



Financial Services Guide & Product Disclosure Statement

Effective as at 15 December 2024

About This Document

This combined Financial Services Guide (FSG) is designed to help you decide whether to use any of the services we provide. Our Product Disclosure Statement (PDS) contains information you require to make a decision about whether or not to apply to use our Services.

Information relevant to both the FSG and PDS may be included in one part and incorporated by reference in the other.

Financial Services Guide

This FSG contains information about:

- The products and services we provide
- The benefits paid to us and others in connection with our services
- Details of any associations or relationships that might affect the services we provide
- Our dispute resolution processes and how you can access them

Who are we?

Ezidebit Pty Ltd (ABN 67 096 902 813) is an Authorised Representative (No. 320082) of Ezi Management Pty Ltd (ABN 47 110 689 711), who is the holder of Australian Financial Services Licence No. 315388.

Ezi Management Pty Ltd is a wholly owned subsidiary of Ezidebit.

All financial products and services (Services) will be provided by Ezidebit, on Ezi Management Pty Ltd's behalf. Ezi Management Pty Ltd has authorised the distribution of this FSG.

You can give us instructions by using the contact details set out in this FSG. Details of how to instruct us when using the services are set out in the PDS.

All references to 'Ezidebit', 'us', 'we' or 'our' in this FSG means Ezidebit Pty Ltd.

How to contact us

Our contact details are:

Telephone (Local): (07) 3124 5500

Telephone (Interstate): 1300 763 256

Email: info@ezidebit.com.au

Post: PO Box 3327, Newstead QLD 4006

Our products and services

Ezidebit is authorised to:

- Provide financial product advice about non-cash payment products; and
- Issue, apply for, acquire, vary or dispose of non-cash payment products.

You should be aware that in providing these services, Ezidebit will provide general advice only and will not take into account of your particular needs, objectives or financial situation. You should carefully consider the appropriateness of our Services to your own circumstances before you act on any advice we provide.

Benefits received by Ezidebit

Fees and charges

The PDS sets out the fees and charges that apply to our services. See page 8, 9 and 10.

Ezidebit Staff

Generally, Ezidebit's staff are salaried employees and do not receive any commissions or fees calculated by reference to the sale of products or services. However, sales representatives may receive a sales commission based on the volume of sales and the level of revenue generated from such sales, which may vary from time to time.

You may request further particulars of these commissions by contacting Ezidebit on the details above, however, such a request must be made within a reasonable time after you have been provided with this FSG and before any financial service identified in this FSG has been provided to you.

Resolving your complaints

Ezidebit is committed to resolving any complaints about our services fairly and efficiently.

Step 1

If you have a problem or complaint about our services, please utilise the following contact options

- call Ezidebit on either (07) 3124 5500 or 1300 763 256; or
- talk to one of our payment specialists using Live Chat; or
- lodge an online enquiry regarding our fees and charges; or
- complete the online feedback and complaints form on our website.

In most instances, Ezidebit will be able to resolve your concern via the contact options listed above.

Step 2

Our aim is to resolve your complaint within 5 working days, and where possible, we will resolve your complaint on the spot.

Following receipt of your complaint, we will:

- acknowledge receipt of your complaint within 24 hours;
- provide a final decision in writing within 30 days, along with a summary of the complaint, the final outcome of our internal investigation and an explanation of the final decision;
- information on the avenues open to you if you are not satisfied with Ezidebit's response.

If we cannot provide a response to you within 30 days, you will be informed of the delay, reason for the delay and the expected response time.

If you are unsatisfied with how your complaint was managed, you may lodge a formal complaint with Ezidebit's Customer Advocate by sending an email to aunz-compliance@globalpay.com

Step 3

We are a member of the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution scheme. For more information on AFCA, please visit www.afca.org.au.

If you are unsatisfied with how your complaint was dealt with or resolved, or your complaint was not resolved within 30 days, you have the option of contacting AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted via:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Compensation arrangements

Ezidebit has professional indemnity insurance in place for itself and its representatives that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) is an important document. It provides information in relation to our Services to assist you in making an informed decision about whether the Ezidebit Services will meet your needs.

Please read the whole PDS (and the Ezidebit Terms and Conditions) carefully before deciding whether to lodge an application, or utilise Ezidebit payment services.

