



Taptap Send Australia Pty Ltd

Combined Financial Services Guide and Product Disclosure Statement

Taptap Send Australia Pty Ltd (ABN 21 675 932 386; AFSL no. 559468)

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Introduction

About this document

The Financial Services Guide (“**FSG**”) and Product Disclosure Statement (“**PDS**”) has been prepared and issued by Taptap Send Australia Pty Ltd ABN 21 675 932 386; Australian Financial Services Licence (“**AFSL**”) No. 559468.

- The FSG is set out in Part A of this document and is designed to help you decide whether to use any of the financial services provided by Taptap Send.
- The PDS is set out in Part B of this document and contains information to help you make an informed decision on whether to register and use the services provided by Taptap Send.

Please read the FSG and PDS carefully before deciding to register to receive our services.

You should also read the [User Agreement](#) which forms the contract between you and Taptap Send, and our [Privacy Policy](#) and [eCommunications Policy](#).

Capitalised terms used in this document have the meanings set out at the back of this document in section ‘Definitions and interpretation’ in **Part B: Product Disclosure Statement**.



Part A: Financial Services Guide

1 About this Financial Services Guide

1.1 Overview

This Financial Services Guide (“**FSG**”) has been prepared and issued by Taptap Send Australia Pty Ltd ABN 21 675 932 386; Australian Financial Services Licence (“**AFSL**”) No. 559468 (“**Taptap Send**” or “**we**”, “**us**”, “**our**”), and is designed to help you decide whether to use any of the financial services we provide, which are described in this FSG.

This FSG is an important document. It contains information about:

- who we are;
- how to contact us or instruct us;
- the financial services we are authorised to provide you;
- any relevant relationships and associations;
- the remuneration that may be paid to us and other relevant persons in relation to the services offered;
- our complaints handling procedures and how you can access them; and
- our compensation arrangements.

1.2 Other documents we may give you

Our Product Disclosure Statement (“**PDS**”) contains information to help you make an informed decision about whether to use our services. The PDS will include any relevant terms, significant risks and costs associated with the supply of that financial product.

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

Taptap Send will not provide you with any personal financial product advice as part of its services to you and, accordingly, you will not receive a statement of advice from Taptap Send. Any advice we provide to you is general advice only, and does not take into account your objectives, financial situation or specific needs.

2 Who we are

We are a company incorporated in Australia.

We are authorised and licenced by the Australian Securities & Investments Commission (“**ASIC**”) to provide certain financial services (AFSL 559468) as set out below in section 4 below.



3 How to contact us or instruct us

You can contact us at:

Phone	+61 8 6029 4747
Email	support@taptapsend.com
Address	Taptap Send Australia Pty Ltd Level 10, 80 Pitt Street Sydney NSW 2000
Website	www.taptapsend.com

If you wish to use our services you can do so through the Taptap Send mobile application (“App”). When you do this, you will be subject to our [User Agreement](#), which is available in the App and on the Taptap Send [website](#).

4 Financial Services we are authorised to provide

Taptap Send is authorised under its AFSL to provide the following financial services to retail and wholesale clients:

- (a) general financial product advice in relation to non-cash payment products;
- (b) dealing in a financial product by issuing, applying for, acquiring, varying or disposing of non-cash payment products; and
- (c) dealing in a financial product by applying for, acquiring, varying or disposing of non-cash payment products on behalf of another person.

Taptap Send acts on our own behalf when we provide financial services to you.

5 Details of any Associations or Relationships

Taptap Send and its related bodies corporate do not have any associations or relationships that could reasonably be expected to be capable of influencing us in providing our financial services to you.

6 How we and others relevant parties are remunerated in respect of the Services provided

General information about the remuneration or other benefits Taptap Send (or other parties) receive in relation to the Services is provided below. If you want to know more about these amounts, you can ask us before we provide our Services to you.



6.1 How we are paid

Taptap Send earns money from the fees you pay us for the services we provide to you. These fees and charges are set out in section 5 'Fees and costs' in **Part B: Product Disclosure Statement**.

Taptap Send also earns money when it converts currency.

6.2 Staff

Taptap Send's employees are paid a salary. They may also be eligible for monetary and non-monetary awards or additional incentive payments, including bonuses and shares (if applicable).

6.3 Other third parties

Taptap Send has referral arrangements with third parties. If these third parties refer you to us, we may pay the third party a fee.

7 Complaints and Disputes

7.1 Making a complaint

If you have a complaint related to your use of our services, please follow our [Complaint FAQs](#). You can email us at support@taptapsend.com and we will acknowledge receiving your complaint within 5 business days of receipt of the complaint and shall provide you with:

- a copy of our customer complaints form;
- the contact details of any individual responsible for handling the complaint; and
- key particulars of our complaint handling procedures.

