Financial Services Guide (FSG)

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Purpose of this FSG

This Financial Services Guide has been prepared to help you decide whether to use the financial services provided by Arrivee AU Pty Ltd, trading as Arrivee ("Arrivee", "we", "us" or "our").

This FSG contains information about:

1. who we are and how you can contact us;
2. documents you may receive;
3. the financial products and services we provide;
4. the factual information and general advice we provide;
5. how you may instruct us;
6. who we act for;
7. our remuneration, commissions and referral benefits;
8. conflicts of interest and our relationships with others;
9. our compensation arrangements; and
10. our complaints-handling process.

Where required, we will provide retail clients with a Product Disclosure Statement before they acquire a financial product. The PDS explains the product's features, benefits, risks, fees and costs.

ARRIVEE provides factual information and general financial product advice only. We do not provide personal financial advice and do not take into account your objectives, financial situation or needs. You should read the applicable PDS and consider obtaining independent financial, legal and taxation advice before acquiring a product.

1. Who we are and how you can contact us

ARRIVEE is a non-bank financial services provider regulated by the Australian Securities and Investments Commission as an Australian Financial Services Licensee.

We provide international payment, electronic funds-transfer and foreign-exchange services.

ARRIVEE is enrolled with the Australian Transaction Reports and Analysis Centre as a reporting entity and registered as an independent remittance dealer on AUSTRAC's Remittance Sector Register.

You can contact us at:

Address:
Arrivee AU Pty Ltd
Level 5, 37 York Street
Sydney NSW 2000

Telephone: +61 426 666 662
Email: info@arrivee.com.au
Website: www.arrivee.com.au

2. Other documents you may receive

Where required by law, we will provide retail clients with the applicable PDS before they acquire a financial product.

The PDS contains information about the product's features, benefits, risks, fees and costs and should be read together with this FSG and the Client Agreement.

ARRIVEE's Target Market Determination describes the class of retail clients for whom the relevant retail products are likely to be consistent with their likely objectives, financial situation and needs. It also describes the conditions applying to the distribution of those products.

Because ARRIVEE does not provide personal financial advice, we do not provide Statements of Advice.

We may provide this FSG, a PDS and other communications in print or electronically, including through our website or by email. You may request a free paper or electronic copy by contacting us.

The current FSG, PDS and Target Market Determination are available free of charge at www.arrivee.com.au.

3. Financial products and services we provide

Under our AFSL, ARRIVEE is authorised to:

- provide general financial product advice to retail and wholesale clients and deal in non-cash payment products and foreign-exchange contracts for hedging purposes; and
- make a market for retail and wholesale clients in foreign-exchange contracts for hedging purposes.

ARRIVEE provides the following products to retail and wholesale clients:

- a Non-Cash Payment Facility;
- FX Spot Contracts, including Value Today and Value Tomorrow; and
- FX Forward Contracts.

ARRIVEE offers Vanilla Options to wholesale clients only.

A Vanilla Option gives the buyer the right, but not the obligation, to buy or sell a currency at an agreed exchange rate on an agreed date. Further information about these products is contained in our PDS.

ARRIVEE does not permit clients to use FX Forward Contracts or Vanilla Options to speculate on exchange-rate movements. These products are offered for hedging an identifiable foreign-currency exposure.

4. Advice we provide

We may provide factual information and general financial product advice concerning our products and services.

General advice does not take into account your objectives, financial situation or needs.

Before acting on general advice, you should consider whether the relevant product or service is appropriate for you, having regard to your objectives, financial situation and needs.

You should read the applicable PDS and consider obtaining independent financial, legal and taxation advice before making a decision.

5. How you can instruct us

We accept transaction instructions through:

- the ARRIVEE online application or trading platform;
- telephone; and
- writing, including email where agreed.

Telephone calls may be recorded.

The Client Agreement explains when an instruction is accepted, when a transaction becomes binding and the circumstances in which ARRIVEE may refuse, delay, cancel or request clarification of an instruction.

You are responsible for ensuring that your instructions are complete and accurate and for confirming that ARRIVEE has received them.

6. Who we act for

ARRIVEE acts as principal and issuer when entering into a transaction with you.

This means that ARRIVEE acts on its own behalf and not as your agent, adviser, trustee or representative.