The information in this PDS is current as of the date of issue. The information in this PDS (including the services and the fees and charges) may change from time to time. If the change is not materially adverse to you, we may notify you of the change on our website at www.ezidebit.com. You may obtain a free paper copy of any updated or replacement PDS by contacting us by one of the methods set out in the FSG, which forms part of this PDS. We may update this PDS by issuing a Supplementary PDS or a replacement PDS.

Direct Debit	<p>Ezidebit's Direct Debit Payment System offers a fully automatic direct debit solution that allows for the collection of recurring fees, variable amounts, invoice payments or payment plan amounts from your customers' bank, building society, credit union or credit card and debit card accounts.</p> <p>In order to utilise Ezidebit's Direct Debit Payment System your customers must provide a Direct Debit Authority to debit their nominated account, including details of the amount, start date, and frequency of debits. Ezidebit will require this authorisation in a form acceptable to us.</p>
BPAY®	<p>Ezidebit's BPAY® Payment System allows you to accept payments using the BPAY® system. The Ezidebit BPAY® Payment System is most appropriate for invoiced or account style payments, It may also be used for online purchases</p> <p>If you choose this service, Ezidebit will provide you with either a general biller code and the unique Customer Reference Numbers (CRN) or your own unique biller code and your management system will generate unique CRNs for your customers.</p> <p>Ezidebit can also provide assistance with set up, such as how to display the BPAY® logo, biller code and CRN on the invoices or statements issued to your customers.</p>
eCommerce	<p>Ezidebit's eCommerce services provide you with a secure payment solution which will allow you to accept credit and debit card payments online or via phone. All payments are processed in real time through a merchant account held by you or via an Ezidebit merchant account in your name.</p>
Point of Sale (POS)	<p>Ezidebit's Point of Sale service provides you with a convenient and secure payment solution using a POS terminal supplied by Ezidebit to accept credit and debit card payments from your customers, i.e. card present or card not present (where approved) transactions. All payments are processed through the Ezidebit payment facility held by you.</p>
PayTo	<p>Ezidebit's PayTo Service allows you to initiate a payment request from your customer's bank account using a BSB & Account number or a PayID. The payment is pre-authorised, occurs in real time, with payment confirmation and status updates.</p>
PayID for Business	<p>Ezidebit's PayID for Business Service allows you to issue a unique PayID (an alternative to bank account details) and have your customers send you one off or recurring payments in real time.</p>

Ezidebit can also provide additional services to assist you to collect and manage payments from your customers. These include:

- **Ezidebit Online:** This is a secure online payment management facility for your Ezidebit transactions. It allows you to maintain your customers' payment authorities, reconcile your bank deposits with your receivables and follow up late or returned payments.
- **System integration:** Ezidebit's system integrates with a number of popular business management platforms. The integrated business management software will allow You to establish customer direct debits, action amendments, and automate payment reconciliation.
- **SMS Notifications:** If Ezidebit has a valid Australian mobile phone number recorded against your customer record, it can send your customers payment reminders of their upcoming debit, and forewarning about the expiry of their credit card. Your customers can also receive failed payment notifications if a debit has failed.

Opening an Ezidebit account

You can sign up for our services at www.ezidebit.com by clicking 'Enquire Now' and completing the online form for a no-obligation chat with one of our local payment experts.

Our registration and application forms allow you to select the services that you want to receive from Ezidebit.

Your agreement with Ezidebit

If you sign up to use our services, this combined FSG & PDS, our terms & conditions and your registration or application form constitute your agreement with us (Client Service Agreement).

You can download a copy of our application form and our standard terms and conditions at www.ezidebit.com or call us for a copy to be sent to you free of charge on the contact numbers included in this PDS.

Benefits

A summary of the key benefits is set out below:

Simple to use	The Ezidebit Payment Systems are simple to set up and easy to use. You can accept payments from credit cards, debit cards, bank accounts and BPAY®. Debits can be managed through your software or ours, online and in real-time.
Payment Convenience	You can offer your customers multiple payment options, making it easier to collect payments from your customers.
Payment scheduling flexibility	Your customers' payments can be for fixed or variable amounts, at regular intervals or for single transactions.
Reduce costs/ increase efficiency	When you use Ezidebit, you are managing your revenue in one central platform, assisting you to reduce costs by removing the need to manually reconcile payments on your bank statements, or uploading files to another system.
Improve cash flow	Every business deserves to be paid on time, in the simplest way possible. By setting your customers' recurring payments on auto-pilot, you are improving your cash flow position.
Integration with your software	You can offer your customers multiple payment methods, in our software or yours. A growing list of integrated business management software is available on the Ezidebit website.

