



# Financial services guide

**Issued by Hay Limited**

ABN 34 629 037 403

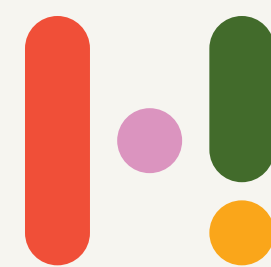
Australian financial services licence AFSL no. 515459

Hay® is a registered trade mark

**Issue Date: 17.06.25 V7.0**

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## 01 About

Hay is the issuer of a reloadable Visa prepaid or debit card whereby users can load value onto the card to make payments wherever Visa prepaid and debit cards are accepted (**Hay Card**).

The Hay Card is linked to a digital account (which is not a bank account) which can be accessed via the Hay App (**Hay Account**).

As an Australian Financial Services Licence holder, Hay is required to hold customer funds with approved Australian Authorised Deposit-taking Institution (ADI).

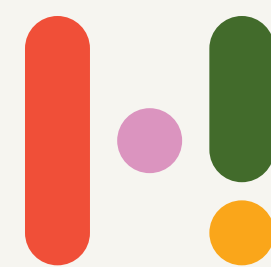
It is important for you to know that Hay is not a bank and our prepaid and debit cards are not protected under the financial claims scheme.

## 02 Important information

This Financial Services Guide (**FSG**) has been prepared by Hay. It is designed to assist you make an informed decision about whether to use our financial services. It contains important information about:

- the financial services we provide and documents you may receive from us;
- fees and other benefits we may receive for providing the financial services to you; and
- how you can make a complaint to us and how we will deal with your complaint.





## 03 Documents you may receive

You will receive this document at the time we think that we may provide you with a financial service.

You will also be provided with our product disclosure statement (PDS) before you sign up to our product(s). The PDS will provide you with information about the product, it's features, benefits, risks, costs and other relevant information, available at [hellohay.co/pds](https://hellohay.co/pds).

Our product(s) are governed by General Terms which are available at [hellohay.co/terms](https://hellohay.co/terms) and our Privacy Policy which is available at [hellohay.co/privacy](https://hellohay.co/privacy).

You should read the General Terms and Privacy Policy before you decide to obtain our product(s).

## 04 Financial services we can provide

Hay is authorised to provide general advice about and deal in non-cash payment products.

Hay is the issuer of its own products.

## 05 How you can provide instruction to us

You can contact us by:

- Using the 'Chat' feature within the Hay Mobile Application; or
- Emailing [support@hellohay.co](mailto:support@hellohay.co)







## 06 What commissions, fees or other benefits are received?

Hay does not receive any commissions from any party in relation to issuing the customer with a non cash payment product. Hay charges fees for providing the services to the customer and Hay's clients. The fees charged to the cardholder are set out in section 5 of the PDS. [hellohay.co/fees](https://hellohay.co/fees).

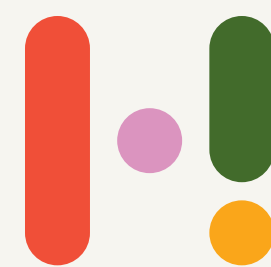
## 07 Associations and relationships

Hay does not have any associations/relationships which could influence the financial services provided.

## 08 Disputing a transaction

We encourage you to review your transaction history regularly. Where your Card is used for Unauthorised Transactions, we will seek to reverse the transaction if we can under the Visa Scheme Rules (Chargeback). Your ability to dispute a transaction or reverse an Unauthorised Transaction may be lost if you do not notify us immediately (see Chargeback and Disputed Transaction in section 2 of the Card and account terms and conditions [hellohay.co/terms](https://hellohay.co/terms)). It is your responsibility to regularly review your online transaction history to identify Unauthorised Transactions. Under these Terms and Conditions, we may not be responsible for any loss to you if you do not dispute an Unauthorised Transaction within 45 days of the transaction date.





## 09 Feedback and resolving problems and complaints

When you provide feedback, Hay has the opportunity to improve services to you. If you have a query or a Complaint about the Card or the Account, you should initially direct the query to Hay at [complaints@hellohay.co](mailto:complaints@hellohay.co).

Hay can be contacted via:

- In Hay App chat, found under Help menu
- Phone: 1800 080 081
- Email: [complaints@hellohay.co](mailto:complaints@hellohay.co)
- Mail: Hay, P.O. Box 772, Surry Hills, NSW 2010

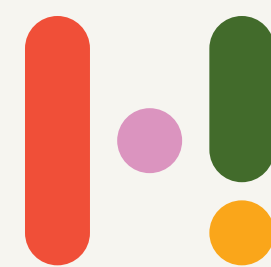
Hay will commit to taking the following steps:

- keep a record of your complaint;
- acknowledge your complaint within 1 business day;
- respond within 30 calendar days.

If we can't complete our investigation within 30 calendar days, we'll let you know why.

If we are unable to resolve the matter to your satisfaction, you may refer the complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. It's important you raise your concerns with us first before going to AFCA, as AFCA will generally





encourage this before they will investigate. AFCA's details are:

## **Australian Financial Complaints Authority**

Website: [afca.org.au](https://afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

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

## **10 Compensation arrangements**

We hold professional indemnity insurance, which covers the financial services we are authorised to provide to you. This professional indemnity insurance satisfies the requirements of section 912B of the Corporations Act 2001 (Cth).

## **11 Privacy**

### **Privacy Statement**

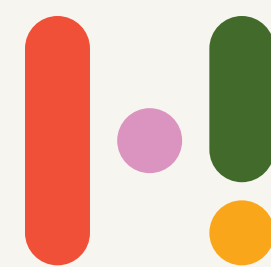
We are committed to complying with the Privacy Act 1988 and its accompanying Australian Privacy Principles.

Our Privacy Statement can be found at [hellohay.co/privacy](https://hellohay.co/privacy), or you can request a copy of the Statement at any time, and we will email or mail a copy to you.

The Privacy Statement sets out the details about how we manage your personal information, including how and why we collect that information,







when we might need to disclose and use that information, and how we stored and handle your information.

Hay and its related body corporates (we, us, our) collect your personal information to provide you with products and services and to provide assistance and support to you.

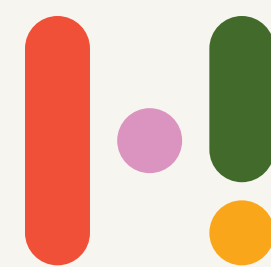
We may share your personal information with members of our Group of companies (including members of our group outside Australia), our Business Partners (who help us provide our products and services to you), and all of them may share your personal information with us.

The Privacy Statement sets out:

- why we collect your personal information
- the consequences if you don't provide your personal information to us
- the other parties we need to disclose your personal information to and why, including when that information is disclosed outside of Australia
- how how to access your information and ask for correction of your personal information;
- and how to make a complaint if you believe we have breached our obligations in respect of your personal information and how we will deal with such a complaint.







The Statement also provides details about our procedures and processes to protect your information, including technology and operational activities we use to secure that information.

If you have any questions or need to speak to us about how your information is handled or about our Privacy Statement, you can contact us at:

- Email: [privacy@hellohay.co](mailto:privacy@hellohay.co)
- Phone: 1800 080 081
- Mail: Hay, P.O. Box 772, Surry Hills, NSW 2010

## 12 How to contact Hay

You can contact us via:

- In Hay App chat, found under Help menu
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