ARRIVEE is your counterparty to each foreign-exchange contract.

7. Remuneration, commissions and referral benefits

7.1 ARRIVEE's remuneration

ARRIVEE earns revenue by incorporating a margin into the exchange rate quoted to you.

Because ARRIVEE acts as principal, the exchange rate offered to you may differ from the wholesale market rate or the rate ARRIVEE obtains from a bank or liquidity provider.

The margin may vary depending on:

- the transaction amount;
- the currencies involved;
- the settlement date or product term;
- market conditions;
- interest-rate differences; and
- ARRIVEE's commercial relationship with you.

The exchange rate and any separately charged fee will be disclosed before you enter into the transaction and recorded in the transaction confirmation.

ARRIVEE may charge a transaction fee of up to AUD50 for a transaction below AUD1,000 or its foreign-currency equivalent. Other fees and third-party costs may apply as described in the PDS.

7.2 Employee remuneration

ARRIVEE’s directors and employees receive remuneration in the form of fees or salaries.

Employees may also receive commissions and performance bonuses calculated as a percentage of the FX margin earned by ARRIVEE on transactions attributed to them.

An employee may receive up to 50% of the FX margin attributable to those transactions. The applicable percentage may vary between employees.

These arrangements create a potential conflict because an employee may benefit financially when a client enters into a transaction. ARRIVEE manages this conflict through its supervision, compliance, remuneration and conflicts-management arrangements.

7.3 Referral benefits

ARRIVEE may pay a financial or non-financial benefit to a person who refers a client to ARRIVEE.

ARRIVEE may also receive a financial or non-financial benefit when it refers a client to another service provider.

Referral benefits are negotiated separately for each arrangement and are not calculated using a standard rate or formula.

A referral benefit does not increase or otherwise affect the exchange rate, margin or fee charged to the client.

Where required by law, ARRIVEE will disclose the nature and amount of a material referral benefit, or its method of calculation, before providing the relevant financial service.

You may request particulars of any commission or referral benefit within a reasonable time after receiving this FSG and before the relevant financial service is provided.

8. Conflicts of interest and relationships with others

ARRIVEE acts as principal and earns revenue through the margin incorporated into the exchange rate quoted to you. This creates a potential conflict because the quoted rate affects the revenue ARRIVEE earns.

Employees may receive commissions or performance bonuses connected with the FX margin earned from transactions attributed to them.

ARRIVEE may also pay or receive separately negotiated referral benefits.

ARRIVEE does not have any related bodies corporate, associates or related product issuers that could reasonably be expected to influence the financial services described in this FSG.

ARRIVEE uses banks and liquidity providers to facilitate transactions and may hedge or otherwise manage its exposure through those providers. ARRIVEE is not required to hedge every transaction.

We maintain arrangements designed to identify, prevent or avoid, manage and disclose conflicts of interest in accordance with applicable law.

9. Compensation arrangements

ARRIVEE maintains professional indemnity insurance as its compensation arrangement for retail clients.

The insurance complies with section 912B of the Corporations Act 2001 and regulation 7.6.02AA of the Corporations Regulations 2001.

The insurance is designed to cover claims relating to the conduct of ARRIVEE and its current and former employees, where the relevant conduct occurred while they worked for ARRIVEE.

Cover remains subject to the terms, conditions, limits and exclusions of the insurance policy.

10. Complaints handling

If you have a complaint about our products or services, please contact us. Making a complaint is free.

Complaints Officer
Arrivee AU Pty Ltd
Level 5, 37 York Street
Sydney NSW 2000

Telephone: +61 426 666 662
Email: info@arrivee.com.au

We will acknowledge your complaint promptly and investigate it fairly.

We will generally provide you with a written response, including our decision and reasons, within 30 calendar days after receiving your complaint. If we cannot provide a response within the applicable period because an exception permitted by law applies, we will explain the reason for the delay and inform you of your right to complain to the Australian Financial Complaints Authority.

If you are dissatisfied with our response, or we do not respond within the required timeframe, you may complain to AFCA. AFCA provides a fair and independent financial-services complaint-resolution service that is free to consumers.

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Time limits may apply to complaints lodged with AFCA. You should contact AFCA or consult its website promptly to determine whether a time limit applies.