

FINANCIAL SERVICES GUIDE

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Purpose and Contents of this Financial Services Guide (and other documents)

This Financial Services Guide ("FSG") is prepared by EML Payment Solutions Limited ABN 30 131 436 532 ("EML"). Under its Australian Financial Services Licence, EML is authorised to provide financial services including providing general financial product advice in relation to and arranging for the issue of non-cash payment facilities such as the Oly One Mastercard ("Card").

This FSG is issued by Oly Pty Ltd ABN 69 674 252 629 ("Oly" or "Representative"), an authorised representative of EML, Authorised Representative number 1313775.

This FSG is an important document, which provides information about the financial services offered by Oly, acting as an authorised representative of EML, and is designed to help you in deciding whether to use the services offered in the FSG.

After reading this FSG, you will know:

- Who Oly is and how to contact it;
- What financial services can be provided to you and how these services will be provided to you;
- How Oly (and any other relevant persons) may be remunerated;
- Whether any relevant associations or relationships exist that may influence Oly's general advice; and
- How complaints, including complaints against the authorised representative, are handled.

The content of this FSG is general information only and does not take into account any person's particular needs or objectives. EML provides no warranty as to the suitability, for any person, of the services outlined in this FSG. Before or at the time of issuing or arranging for the issue of the Card, EML or Oly may also provide you with, and/or explain how to access, a Product Disclosure Statement ("PDS") for the Card. The PDS contains terms and conditions on which the Card is issued and information about the costs, benefits, risks and other features of the Card. You should read this information to enable you to make an informed decision prior to acquiring the Card.

If you need any more information than is contained in this document, please contact EML or Oly. You have the right to ask Oly about Oly's charges (if any), the type of advice Oly will provide you, and what you can do if you have a complaint about Oly's services.

About EML

EML is an Australian Financial Services Licensee, Licence No. 000404131. EML arranges for the sale, issue and distribution of the Card.

EML can be contacted via:

Phone: 1300 739 889 between 8:30am to 5.00pm Queensland time.

Mail: Level 12, 333 Ann Street Brisbane QLD 4000

Email: support@emlpayments.com.au

Internet: www.emlpayments.com

Oly will be acting on behalf of EML at all times when:

- Oly arranges for the sale of and provides general financial product advice in relation to the Card; and
- Oly promotes the Card.

EML is responsible for those financial services provided by Oly as its Authorised Representative. EML has authorised Oly to distribute this FSG.

Authorised Representative

Oly is authorised by EML to arrange for, and to provide general financial product advice in relation to, the Card. Oly is not authorised to give you personal financial product advice in relation to the Card.

You can contact Oly from anywhere in Australia between 9am and 5pm Monday to Friday, excluding public holidays using the contact details below:

Live Chat: www.oly.com.au

Phone: 1300 328 186; or

Email: hello@oly.com.au; or

Mail: Level 21, 360 Elizabeth St Melbourne VIC 3000.

What kinds of financial products and services can Oly provide?

Oly is authorised by EML to provide general financial product advice to retail and wholesale clients in relation to deposit and payment products limited to non-cash payment products.

The Card is a facility for making non-cash payments (a reloadable prepaid Mastercard product) issued by EML.

This means that Oly can:

- Arrange for the issue of the Card by EML to you;
- Provide general financial advice in relation to the Card; and
- Publish or issue certain promotional material in relation to the Card.

Oly and its associated companies are not authorised to provide (and EML itself does not provide) personal advice about financial products. Personal advice is advice when your objectives, financial situation or needs have been or would be expected to be considered. This means that Oly will not take your objectives, financial situation or needs into account whenever it gives general advice (in publishing or issuing promotional material) about the Card.

It is your responsibility to decide whether any general financial advice given by Oly in its promotional material is suitable for you, or to get personal advice from a financial adviser who holds an Australian



Financial Services licence or who is an authorised representative of an Australian Financial Services licence and who is authorised to provide personal advice.

Oly can only provide general advice on non-cash payment products limited to the Card. Oly cannot advise you on, or influence you in favour of, a financial product that is not a product that Oly is authorised to provide advice on.

Please be aware that EML shall not be responsible where Oly provides any services to you, which are outside of its authorisation limits. You should therefore ask Oly to confirm specifically that the service or product relates to non-cash payment products, prior to acting on any general advice.

How can I provide Oly with instructions?

You may provide Oly with specific instructions by letter, email or other means (as agreed with Oly).

