

Financial Services Guide

FORIS DAX AU PTY LTD

Financial services relating to Crypto.com Pay

Date: 2021 April 26

This Financial Services Guide (**FSG**) is provided by FORIS DAX AU PTY LTD (ACN 640 692 735) (**Crypto.com, we, our or us**) to you in relation to our activities (if any) which involve the provision of financial services as defined in the Corporations Act 2001 (Cth) (**Corporations Act**).

This FSG describes our services to assist you to decide whether to use them. It describes how we are remunerated, compensation arrangements, and how we handle any complaints you may have.

1. Our Services

We are an authorised representative (AR No. 001286462) of FORIS GFS AUSTRALIA PTY LTD (AFSL No. 467462) (**Foris**), which has authorised the distribution of this FSG. Foris has authorised us to provide certain financial services in connection with Crypto.com Pay, a non-cash payment facility issued by us (**Crypto.com Pay**). We offer Crypto.com Pay in Australia enabling customers to make payments to qualifying merchants both in Australia and overseas. Qualifying merchants are merchants who we determine, in our sole discretion to be able to be paid through Crypto.com Pay.

Foris is authorised, and has authorised us, to provide general financial product advice and deal in a financial product under its Australian financial services (**AFS**) licence in respect of:

- (a) deposit and payment products including non-cash payment products;

Any financial product advice we provide will be general in nature and will not take into account your objectives, financial situation or needs. Because of this, before acting on any advice, you should consider its appropriateness having regard to your own circumstances,

Crypto.com and its related entities are also involved in the operation of a cryptocurrency exchange platform (**Platform**). The operation of the Platform does not itself constitute a financial service and is not covered by this FSG.

We and Foris act on your behalf when we provide the financial services described in this FSG to you.

2. How you can give us instructions

You can give instructions to us about our services by contacting us as described in section 7 below.

3. How we are paid

None of us, our directors, employees or any of their associates charge for providing the financial services described in this FSG and neither do they receive any remuneration, commission or other benefits in respect of, or attributable to, those financial services. Crypto.com employees will receive a salary and may also receive other benefits based on their performance or the performance of Crypto.com.

Crypto.com and Foris are related bodies corporate.

Crypto.com does not receive any remuneration in connection with the distribution of Crypto.com Pay. Additional information about Crypto.com Pay is available at: <https://help.crypto.com/en/collections/1797283-crypto-com-pay-app-faq>.

Crypto.com receives other remuneration in connection with its operation of the Platform. Additional information about the Platform and the fees payable for using the Platform are available at https://app.mona.co/documents/fees_limits.

4. Associations

An affiliate of Foris provides the AUD fiat currency wallet (**Fiat Wallet**) for Platform users in Australia to store AUD funds electronically.

5. Professional Indemnity Insurance

Crypto.com has professional indemnity insurance in place that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001. This covers any financial services provided by us as an authorised representative of Foris.

6. What to do if you have a complaint

If you wish to complain about our services, please contact us as described in section 7. We will acknowledge receipt of your complaint and attempt to resolve it as soon as practicable.

If your complaint relates to our financial product advice covered by this FSG, you may also raise your complaint directly with Foris by calling +61 2 79085798, or via email at contact@crypto.com.

Foris is a member of the Australian Financial Complaints Authority, which is an external dispute resolution scheme. If you are not satisfied with the way we or Foris respond to a complaint you have about our financial product advice, you are entitled to take your complaint to them.

The Australian Financial Complaints Authority is not able to respond to complaints which relate to other services we provide, such as the operation of our Platform. The Platform includes a dedicated mechanism for making complaints, available at contact@crypto.com.

Australian Financial Complaints Authority
GPO Box 3
Melbourne, VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au

7. How you can contact us

Our contact details are as follows:

Tricor Services (Australia) Pty Ltd, Level 3,
1049 Victoria Road,
West Ryde NSW 2114, Australia
Email: contact@crypto.com

Contact details for our authorising AFS licensee are as follows:

FORIS GFS AUSTRALIA PTY LTD
Tricor Services (Australia) Pty Ltd, Level 3,
1049 Victoria Road,
West Ryde NSW 2114, Australia
Email: contact@crypto.com