

FORIS GFS AUSTRALIA PTY LTD Product Disclosure Statement Crypto.com Visa® Prepaid Card Service

Crypto.com Visa® Prepaid Card Services (2022 November 14):

FORIS GFS AUSTRALIA PTY LTD ACN 150 651 004 (**Crypto.com**) offers the Crypto.com Visa® Prepaid Card Services (**Services**) in Australia enabling customers to pay for goods and services at retailers which accept Visa cards and withdraw cash through ATMs which accept Visa cards. Below you will find the Product Disclosure Statement (**PDS**) of the product. Capitalised words in this PDS have the same meaning as those in the Terms and Conditions (**Terms**). The Terms are incorporated in and form part of this PDS.

Crypto.com Visa® Prepaid Card Services

Part A General Information

1. Introduction

1.1 Issuer

This PDS has been prepared by FORIS GFS AUSTRALIA PTY LTD ACN 150 651 004 (**Crypto.com**). Crypto.com holds an Australian Financial Services Licence Number 467462 (**AFSL**) authorising it to issue non-cash payment facilities. If you have any questions or need more information concerning the Services, Crypto.com can be contacted at: contact@crypto.com.

1.2 About this PDS

This document is the PDS for the Services issued by Crypto.com. The PDS for the Services contains important information regarding the Services. This PDS is designed to assist eligible potential users in deciding whether to obtain this product. The PDS does not take into account your individual objectives, financial situation or needs. Any advice in the PDS is general advice only. You should consider the appropriateness of any general advice to your circumstances before acting on it. You should read this PDS carefully and seek independent expert advice before making any further decisions relating to the suitability of this product for you.

1.3 Changes to this PDS

The information in this PDS (including the Terms) is current as of the date stated at the beginning of this document. If we make a change that involves an increase in our fees we will provide you with at least 30 days' prior notice of the change. For any other change that is materially adverse to you, we will provide electronic notice before the change or as soon as practicable after. In addition, where a change is made to information in this PDS that is not materially adverse to you the updated information will be made available at: <https://crypto.com/au/cards>.

At any time, a physical copy of the PDS that is current at that time (including the Terms) can be obtained free of charge by emailing contact@crypto.com.

2. The Product

2.1 Overview of the Services

This PDS relates solely to the Services, which include the following:

(a) fiat currency stored value account held by Crypto.com which allows you to store available types of fiat currency with Crypto.com;

(b) usage of the fiat currency held in your Prepaid Card Wallet to (i) purchase goods or services from Merchants; (ii) withdraw cash through ATM; (iii) make a payment to a third party; (iv) load credit or other value to a Prepaid Card; or (v) settle any other transactions that may be effected using the Prepaid Card; and

(c) a funds transfer service under which you may transfer any fiat currency in your Prepaid Card Wallet to the Prepaid Card Wallet of another Prepaid Card Holder.

Use of the Services is governed by Crypto.com's Terms.

2.2 Benefits

The Services enable you to store and use fiat currency stored in your Prepaid Card Wallet to pay for goods and services at retailers which accept Visa cards, withdraw cash through ATMs which accept Visa cards, and transfer funds to other users of the Services.

3. Significant risks

Some of the risks associated with the product are outlined below. This is a summary of the major risks only and is not intended to be exhaustive. There may be other risks associated with your use of the Services.

(a) Ability to pay payments

By using the Services, you are relying on our ability (and the ability of our related entities, banks and payment providers) to meet various obligations, including making payments you have requested and holding the funds in your Prepaid Card Wallet.

(b) Unavailability of the service

While Crypto.com makes reasonable efforts to ensure availability of the Services, it is possible it may be rendered temporarily unavailable from time to time.

(c) Unauthorised transactions

There is a risk your account may be compromised and subject to an unauthorised transaction or other types of fraudulent activity. You must keep your Card Data (including Security Codes) secure. You may be responsible for any unauthorised transactions or unauthorised use of your login details for the Services. For example, you will be responsible if we can prove on the balance of probability that you contributed to the loss through fraud or by breaching your Card security obligations set out in the Terms. On the other hand, you will be liable for losses arising from an unauthorised Card Transaction if we can prove on the balance of probability that you contributed to the losses by unreasonably delaying reporting the misuse, loss or theft of a Card, or that the security of Security Codes have been breached. For more information please refer to the Terms.

(d) Exchange rate fluctuations

Your transactions may be subject to conversion fluctuations. If your transaction involves a conversion it will be completed at a retail exchange rate at the time you initiate the transaction, determined by Crypto.com based on the exchange rate at which Crypto.com is able to obtain the relevant currencies.

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4. Fees

The use of the Services may be subject to certain fees imposed by Crypto.com and/or Visa.

Further information on the fees and limits relating to the Services are available on the Crypto.com App which may be viewed at any time following registration on the Crypto.com App and set out in Appendix 1 of this PDS, and may be amended by Crypto.com from time to time. You should read the important information about such fees and limits before making a decision.

