than the amount you initially invested.

## Complaints

An excellent customer experience is important to us. If you are dissatisfied or have a complaint about your ExtrasJar Extras Account, please contact us at:

**Website:** [www.extrasjar.com](http://www.extrasjar.com)

**Email:** [complaints@extrasjar.com](mailto:complaints@extrasjar.com)

**Telephone:** +61 748 001 334

**Post:** Suite 111, Level 54, 111 Eagle Street, Brisbane, QLD, 4000

When we receive your complaint, we'll aim to acknowledge your complaint within one Business Day or as soon as practicable. In the meantime, we'll aim to resolve your complaint within five Business 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:

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

**Post:** GPO Box 3 Melbourne VIC 3001

## 9. ADDITIONAL INFORMATION

Before you make a decision about investing in the Units, you should read the important information in section 7 of the Reference Guide where you'll find additional information on:

- the importance of keeping your details up to date and the type of information you can expect from us to keep you informed;
- how we manage your personal information and our [Privacy Policy](#);
- how you can request information;
- circumstances that mean we may suspend your investment or refuse to process a transaction; and
- other information about important operations of the Fund such as the Constitution, your rights and liabilities, unitholder meetings, changes to the Fund and termination of the Fund.

The material may change between the time you read this PDS and the day you acquire the product.