

Financial Services Guide

Issue date: October 2025

About this Guide

This Financial Services Guide ("FSG") is prepared by Hay Limited ABN 34 629 037 403 Australian Financial Services Licence No. 515459 (Hay).

This FSG is an important document, which provides information about the financial services offered by Hay and is designed to assist you in deciding whether to use the services offered in this FSG.

Under its Australian Financial Services Licence, Hay is authorised to issue non-cash payment facilities such as Budgetly Visa Business Debit Card and Budgetly Business Account ("Card(s) and Account").

This FSG is distributed by Budgetly Pty Ltd ABN 53 631 548 920 (Budgetly) which has been authorised by Hay Limited (Corporate Authorised Representative Number 001283126) to market, promote, and distribute Hay Limited non-cash payment products.

Important information

This FSG is designed to assist you make an informed decision about whether to use our financial services. It contains important information about:

- the financial services we provide and documents you may receive from us;
- fees and other benefits we may receive for providing the financial services to you; and
- how you can make a complaint to us and how we will deal with your complaint.

After reading this FSG, you will know:

Who the different parties are, what we each do, and how to contact each of us.

1. What financial services we can provide to you and how these services will be provided to you.
2. How we (and any other relevant persons) may be remunerated.
3. Whether any relevant associations or relationships exist that may influence our services.
4. How we maintain your personal information.
5. How to access our internal and external complaints handling arrangements.

The content of this FSG is general information only and does not consider your particular needs or objectives or whether our services are suitable for you.

If you need any more information than is contained in this document, please contact us. You can ask us about our services, fees, and charges, and what you can do if you have a complaint about our services.

Documents you may receive

This FSG is available prior to applying for the product and as part of the acceptance of terms upon successfully opening the Account and Card. You can also view it at any time on the Budgetly website by visiting <https://www.budgetly.com.au/financial-services-guide>.

You will also be provided with the Product Disclosure Statement (PDS) before you sign up to our product(s). The PDS provides information about the product, its features, benefits, risks, costs and other relevant information. The PDS is available at: <https://www.budgetly.com.au/product-disclosure-statement>.

The use of the Account and Card are governed by the Terms and Conditions which form part of the PDS and can found at: <https://www.budgetly.com.au/terms-and-conditions>.

You should read the PDS and Terms and Conditions before you decide to apply for our product(s).

About the Issuer – Hay Limited

Hay holds an Australian Financial Services Licence (AFSL) No. 515459. Under its AFSL, Hay is authorised to issue and provide general advice in relation to non-cash payment products.

About the Authorised Distributor – Budgetly

Hay has provided Budgetly an authority to act under its AFSL for specific activities, meaning it can:

1. Arrange for you to apply for the Budgetly Visa Business Debit Card and Budgetly Business Account; and
2. Provide factual product information in relation to the Card(s) and Account; and
3. Publish or issue certain promotional material in relation to the Card(s) and Account.

Budgetly cannot provide personal advice to you about the non-cash payment product offered by Hay. This means neither Hay nor Budgetly has taken into consideration your objectives, financial situation, or needs.

You will need to decide whether the product is suitable for you or obtain personal advice from an appropriately qualified and authorised person.

Please be aware that Hay is not responsible where Budgetly provides any services outside of the authorisation we have provided, as outlined above. If you have questions regarding the information or materials you receive, you can contact Hay at:

Email : support@hellohay.co

Postal : PO Box 772, Surry Hills, NSW 2010

Can I provide Budgetly with instructions?

Yes, you can provide Budgetly with specific instructions. You can contact Budgetly via:

Mail: Level 1, 305 / 241 Adelaide Street Brisbane QLD 4000 Australia

Phone: 02 7908 5633

Email: support@Budgetly.com.au

Website: <https://help.Budgetly.com.au/en/kb-tickets/new>

What commissions, fees or other benefits are received?

All fees relevant to the Card(s) and Account are set out in the PDS for each product Hay issues, and that Budgetly distributes, which can be found on the Budgetly website and the Budgetly App.

There are no commissions, fees or other benefits received by either Hay or Budgetly other than those set out in the PDS.

Associations and Relationships

Hay and Budgetly are not related companies and have no association or relationship with one another other than for the purpose of issuing and distributing the financial services set out in this FSG.

Neither Hay nor Budgetly is aware of any situation or arrangement that would give rise to a potential or actual conflict of interest that could influence the issue, operation, or distribution of the financial services.

Privacy and Your Information

Hay and Budgetly are committed to protecting your privacy and the information you may provide us with.

All personal information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at <https://hellohay.co/privacy> or by calling us on 1800 080 081.

Budgetly also provides its customers with the Budgetly Privacy Policy which can be located at <https://www.budgetly.com.au/privacy-policy>.

You do not have to provide us with any personal information but, if you don't, we may not be able to process your application or request for products and services.

Our Privacy Statements also provide information about how you can access and correct your personal information, and how to make a complaint if you are concerned about how we have dealt with your privacy and information.

Feedback and Resolving Complaints

When you provide feedback, Hay and Budgetly have the opportunity to improve the services provided to you.

If you have a query or complaint relating to the Account and Card that Budgetly has provided to you, you should initially direct the query to Budgetly through:

Mail: Level 1, 305 / 241 Adelaide Street Brisbane QLD 4000 Australia

Phone: 02 7908 5633

Email: support@budgetly.com.au

Website: <https://help.budgetly.com.au/en/kb-tickets/new>

Please provide a full explanation of your feedback or complaint. Budgetly may request further details from you.

When managing your complaint, we will:

- Keep a record of your complaint; and
- Acknowledge receipt of your complaint within 1 business day; and
- Respond within 30 calendar days; and
- If we cannot complete our investigation within 30 calendar days, we will let you know why.

If you are unable to resolve your issue with Budgetly directly, you can escalate your enquiry to Hay via complaints@hellohay.co or by phone 1800 080 081.

If we are unable to resolve the matter to your satisfaction, you may be eligible to refer the complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. It's important you raise your concerns with us first before going to AFCA, as AFCA will generally encourage this before they will investigate.

The contact details for AFCA are:

Postal GPO Box 3, Melbourne VIC 3001

Phone 1800 931 678 (free call) between 9am to 5pm on weekdays (AEST)
(if calling from overseas, please call 00 61 1800 931 678. Your carrier may charge you at international call rates)

Email info@afca.org.au

Website www.afca.org.au

E-lodgement You can also lodge a complaint on AFCA's online portal by visiting <https://www.afca.org.au/portal>