



Financial Services Guide

Monfina Payments Pty Ltd

ABN 51 674 639 313 | ACN 674 639 313
Corporate Authorised Representative No. 001323499

AUTHORISED BY

Monfina Pty Ltd

ABN 49 618 270 572 | ACN 618 270 572
Australian Financial Services Licence No. 512986

Version 2.2 | 29 September 2026

1. Purpose of this Financial Services Guide

This Financial Services Guide (**FSG**) is issued by Monfina Payments Pty Ltd (**Monfina Payments**) in its capacity as a Corporate Authorised Representative of Monfina Pty Ltd (**Monfina**), Australian Financial Services Licence (**AFSL**) No. 512986.

This FSG provides information about the financial services described in this document and is intended to assist you in deciding whether to use those financial services. It explains who provides the relevant financial services, the relationship between Monfina Payments and Monfina, the financial services Monfina Payments is authorised to provide on behalf of Monfina, applicable remuneration and material associations, and the arrangements for making and resolving complaints.

2. About Monfina Payments

Monfina Payments Pty Ltd (ABN 51 674 639 313, ACN 674 639 313) (**Monfina Payments**, *we, us or our*) is the customer-facing entity through which the payment, remittance and related services described in this FSG are offered.

Monfina Payments operates under separate regulatory arrangements depending on the nature of the service being provided.

Financial services. Monfina Payments is a Corporate Authorised Representative of Monfina Pty Ltd, Corporate Authorised Representative No. 001323499. Where Monfina Payments provides a financial service within the scope of its written authorisation, it provides that financial service on behalf of

Monfina Pty Ltd under AFSL 512986.

Remittance services. Monfina Payments is separately registered with the Australian Transaction Reports and Analysis Centre (**AUSTRAC**) to provide remittance services.

Monfina Payments' appointment as a Corporate Authorised Representative and its AUSTRAC registration are separate regulatory arrangements. The regulatory capacity in which Monfina Payments acts will depend on the nature of the particular service provided.

3. Role of Monfina Pty Ltd

Monfina Pty Ltd (ABN 49 618 270 572, ACN 618 270 572) (**Monfina**) holds Australian Financial Services Licence No. 512986.

Monfina has authorised Monfina Payments, as its Corporate Authorised Representative, to provide specified financial services on Monfina's behalf and within the scope of Monfina Payments' written authorisation.

Monfina Payments does not itself hold an Australian Financial Services Licence. Where Monfina Payments provides a financial service under its Corporate Authorised Representative appointment, that financial service is provided by Monfina Payments on behalf of Monfina and under Monfina's AFSL.

Monfina, as the AFS licensee, is responsible for the financial services provided by Monfina Payments on its behalf to the extent required by applicable law.

4. Financial services we are authorised to provide

Monfina's AFSL contains authorisations in respect of a range of financial products and financial services. The existence of an authorisation under Monfina's AFSL does not mean that every financial service or financial product covered by the AFSL is currently offered by Monfina Payments.

Monfina Payments is authorised to provide only those financial services that:

- (a) fall within the scope of Monfina's AFSL;
- (b) fall within the scope of Monfina Payments' written Corporate Authorised Representative authorisation; and
- (c) are approved by Monfina for provision by Monfina Payments.

The financial services currently made available by Monfina Payments are described in this FSG and, where applicable, the relevant Terms of Business, Service Schedule, product disclosure documentation and other service documentation provided to you.

5. Remittance services

Monfina Payments is registered with AUSTRAC to provide remittance services.

Where Monfina Payments provides a remittance service, it does so in its capacity as an AUSTRAC-registered remittance service provider and subject to applicable anti-money laundering and counter-terrorism financing requirements.

AUSTRAC registration is separate from Monfina Payments' appointment as a Corporate Authorised Representative of Monfina.

Where a particular service involves both a remittance service and a financial service provided under Monfina's AFSL, the applicable service documentation will identify the relevant regulatory capacity and, where applicable, the role of any third-party provider involved in delivering the service.

6. General advice only

Unless expressly stated otherwise, any financial product advice provided by Monfina Payments under this FSG is general advice only.

In providing general advice, Monfina Payments does not take into account your objectives, financial situation or needs. Before acting on any general advice, you should consider whether the advice is appropriate having regard to your own objectives, financial situation and needs.

Where the relevant financial product requires a Product Disclosure Statement or other disclosure document, you should obtain and consider that document before making a decision in relation to the product.

7. Third-Party Service Providers

In providing or facilitating the Services, Monfina Payments may engage, introduce you to, or facilitate access to third-party banks, payment service providers, foreign exchange providers, financial product issuers, execution providers, clearing and settlement providers and other service providers (**Third-Party Providers**).

Depending on the Service, a Third-Party Provider may be responsible for functions including maintaining bank or payment accounts, issuing or providing a financial product, receiving or processing payment instructions, foreign exchange pricing or execution, payment processing, holding or transferring funds, or clearing and settlement.