Disclosure of any relevant conflicts of interest

EML and Oly are not related entities. Oly is a related body corporate in the McMillan Shakespeare Limited group of companies. Oly does not have any relationships or associations that might influence them in providing you with its services.

Oly administers novated lease arrangements and the Card is provided as part of its administration of the novated lease arrangements. The remuneration received by Oly for the administration of the novated lease arrangements is disclosed in its novated leasing service agreement with you and has no relation to the issue of the Card.

How are Oly and EML paid for providing financial services?

Oly directors and staff are remunerated by salary that includes superannuation benefits. Oly staff may also be eligible for an annual bonus payment based on agreed performance levels. Employees of Oly do not receive, whether directly or indirectly, any fee, commission, benefit or advantage (pecuniary or otherwise) in connection with the financial services provided.

The table below represents a summary of the fees payable by the holder of a Card Facility to EML in connection with the Card. Further information, including details of other fees, is contained in the PDS for the Card.

Fees and Charges to be paid by holder of the Card Facility (all fees quoted are inclusive of GST)	
Fee Description	Amount payable to EML
Foreign Exchange Fee (if applicable)	2.99% of purchase amount
Disputed Transaction Fee (if applicable)	\$25

EML receives interest income from Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (AFSL 234527) ("ANZ") (an Authorised Deposit Taking Institution) on the total cardholder funds held in ANZ's accounts in relation to the Card. This interest income cost is not borne by you (as the holder of a Card Facility) or the Cardholders. Employees of EML are remunerated by salary that includes superannuation benefits and do not receive, whether directly or indirectly, any fee, commission, benefit or advantage (pecuniary or otherwise) in connection with the financial services provided.

EML also receives fees paid to it by Oly in respect of the Card, including monthly fees attributable to the provision of the Card Facility to you and the Cards to Cardholders. These fees are paid by Oly to EML and are not borne by you as an employer or any Cardholders.

You may request particulars of the remuneration (including commission) or other benefits described in this FSG within a reasonable time of being given the FSG and before any financial service identified in the FSG is provided to you.

EML's record keeping obligations

EML will seek to ensure that comprehensive and accurate records of all services and products and client dealings are properly maintained.

How are complaints handled?

EML is a member of the Australian Financial Complaints Authority ("AFCA"). If you have a complaint regarding the provision of financial services to you (whether by EML or the Representative), you should take the following action:

- Speak to the Representative about your concerns, or
- Contact EML on 1300 739 889 during business hours and ask to speak to EML Customer Support Staff.

If after speaking to the Representative or EML Customer Support Staff, your complaint is not resolved within 21 days, please put your complaint in writing and send it to EML, addressed to:

The Complaints Officer
EML Payment Solutions Ltd
Level 12, 333 Ann Street
Brisbane QLD 4000

Whilst every endeavour will be made to resolve the matter promptly and impartially, if you are not satisfied with how your complaint is dealt with, you can elect to refer the matter, free of charge, to AFCA. AFCA can be contacted at:

Australian Financial Complaints Authority ABN 67 131 124 448
Online: www.afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001;
Phone: 1800 931 678 (between 9:00am–5:00pm AEST/AEDT weekdays)
Email: info@afca.org.au

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on free-call 1300 300 630 or visit the website www.asic.gov.au.

Professional Indemnity Insurance

EML is required by the Corporations Act to have in place compensation arrangements designed to compensate retail clients for losses they suffer as a result of a breach by EML or its Authorised Representatives of their respective obligations relating to the provision of financial services to you.

EML maintains adequate professional indemnity insurance to cover the financial services provided by it and its Authorised Representatives and satisfy the requirements under s 912B of the Corporations



Act. The policy maintained by EML provides coverage (in the aggregate) of up to \$10,000,000 to cover claims regarding professional indemnity, including misleading or deceptive conduct, intellectual property, defamation and fraud/dishonesty.

How does EML deal with the Anti-Money Laundering and Counter-Terrorism Financing Act?

EML has an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act ("AML/CTF Act") to verify the Cardholder's identity before EML can provide you and the Cardholder with any financial services. The Representative will let you know what documentation Cardholders will need to present to satisfy the EML's customer identification requirements under the AML/CTF Act.

Does EML has adequate compliance systems?

EML remains up to date on industry compliance issues pursuant to EML's Australian Financial Services Licence, which requires its staff and Authorised Representative(s) to undergo ongoing training in respect of their respective responsibilities to you.

Further information

If you need further information or have any queries, please contact Oly or EML using the contact details above.