Cleared funds	Payments settled to your account are cleared funds so you won't have to adjust your accounts for dishonoured payments.
Reporting	Ezidebit can provide comprehensive reporting tools in Ezidebit Online including details of your payment receipts, new customers, payment dishonours and summary information to help you reconcile your revenue.
Data security	Ezidebit holds the highest level of payment security, Payment Card Industry Data Security Standards (PCI-DSS) Level 1, ensuring your customers' data is safe and secure. As an Ezidebit client, you can outsource some, but not all, of your requirements around PCI-DSS compliance to us.
eCommerce payment in real-time	You can set up an online store and collect your revenue with Ezidebit. The Ezidebit Payment System can be integrated with your existing website shopping cart, or integrated with selected business management software to automate payment reconciliation. A list of presently supported business management software referred to above is available on the Ezidebit website.
Always on	Selected Ezidebit solutions are real-time payments with confirmation of setting up a payment agreement or successfully receiving funds and always available 365 days.
Data Rich	Selected Ezidebit solutions contain additional information and data to support easy matching and reconciliation

Risks

Using our services carry some risks, some of which are outside of the control of Ezidebit. A summary of the significant risks is set out below:

Payment reversals/ Chargebacks	If you receive a payment that is reversed or charged back for any reason, including because the payment was not authorised by the customer, you will, unless we agree otherwise, be liable to us for the amount of the reversed transaction, plus any fees we incur as a result of the reversal.
Returned payments	You will be charged service and transaction fees by us for transactions undertaken by customers, even if the transaction was not successful or the payment is dishonoured. Also, additional dishonour fees may apply.
Holding back funds or set off	We will hold the funds directed to you using our Ezidebit Payment Systems. These funds will not be forwarded to you until cleared but, in some cases, may not be forwarded to you on clearance. If Ezidebit suspects that you have acted fraudulently or illegally, Ezidebit reserves the right to hold associated monies until the issue is resolved. Ezidebit may also have the right to debit an amount from your account against amounts you owe us.
Unauthorised access to your Ezidebit Online account	Unless you take adequate security precautions, it may be possible for unauthorised persons to gain access to your account and use and view your information or send us instructions using your passwords. You should always ensure that appropriate steps are taken to reduce this risk.
Service disruption	Use of our service may be disrupted if technology or systems employed by Ezidebit, our partner financial institutions or other businesses involved in the payment process fail for whatever reason, and may result in delay in payments being processed by Ezidebit and credited to your account.
Point of Sale Terminal	You are responsible for ensuring that your Point of Sale Terminal is stored safely and protected from theft, loss or damage. You will be liable for the replacement cost of the Point of Sale Terminal in the event of loss or damage to your Terminal arising from theft, vandalism, fire, flood, earthquake, misuse or neglect. You are required to advise Ezidebit as soon as practically possible in the event of such loss or damage.

Taxation Implications

All funds received by you from your customer through use of the services will usually have the same character from a taxation perspective as funds received by you from customers through traditional payment methods. You should obtain independent taxation advice as this may not be the case for all payments and the payment of fees and charges charged by Ezidebit in relation to the services may not be deductible in all circumstances.

Fees and charges

The fees and charges that we will charge you for our services will be set out in your registration or application form which forms part of your Client Service Agreement. These will be based on and will be for an amount up to the fees and charges set out in the fee schedule below. You may choose to pass some or all of these fees and charges on to your customers. We may vary your fees and charges to an amount up to and including the amount specified in the table below in accordance with the Terms and Conditions, which form part of your Client Service Agreement.

We reserve the right to deduct the fees and charges from amounts paid by customers using our Direct Debit, PayID, PayTo, BPAY®, eCommerce or Point of Sale services.