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

5. Termination and suspension

Crypto.com can terminate or suspend the use of the Services at any time on immediate notice in circumstances where it is reasonable for us to do so. For example, it may be reasonable for us to do so:

- for some breaches of the Terms or any other applicable terms, including the App Terms;
- for the purposes of complying with Applicable Laws;
- where we suspect that a transaction effected by you is suspicious or potentially connected to any unlawful activities;
- to remedy the effects of any defect in or compromise to any information system upon which we rely on;
- as may be informed by our internal risk monitoring policy and the profile of spending reasonably anticipated for the type of consumer group you belong to; or
- we reasonably consider that any Card Transaction has been executed based on an aberrant value.

For more information on termination and suspension, refer to the Terms available on our website.

6. Problems or disputes

If you have any questions, problems or disputes please contact us. When you provide feedback to us, we have the opportunity to improve our services to you. You can contact Crypto.com at: contact@cardsupport247.com or +61 2 7908 5798. Our Terms detail additional procedures regarding disputes. Crypto.com will aim to resolve your query as soon as possible and at least within 30 days. If we are unable to resolve your complaint within 30 days or you are dissatisfied with how your complaint was handled or its outcome, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution scheme covering applicable Australian customers. AFCA can be contacted at: (tel) +61 1800 931 678 or (mail) Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001.

7. Privacy and confidentiality

Crypto.com may collect personal information about you in the course of providing the Services to you. Crypto.com has adopted a Privacy Notice which provides information about how Crypto.com collects, hold and use any information you provide. A copy of our Privacy Policy is available at: https://crypto.com/privacy/australia_ForisGFS.

8. Terms and Conditions

Use of the Services is governed by Crypto.com's Terms. You should read the Terms before making a decision. The Terms are available at http://crypto.com/document/au_card.

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Appendix 1

Fees

Physical Card Issuance:

Card Tier	(AUD)
Midnight Blue	\$5.99

Reissue Card:

Card Tier	(AUD)
Midnight Blue	\$10
Ruby Steel	\$70
Royal Indigo	\$70
Jade Green	\$70
Icy White	\$70
Rose Gold	\$70
Obsidian	\$70

Close Account:

Card Tier	(AUD)
Midnight Blue	\$10
Ruby Steel	\$70
Royal Indigo	\$70
Jade Green	\$70
Icy White	\$70
Rose Gold	\$70
Obsidian	\$70

Foreign Transactions:

Card Tier	(AUD)
Midnight Blue	3%
Ruby Steel	3%
Royal Indigo	3%
Jade Green	3%

Limits

Free Monthly ATM Limit:

Card Tier	(AUD)
Midnight Blue	\$200
Ruby Steel	\$400
Royal Indigo	\$800
Jade Green	\$800
Icy White	\$1,000
Rose Gold	\$1,000
Obsidian	\$1,000

ATM Withdrawal Limit (AUD):

Day	Month	Year
\$2,000	\$10,000	\$75,000

ATM Withdrawal Frequency:

Day	Month	Year
3	30	360

Fees (AUD)

Inactivity (12 Months)	\$5
ATM Withdrawal (after Monthly Free Limit)	2%
Debit/Credit Card Top-Up	Debit – 1% Credit – 2%
Apple Pay Top-Up	2%

Aggregated Top-up Limit (AUD):

Day	Month	Year
\$30,000	\$30,000	\$300,000

Aggregated Top-up Limit with Debit/Credit Card (AUD):

Day	Month	Year
\$30,000	\$30,000	\$300,000

Card Max Balance (AUD):

\$30,000

Fiat to Card Transfer Limit (AUD):

Day	Month	Year
\$30,000	\$30,000	\$300,000

Crypto to Card Transfer Limit (AUD):

Day	Month	Year
\$30,000	\$30,000	\$300,000

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Overall Transaction Limit (including ATM transactions) (AUD):

Day	Month	Year
\$30,000	\$30,000	\$300,000

Minimum Top-up Limit with Debit/Credit Card:

Card Tier	AUD
Midnight Blue	\$20
Ruby Steel	\$20
Royal Indigo	\$20
Jade Green	\$20
Icy White	\$20
Rose Gold	\$20
Obsidian	\$20

Load Frequency:

Day Limit	Monthly Limit	Yearly Limit
12	140	1680

Card to Card Transfer Limit (AUD):

Tier	Day	Month	Year
Midnight Blue	\$100	\$3000	\$36,000
Ruby Steel	\$7,000	\$7,000	\$70,000
Royal Indigo	\$7,000	\$7,000	\$70,000
Jade Green	\$7,000	\$7,000	\$70,000
Icy White	\$7,000	\$7,000	\$70,000
Rose Gold	\$7,000	\$7,000	\$70,000
Obsidian	\$7,000	\$7,000	\$70,000