We will do our best to resolve your complaint as soon as possible, and to send you a final response by email within 30 business days of receiving the complaint. If, in exceptional circumstances, for reasons beyond our control, we need more time to respond, we will send you an email within 30 business days of receiving your complaint to let you know the reasons for the delay and when you will receive our final response (the "**Extension Email**"). The final response will be no later than 35 business days from the date of the Extension Email.



7.2 Referral of complaints to external dispute resolution scheme

If you are unhappy with our response, you can raise your concern with the Australian Financial Complaints Authority (**AFCA**), an external dispute resolution scheme. AFCA provides a free and independent dispute resolution service for individual and small business customers, where the complaint could not be resolved with us directly. You can contact AFCA using the following details:

Phone: 1800 931 678

Email: info@afca.org.au

Address: Australian Financial Complaints Authority Limited GPO Box 3
Melbourne VIC 3001

Website: <https://www.afca.org.au/>

8 Compensation Arrangements

Taptap Send has a professional indemnity insurance policy in place which covers the activities conducted under its AFSL and satisfies the regulatory requirements for compensation arrangements under section 912B of the *Corporations Act 2001* (Cth).

9 Our Privacy Policy

Any personal information collected by us will be handled in accordance with our [Privacy Policy](#).



Part B: Product Disclosure Statement

1 About this Product Disclosure Statement

1.1 About this PDS

This Product Disclosure Statement (“**PDS**”) has been prepared and issued by Taptap Send Australia Pty Ltd ABN 21 675 932 386, ACN 675 932 386; Australian Financial Services Licence (“**AFSL**”) No. 559468 (“**Taptap Send**” or “**we**”, “**us**”, “**our**”).

Our contact details are set out at section 3 ‘How to contact us or instruct us’ in **Part A: Financial Services Guide**.

The PDS is designed to provide you with information to help you make an informed decision on whether to register and use the Services provided by Taptap Send.

This PDS and the offer of Services described in this PDS is made only for persons in Australia. The PDS is not intended to constitute an offer in any other jurisdiction.

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

1.2 Updated information

The information in this PDS is up to date as at the date of this document but may change over time.

Taptap Send may update the information in this PDS from time to time. Where the change is not materially adverse to you, the update can be found on our [website](#).

Other significant updates to this PDS will be communicated through a supplementary PDS or a replacement PDS. For any change or event that does not involve an increase to any fee or charge, we will notify you beforehand or as soon as practicable after, but not more than 3 months after, the change or event occurs. Where there is an increase in fees we will notify you 30 days before the change takes effect.

You can also obtain a paper or electronic copy of any updated information without charge on request, by contacting us at support@taptapsend.com.

1.3 General information only

This PDS contains general information only. It does not take into account your objectives, financial situation or specific needs. Before acting on the information in this PDS or deciding whether to acquire our Services, you should consider its appropriateness, having regard to your personal objectives, financial situation and needs. You should also seek professional advice to see if this product is appropriate for you.



2 Our Services

2.1 Overview

We provide services which allow you to:

- send money to your chosen recipients; and
- once launched, purchase certain data that is produced and supplied in digital form, including mobile data and/or airtime, or similar online vouchers ("**Digital Content**") from us to send it to your chosen recipients,

(the "**Services**").

The list of countries in which a recipient receives such money or Digital Content (the "**Destination Country**") are set out on our [website](#).

Any remittance or Digital Content you send to a recipient will be provided to the recipient via the relevant local bank, mobile network operator, or other third party service provider in a Destination Country that provides an account, cash pick-up, cash delivery, mobile wallet or similar services to a recipient or an account for Digital Content ("**Service Provider**").

2.2 Accessing the Services

To register for the Services, download the App (e.g. from the Apple App Store or Google Play) and follow the instructions to sign up.

Once you have registered for the Services and have logged into the App, you can:

- submit Payment Instructions by selecting what kind of payment you want to make, choosing your Payment Method, entering or selecting the amount and associated information, then clicking "Send" or equivalent on the confirmation page;
- view your Transfer History;
- purchase Digital Content by selecting the type of Digital Content, choosing your Payment Method, entering or selecting the Recipient and account you want to send it to, enter the associated information and then clicking "Send" (or equivalent) on the confirmation page; and
- manage your use of the Services.

2.3 Terms and conditions

During the registration process, you must accept our [User Agreement](#).

If you register for the Services, the [User Agreement](#) forms the contract between you and Taptap Send. We recommend that you read our [User Agreement](#) before completing the registration.



3 Key Benefits

Taptap Send allows you to send money or Digital Content to recipients internationally, using different currencies and different types of Digital Content. We set out below the key attributes and benefits of using our Services.

