

# Product Disclosure Statement: Crypto.com Digital Asset Services

FORIS DAX AU PTY LTD

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## 1. About this PDS & Issuer Information

### 1.1 Issuer & Licensing Capacity

This Product Disclosure Statement (PDS) is prepared and issued by **FORIS DAX AU PTY LTD** (ACN 640 692 735) (**Crypto.com, we, our or us**) as a Corporate Authorised Representative under Australian Financial Services Licences (AFSLs) held by our related bodies corporate:

- **FORIS CAPITAL AU PTY LTD** (ACN 644 687 565) (AFSL No. 533278) (**Foris Capital**), authorising us to provide general financial product advice, deal in financial products, and make a market in financial products; and
- **FORIS GFS AUSTRALIA PTY LTD** (ACN 150 651 004) (AFSL No. 467462) (**Foris GFS**), authorising us to provide general financial product advice and deal in non-cash payment products in connection with transaction settlement.

### 1.2 General Advice Warning & Related Documents

This PDS assists customers in deciding whether to acquire or trade supported digital assets through **Crypto.com**. The information in this PDS is general financial product advice only and has been prepared without taking into account your personal objectives, financial situation, or needs. Before acting on any advice in this PDS, you should consider its appropriateness having regard to your personal circumstances and seek independent professional advice.

Before using Crypto.com, you should read:

- This **PDS**, including the attached Asset Schedules;
- The **Target Market Determination (TMD)**;
- The **Financial Services Guide (FSG)**; and
- The **Crypto.com App Terms and Conditions** (the **Terms**).

### 1.3 Changes to this PDS

Information in this PDS is subject to change. Non-materially adverse updates will be published on the Crypto.com website or mobile application (**Crypto.com App**). A free electronic copy of the current PDS, any Supplementary PDS, or updated information is available by emailing [contact@crypto.com](mailto:contact@crypto.com). Materially adverse changes will be communicated via a Supplementary PDS or replacement PDS.

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## 2. Product Overview (Crypto.com)

### 2.1 How the Service Operates

Crypto.com's digital asset services is the regulated financial service through which eligible customers in Australia buy, sell, and exchange supported digital assets that constitute financial products on an unleveraged basis under AFSL authorisations:

- **Principal Execution:** Crypto.com acts as principal and counterparty to every trade. We do not act as an agent or broker for you.
- **Continuous Quoted Pricing:** Crypto.com streams real-time executable bid and ask quotes in the App. Quoted prices are displayed for confirmation prior to order execution.
- **Instant Settlement:** Orders settle against supported fiat currency or digital asset balances in your Crypto.com App account.
- **Unleveraged Structure:** Trading is conducted on an unleveraged, spot basis. No margin, credit, or financial leverage is offered. Customers cannot lose more than the funds committed to an order.

### 2.2 Supported Digital Assets

Crypto.com evaluates and approves digital assets for trading through Crypto.com in accordance with its internal token assessment and governance framework. Supported digital assets that constitute financial products are detailed in the attached **Asset Schedules** (specifically **Schedule 1**).

Crypto.com may add, suspend, or discontinue support for specific digital assets based on periodic reviews, liquidity, issuer developments, or regulatory requirements.

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## 3. Significant Risks

Trading digital assets involves substantial risk. Customers should consider the general risks below alongside the asset-specific risks in **Schedule 1**.

### 3.1 Counterparty Risk (Crypto.com)

Crypto.com acts as principal to your trades. You are exposed to the financial and operational standing of Crypto.com. Insolvency or operational failure by Crypto.com could result in trading delays, order cancellations, or settlement losses. Crypto.com is not a bank deposit and digital assets held or acquired through the service are not protected by the Australian Government Financial Claims Scheme (FCS).

### 3.2 System Availability & Technology Risk

Crypto.com relies on mobile, software, and telecommunications infrastructure. The service may experience temporary downtime or delays due to maintenance, software bugs, cyber incidents, or network failures, preventing timely trade execution.

### 3.3 Quoted Spread & Market Risk

Executable quotes are valid for a limited confirmation window and refresh upon expiry. Spreads between bid and ask prices may widen during periods of high volatility or reduced market liquidity.

### 3.4 Regulatory & Legal Risk

Changes to Australian financial services regulation, ASIC guidance, or legislation may alter the regulatory classification of supported digital assets or require Crypto.com to suspend or cease supporting specific assets on short notice.

### 3.5 Security & Device Risk

Customers are responsible for securing their mobile devices, credentials, and two-factor authentication (2FA). Unauthorised access resulting from device compromise, malware, or phishing could lead to unauthorised transactions.

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## 4. Fees and Costs

Crypto.com does not charge fees for use of the digital asset services.

Further information on the fees and charges relating to Crypto.com's various services are available on the Crypto.com App and may be viewed at any time following registration on the Crypto.com App and may be amended by Crypto.com from time to time. You should read the important information about such fees before making a decision.