Where relevant to the Service, the applicable service documentation will identify the Third-Party Provider and describe its role.

The involvement of a Third-Party Provider does not expand the financial services that Monfina Payments is authorised to provide under its Corporate Authorised Representative appointment.

8. Foreign exchange

Where a Service involves foreign exchange, the applicable service documentation will identify, where relevant, the entity responsible for providing the foreign exchange rate, executing the foreign exchange transaction and acting as counterparty to the transaction.

Monfina Payments will only provide financial services relating to foreign exchange to the extent those services fall within its written Corporate Authorised Representative authorisation and Monfina's AFSL.

9. Customer funds and settlement

The manner in which customer funds are received, processed, held and settled depends on the particular Service and the applicable banking, payment and settlement arrangements.

Certain funds-handling, banking, payment, foreign exchange, clearing or settlement functions may be performed by a Third-Party Provider.

Where relevant, the applicable service documentation will identify the entity responsible for receiving, holding, processing or settling customer funds and the applicable funds-flow arrangements.

10. Fees and remuneration

A. FEES

Monfina Payments Pty Ltd and/or Monfina Pty Ltd may receive fees, charges, margins or other remuneration in connection with the financial services described in this Financial Services Guide (FSG).

The fees and charges applicable to you will depend on:

- the services provided to you;
 - your anticipated or actual transaction volume;
 - transaction frequency and value;
 - the currencies and payment methods used;
 - the relevant product or Third-Party Provider;
 - operational and risk considerations; and
-

- other relevant commercial factors.

During onboarding, Monfina Payments Pty Ltd and/or Monfina Pty Ltd will assess the information you provide about your anticipated use of the services. Based on that assessment, you will be allocated to an applicable transaction-volume category, pricing group or fee bracket.

Each category, group or bracket may have different fees, charges, margins, rates or pricing arrangements. Your allocated category and the fees applicable to you will be identified in your Client Agreement and any accompanying Service Schedule or fee schedule.

You will receive these documents before signing the Client Agreement or commencing the relevant services. You will have an opportunity to review and agree to the applicable pricing category and commercial terms before entering into the arrangement.

The types of fees that may apply and the ways in which they may be calculated are outlined below. This table does not state the particular fees that will apply to you.

FEE TYPE	HOW IT MAY BE CALCULATED
Non-cash payment and deposit product transaction fee	A fixed fee for each transaction processed, a percentage of the transaction value, or a combination of both.
Securities fee	A fixed fee, a percentage of the total transaction value, or a combination of both, as specified in the Client Agreement.
Foreign-exchange spread or margin	A fee, spread or margin applied to the converted amount, exchange rate or applicable spot rate for a foreign-exchange transaction.
Hedging derivatives fee	A fixed fee, a percentage of the total notional value of the hedging transaction, or another calculation method specified in the Client Agreement.
Transaction support and administrative fee	A fixed fee, a percentage of the facilitated transaction value, or a combination of both, for applicable administrative, operational, support or execution-related services.
Third-Party Provider fee	A fee or charge imposed by, or attributable to, a Third-Party Provider involved in delivering the relevant service.
Other agreed service fees	Any other fee, charge or margin expressly disclosed and agreed in the Client Agreement, Service Schedule or applicable fee schedule.

Unless expressly stated otherwise in the Client Agreement, all fees and charges are quoted exclusive of GST. GST will be added where applicable.

Your pricing category may be reviewed periodically by reference to your actual transaction activity. If your transaction volume, transaction value, service usage or other relevant circumstances change, Monfina Payments Pty Ltd and/or Monfina Pty Ltd may reallocate you to another pricing category or fee bracket in accordance with the Client Agreement.

Any reallocation or change to your fees or charges will be communicated in accordance with the Client Agreement and applicable law. Where required, reasonable prior notice will be provided before the revised pricing takes effect.

This FSG does not set out individual fee amounts or the monetary thresholds applying to each transaction-volume category. Those details will be provided in your Client Agreement, Service Schedule, fee schedule or other service documentation before you agree to receive the relevant services.

Any remuneration information required by law to be disclosed in this FSG will be included in this FSG. Any additional disclosure required by law will be provided in the form, manner and timeframe prescribed by applicable law.

B. STAFF REMUNERATION

Staff members of Monfina Payments Pty Ltd and/or Monfina Pty Ltd are generally remunerated by salary.

Staff members may also be eligible to receive additional remuneration, incentives, rewards or non-monetary benefits. Any such benefits are determined by reference to balanced performance and behavioural criteria, which may include:

- compliance with legal, regulatory and internal policy requirements;
- conduct and risk-management outcomes;
- service quality and customer outcomes;
- accuracy and operational performance;
- teamwork and professional behaviour; and
- overall business performance.

Staff members are not paid commissions calculated solely by reference to individual client transactions.