Transaction Fees			
Direct Debit Transaction Fee - from bank account, credit union or building society	Up to	\$2.60	Per transaction
Direct Debit Service Fee - Visa or Mastercard	Up to	3.30%	Calculated on the transaction value processed 1
Direct Debit Service Fee - Amex	Up to	4.40%	Calculated on the transaction value processed 1
PayTo Service Fee (plus transaction Fee)	Up to	1.99%	Per successful transaction
PayTo Transaction Fee	Up to	\$1.50	Per successful transaction
PayID for Business Service Fee (plus transaction fee)	Up to	1.99%	Per successful transaction
PayID for Business Transaction Fee	Up to	\$1.50	Per successful transaction
NPP PayOut Transaction Fee	Up to	\$1.50	Per successful transaction
BPAY Transaction Fee - bank account	Up to	\$2.60	Per transaction
BPAY Service Fee - Visa or Mastercard	Up to	2.20%	Calculated on the transaction value processed
eCommerce Transaction Fee - online and phone payments	Up to	\$1.30	Per transaction
eCommerce Service Fee - Visa or Mastercard	Up to	4.70%	Calculated on the transaction value processed
eCommerce Service Fee - Amex	Up to	5.50%	Calculated on the transaction value processed

Point of Sale Transaction Fee - EFTPOS	Up to	\$1.10	Per transaction; or
	Up to	3.50%	Calculated on the transaction value processed
Point of Sale Service Fee – Visa or Mastercard	Up to	3.50%	Calculated on the transaction value processed
Point of Sale Service Fee - Amex	Up to	3.50%	Calculated on the transaction value processed
Credit Card Micropayment Service Fee - Domestic Visa or Mastercard	Up to	4.95%	Calculated on the transaction value processed where the amount is less than \$30.00
International Card Fee	Up to	2.50%	Calculated on the transaction value processed plus Visa / Mastercard Service Fee
Settlement Fee	Up to	\$2.60	Per settlement
High-value Bank Debit Fee	Up to	1.00%	Transactions over \$2,000.00
Failed Payment Fee	Up to	\$2.60	Per failed transaction
Redebit Fee	Up to	\$5.00	Per Redebit attempt
Card Service fee plus interchange & scheme		For approved clients	Per Visa MasterCard transaction

Other Fees

Administration Fee	Up to	\$9.90	Once per request to set up a payment authority
eCommerce Establishment Fee	Up to	\$65.00	Per eCommerce facility established
Point of Sale Terminal Rental	Up to	\$52.90	Per month
Point of Sale Replacement Terminal /Non-Return Fee	Up to	\$990.00	Per terminal

SMS (Short Message Service) Notification Reminder	Up to	\$0.55	Per SMS
Minimum Monthly Fee	Up to	\$75.00	Per month ²
eCommerce Monthly Access Fee	Up to	\$40.00	Per month
Refund Fee	Up to	\$6.50	Per refund
Chargeback, Dispute or Claim Fee	Up to	\$44.00	Per Chargeback or Claim applied
Client Dishonour Fee ³	Up to	\$9.90	Per Direct Debit transaction dishonoured – paid by you
Payer Dishonour Fee ³	Up to	\$21.90	Per Direct Debit transaction dishonoured – paid by your customer
PCI / Data Security Establishment Fee	Up to	\$240.00	Once off fee per business entity
PCI / Data Security Ongoing Fee	Up to	\$360.00	Per year per business entity
PCI / Data Security Ongoing Fee	Up to	\$19.90	Per month
Professional Services System and Administration Fee ⁴		P.O.A.	Per Project

- All fees are stated in Australian dollars and inclusive of GST
- Ezidebit may waive, vary or reduce the fees and charges in certain circumstances
- ¹Minimum transaction fee of \$2.20 may apply
- ²If the total amount of Transaction Fees paid by you or your customers is less than the minimum monthly fee, the difference will be charged to your account
- ³Dishonour fee is either paid by you or your customer - it is not charged to both for a dishonoured transaction
- ⁴The Professional Services System and Administration fee will depend on individual business requirements and will be disclosed and agreed prior to implementation



For Further Information

Call: 1300 763 256

Visit: www.ezidebit.com/en-au

Email: support@ezidebit.com.au

ABN 67 096 902 813

Authorised Representative No. 320082