	Attributes and benefits
Send Money	<ul style="list-style-type: none">• Send money to multiple recipient countries at great rates <p>More details on recipient jurisdictions and transfer fees can be found on our website</p>
Digital Content	<ul style="list-style-type: none">• Purchase Digital Content from us and send it to your chosen recipients

4 Key risks

Risk	Description of risk
Counterparty risk	The foreign exchange provider and any other third parties we may appoint to assist in providing our Services, may default on their obligations. We will appoint counterparties and service providers who we consider have a low risk of defaulting. However, there is a risk that a default could affect the Services.
Foreign currency risk	Where you are sending money overseas, foreign exchange rate fluctuations may mean that the exact amount received by the recipient will vary from the amount you expect to send before you initiate a Payment Instruction.
Operational and cyber risk	<p>There is a risk that our Services provided by you may be disrupted as a result of inadequate or failed systems, internal processes or external events at Taptap Send.</p> <p>We have operation processes to help us meet our obligations to you, business continuity arrangements and technological security measures in place to help prevent these risks from arising.</p>
Third party risk	Third party risk is the risk of a third party (such as a government, regulatory body, bank or other Service Provider) affecting our Services that is outside our control. For example, this may prevent us from carrying out your Payment Instruction or instruction to send Digital Content.
Timing risk	There can be delays in sending money or Digital Content, for example, due to system outages within our Service Providers or because we need to verify your identity to respond to any security alerts or validate your Payment Instruction or instruction to send Digital Content.
Unauthorised transaction risk	There is a risk that your account or a transaction may be compromised and be subject to an account takeover, or other fraudulent or unauthorised activity by a third party.



5 Fees and costs

Fee or charge	Amount	Description of fee or charge
Service Fee – transfers to cash pick-up recipients in the Philippines	AUD \$1.99	We will charge you a service fee of AUD \$1.99 when you send to a cash pick-up recipient in the Philippines
Service Fee – transfers to recipients in Pakistan	AUD \$4.00 (for transfers below AUD \$300 only)	We will charge you a service fee of AUD \$4.00 when you send to a recipient in Pakistan and the transfer amount is below AUD \$300. No service fee will be charged on your transaction when you send AUD \$300 or more to recipients in Pakistan.
Margin	Variable	There will be a difference between the exchange rate at which we buy foreign currency and the exchange rate provided to you, which will be retained by us as the margin.

6 General Information

6.1 Privacy

By registering to receive our Service and accepting our [User Agreement](#), you agree to Taptap Send collecting, using and disclosing any of your personal information in accordance with our [Privacy Policy](#).

Our Privacy Policy contains information about, among other things:

- how we collect, store, use, share and process your personal data when you use the App; and
- the rights you have over your personal data.

6.2 Anti-money laundering

To comply with anti-money laundering and counter-terrorism financing (“AML”) requirements and global sanctions, we carry out customer due diligence and screening with a view to detecting, deterring and disrupting money laundering, terrorism financing and other serious financial crimes. We are required to report suspicious transactions to the relevant government agencies in Australia and overseas. We may confirm information when you use our Services. This may include when you register for a Taptap Send Account and/or periodically on an ongoing basis.



6.3 Tax

There may be tax implications where you use our Service to make transactions.

You are responsible for any taxes that may arise from the use of the Service.

The specific taxation implications of your transactions will depend on your own circumstances. You should consult a professional tax adviser for advice on the tax implications applicable to you.

6.4 Dispute resolution

For information about our complaints handling and dispute resolution procedures, please see refer to section 7 'Complaints and Disputes' in **Part A: Financial Services Guide**.



7 Definitions and interpretation

The meanings of the terms used in this document are set out below.

Term	Meaning
App	the Taptap Send mobile application.
AFSL	Australian Financial Services Licence.
AML	Anti-Money Laundering.
Destination Country	the country in which the recipient receives money or Digital Content through the Services.
Digital Content	data that is produced and supplied in digital form, including mobile data and/or airtime, or similar online vouchers.
FSG	the financial services guide set out in Part A of this document.
Payment Instruction	a specific instruction from you requesting us to effect a transfer of money through the Services.
PDS	the product disclosure statement set out in Part B of this document.
Services	<p>the services provided by Taptap Send which allow you to:</p> <ul style="list-style-type: none">• send money to your chosen recipients; and• purchase Digital Content from us to send it to your chosen recipients, <p>as described in paragraph 2.1.</p>
Service Provider	a local bank, mobile network operator, or other third party service provider in a Destination Country which provides an account, cash pick-up, cash delivery, mobile wallet or similar services to a Recipient or an account for Digital Content.
Taptap Send	Taptap Send Australia Pty Ltd.