Monfina Payments Pty Ltd and Monfina Pty Ltd maintain remuneration and conflict-management controls intended to ensure that staff incentives do not encourage inappropriate conduct, unsuitable recommendations or outcomes that are inconsistent with clients' interests or applicable law.

C. THIRD-PARTY REFERRALS

If you are referred to Monfina Payments Pty Ltd or Monfina Pty Ltd by a third party, an arrangement may exist under which remuneration or another benefit is paid to that third party for the referral.

The remuneration may take the form of a fixed referral fee, commission, revenue-sharing arrangement, marketing allowance or another monetary or non-monetary benefit. It may be calculated by reference to factors such as the services provided, transaction activity, revenue generated or another agreed commercial basis.

Where required by law, the existence, nature and amount of the referral remuneration, or the method by which it is calculated, will be disclosed to you in this FSG or another document provided in accordance with applicable law.

Receiving a referral does not guarantee that an application will be accepted or that any particular service will be provided. All clients remain subject to Monfina's applicable eligibility, onboarding, due-diligence, risk and acceptance requirements.

D. THIRD-PARTY PROVIDER ARRANGEMENTS AND ASSOCIATIONS

Monfina Payments Pty Ltd and/or Monfina Pty Ltd may maintain commercial arrangements with Third-Party Providers and may receive or pay fees, commissions, margins, rebates, revenue shares or other monetary or non-monetary benefits under those arrangements.

The fees or margins applicable to a service involving a Third-Party Provider may vary according to:

- your allocated transaction-volume category or pricing bracket;
- the nature of the service;
- transaction volume, value and frequency;
- the currency or currencies involved;
- the applicable provider costs; and
- other relevant commercial or operational factors.

Where required by law, Monfina Payments Pty Ltd and/or Monfina Pty Ltd will disclose relevant remuneration, benefits, associations, relationships or potential conflicts of interest, including any arrangement that might reasonably be expected to influence the financial services provided to you.

These disclosures will be made in this FSG or in another disclosure document, as permitted or required by applicable law.

11. Other documents you may receive

Before providing a Service to you, we will provide you with our Terms of Business and any applicable Service Schedule, fee schedule or client agreement. These are important documents governing our relationship with you, and we recommend you read them carefully before agreeing to them.

Where a financial product is issued by a third-party issuer and a Product Disclosure Statement or other disclosure document is required by law, the issuer's disclosure document will be provided to you before you acquire the product.

12. How to contact us and give instructions

CONTACT	DETAILS
Telephone	1300 907 502
Email	support@monfina.com.au
Post	Level 8, 99 Walker Street, North Sydney NSW 2060
Website	www.monfina.com.au

You may give us instructions through our client portal or other agreed channels, or by any other method agreed in your client agreement or Terms of Business. Where instructions are given by a method other than in writing, we may ask you to confirm them in writing before we act.

13. Complaints and Dispute Resolution

We are committed to dealing with complaints fairly, efficiently and transparently. If you are dissatisfied with a financial service provided by Monfina Payments, you may lodge a complaint with us at no cost.

Complaints may be made to:

COMPLAINTS OFFICER, MONFINA PAYMENTS PTY LTD	
Email	complaints@monfina.com.au
Telephone	1300 907 502
Address	Level 8, 99 Walker Street, North Sydney NSW 2060

INTERNAL DISPUTE RESOLUTION (IDR)

We will acknowledge your complaint and seek to resolve it as promptly as possible in accordance with our Internal Dispute Resolution procedures and applicable regulatory requirements.

We will aim to resolve your complaint as promptly as possible and, where a formal IDR response is required, generally within 30 calendar days of receiving your complaint.

Our response will advise you of the outcome of your complaint and, where required, provide reasons for our decision and information about your right to refer the matter to the Australian Financial Complaints Authority (AFCA).

Where the complaint relates to a financial service provided by Monfina Payments as a Corporate Authorised Representative of Monfina Pty Ltd (AFSL 512986), the complaint will be managed under the applicable IDR arrangements of Monfina as the AFS licensee.

EXTERNAL DISPUTE RESOLUTION (EDR): AFCA

If you are not satisfied with our response, or your complaint has not been resolved within the applicable IDR timeframe, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent External Dispute Resolution scheme that provides its services to consumers free of charge.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

Telephone	1800 931 678
Email	info@afca.org.au
Website	www.afca.org.au
Mail	GPO Box 3, Melbourne VIC 3001
AFCA Membership No.	67592

14. Professional indemnity insurance

Monfina maintains professional indemnity insurance arrangements in connection with its obligations as an Australian financial services licensee, including the compensation arrangement requirements applicable under section 912B of the *Corporations Act 2001* (Cth).

The nature and extent of the insurance cover is subject to the terms, conditions, limits and exclusions of the applicable insurance policy.

15. Privacy

We are committed to protecting your privacy. Our Privacy Policy explains how we collect, hold, use and disclose personal information, and is available at www.monfina.com.au. If you have any concerns, please contact our Privacy Officer at compliance@monfina.com.au.