The material relating to the fees and costs may change between the time when you read this PDS and the day when you acquire the product.

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## 5. Suspension and Termination

Crypto.com may suspend, restrict, or terminate access to the digital asset services immediately where:

1. Required by law, court order, or regulatory directive from ASIC, AUSTRAC, or another authority;
  2. Suspected fraudulent, illegal, or unauthorised activity occurs;
  3. You breach the Terms or this PDS;
  4. Continued access would breach Crypto.com's licensing or legal obligations; or
  5. An underlying digital asset is delisted or suffers material technical, issuer, or market failure.
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## 6. Complaints & Dispute Resolution

### 6.1 Internal Dispute Resolution (IDR)

If you have an enquiry, feedback, or complaint regarding Crypto.com, please contact:

- **Contact:** Please contact us via live Crypto.com in-app chat or at <https://chat.crypto.com/>
- **Postal Address:** FORIS DAX AU PTY LTD, Tricor Services (Australia) Pty Ltd, Suite 1101, Level 11, 68 York Street, Sydney, NSW 2000, Australia.

We will acknowledge receipt of your complaint within **one business day** and provide a final written response within **30 calendar days** of receiving the complaint.

## 6.2 External Dispute Resolution (EDR)

If your complaint is not resolved within 30 calendar days, and we have not provided a Delay Notification, or you are dissatisfied with the outcome, you may lodge a complaint with the **Australian Financial Complaints Authority (AFCA)**:

- **Scheme:** Australian Financial Complaints Authority
  - **Postal Address:** GPO Box 3, Melbourne VIC 3001, Australia
  - **Telephone:** 1800 931 678
  - **Email:** [info@afca.org.au](mailto:info@afca.org.au)
  - **Website:** [[www.afca.org.au](http://www.afca.org.au)](<https://www.afca.org.au>)
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## 7. General Information (Privacy & Terms)

- **Privacy:** Personal information is collected, stored, and processed in accordance with the *Privacy Act 1988* (Cth) and Australian Privacy Principles. Our Privacy Policy is available on our website ([Australia & New Zealand Privacy Notice](#))
  - **Terms and Conditions:** Use of Crypto.com is governed by the Terms, which are incorporated by reference into this PDS. In the event of inconsistency concerning the financial services authorised under AFSL 533278 or AFSL 467462, this PDS prevails.
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## Schedule 1: Supported Asset Specification & Specific Risks — Tether USD (USDT)

This Schedule 1 forms part of the PDS for Crypto.com and sets out the specific features and inherent risks associated with **Tether USD (USDT)**.

### 1. Asset Overview & Role

USDT is a fiat-referenced settlement asset (stablecoin) issued by Tether Limited (British Virgin Islands) and engineered to maintain a 1:1 nominal peg to the United States Dollar (\$1.00 USD). It is not legal tender and not an Australian currency. Within Crypto.com, USDT serves as a liquid medium of exchange, transaction settlement currency, and USD price-reference buffer between cryptocurrency trades.

### 2. Specific Inherent Risks

- **Third-Party Issuer & Reserve Backing Risk:** USDT is issued by Tether Limited, an independent offshore commercial entity not supervised by ASIC or APRA. Crypto.com does not issue, manage, or back USDT. Value and redemption depend entirely on the solvency, reserve sufficiency, and redemption policies of Tether Limited. Reserves are reported via periodic attestations rather than full statutory financial audits.
- **Peg Divergence (De-Pegging Risk):** USDT trades on open secondary markets where prices may diverge from \$1.00 USD during market volatility, liquidity dislocation, or banking disruptions. Crypto.com quotes prices reflecting market conditions, does not guarantee the peg, and is not liable for de-pegging losses.
- **Blockchain & Smart Contract Risk:** USDT transactions rely on public blockchain networks and smart contracts that may contain software bugs, experience network congestion, or suffer delays due to chain reorganisations.
- **Stablecoin Regulatory Risk:** Domestic and international regulatory reforms may introduce new restrictions, reserve mandates, or prohibitions requiring Crypto.com to modify, suspend, or delist USDT on short notice.

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## Corporate Directory

### **FORIS DAX AU PTY LTD** (Corporate Authorised Representative)

Tricor Services (Australia) Pty Ltd, Suite 1101, Level 11, 68 York Street, Sydney, NSW 2000, Australia

Contact: Please contact us via live Crypto.com in-app chat or at <https://chat.crypto.com/>

### **FORIS CAPITAL AU PTY LTD** (AFSL 533278)

Tricor Services (Australia) Pty Ltd, Suite 1101, Level 11, 68 York Street, Sydney, NSW 2000, Australia

Contact: Please contact us via live Crypto.com in-app chat or at <https://chat.crypto.com/>

### **FORIS GFS AUSTRALIA PTY LTD** (AFSL 467462)

Tricor Services (Australia) Pty Ltd, Suite 1101, Level 11, 68 York Street, Sydney, NSW 2000, Australia

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