Financial Services Guide Spriggy

Dated: 7 September 2026

Rivva Pty. Ltd. (**Spriggy**)
ABN 86 603 542 918, AFSL 513762

www.spriggy.com.au
hello@spriggy.com.au

About this guide

It is important that you read this Financial Services Guide (**FSG**). It contains important information to help you decide whether to use any of the financial services we offer including:

- who we are and how to contact us;
- the services we provide;
- how we are paid and who pays us;
- how we maintain your personal information; and
- how you can access our complaints handling arrangements.

If you would like further information, please ask us.

About Spriggy

Rivva Pty. Ltd. (ABN 86 603 542 918) (**Spriggy**, **we**, **our**, **us**) is the holder of Australian Financial Services Licence, no 513762.

You can give us instructions by using the contact details set out below. We are a fully digital company, and we will communicate with you about the services we provide in digital form (where possible). By asking us to provide financial services to you (including by applying for the financial products issued by our partners through the Spriggy website or app), you agree to receive communications in digital form only.

Contact details

You can contact Spriggy at:

Email:hello@spriggy.com.au

Website: www.spriggy.com.au

Post: 80 Clarence St Sydney NSW 2000

Our services

Spriggy is authorised to:

- provide general financial product advice for:
  - basic deposit products;
  - deposit products other than basic deposit products; and
  - non-cash payment products; and

- deal in a financial product by:
  - issuing, applying for, acquiring, varying or disposing of non-cash payment products;
  - arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of;
    - basic deposit products; and
    - deposit products other than basic deposit products;
  - applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of:
    - basic deposit products;
    - deposit products other than basic deposit products; and
    - non-cash payment products;

to retail and wholesale clients.

Spriggy is responsible for the financial services provided to you under its AFSL.

As we provide general advice, which isn't tailored to your personal circumstances or financial requirements, you should consider whether it's appropriate for you and consider obtaining independent financial advice before making any financial decision.

Product disclosure statements

When we arrange for you to acquire a financial product, you will be given a Product Disclosure Statement (**PDS**) issued by the product issuer, which contains important information regarding the features, benefits, risks and fees applicable to the financial product.

The PDS and Target Market Determination (**TMD**) will help you make an informed decision about the products, so read the relevant PDS, TMD and any other disclosure documents carefully.

You can download a copy of the relevant PDS and TMD issued by the product issuer from www.spriggy.com.au/terms.

Relationship and associations

Spriggy group

Spriggy is part of the Spriggy group, which includes (without limitation) Spriggy Invest Pty Ltd (ABN 21 639 671 926 AR 001319268), Spriggy Schools Pty Ltd (ACN 650 445 819) (**Spriggy Schools**), and Rivva Mobile Pty Ltd (ABN 35 674 423 333) (**Rivva Mobile**).

Spriggy Invest Pty Ltd is a wholly owned subsidiary of Spriggy. Spriggy Invest is an online investment platform enabling investors to open a Kids Account and invest in the Spriggy Growth Portfolio managed portfolio.

Spriggy Invest is not issued by Spriggy and is covered by separate disclosure documents. You can access the Spriggy Invest FSG issued by Betashares Capital Ltd (ABN 78 139 566 868, AFSL 341181) (**Betashares**) at www.spriggy.com.au/terms. Spriggy Invest Pty Ltd has been appointed by Betashares as the distributor of Spriggy Invest and is authorised to provide financial services in relation to Spriggy Invest as an authorised representative of Betashares. Spriggy does not provide any financial services in relation to Spriggy Invest.

Spriggy Schools offers the Spriggy Schools product, applying the relief for non-cash payment facilities provided for in ASIC Corporations (Non-cash Payment Facilities) Instrument 2026/167. You can see more details at www.spriggyschools.com.au.

Rivva Mobile promotes the 'Spriggy Mobile' mobile plans and services. The Spriggy Mobile mobile plans and associated services are offered and provided by Fastter Pty Ltd trading as Spriggy Mobile (ABN 39 667 581 740) and/or its related entities (as applicable). You can see more details at www.spriggy.com.au/mobile.

Product issuers

Spriggy distributes and promotes the Visa Prepaid Card and Parent Wallet products which are issued by Indue Limited ABN 97 087 822 464 AFSL 320204 (**Indue**). Indue is an authorised deposit-taking institution.

Spriggy may distribute or promote other financial products which are issued by other product issuers from time to time. The details of these issuers will be set out in the relevant PDS.

How we're paid

Annual Spriggy Membership Fee

Spriggy charges an annual fee for access to its services, which may include the ability for you to view information about, apply for and/or facilitate the operation of certain financial products issued by our partners.

When you register for Spriggy, you select a plan (**Plan**). Each Plan has its own Annual Spriggy Membership Fee, features, number of permitted children and other parameters available at www.spriggy.com.au/pricing. Your selected Plan, and the Annual Spriggy Membership Fee that applies to it, will be confirmed to you when you register, and before each annual renewal date. You can view your Plan at any time in the Spriggy App.

From time to time Spriggy may also offer promotions in relation to the Annual Spriggy Membership Fee, the details of these will be set out at www.spriggy.com.au/pricing.

Prepaid Visa Card and Parent Wallet

In addition, Spriggy is paid the following fees in connection with the Prepaid Card and Parent Wallet:

Fee	Fee ($AUD)
Cancellation Fee	A Cancellation Fee of up to $10 in certain circumstances where a Parent's or Additional Parent User's Parent Wallet is cancelled.
Prepaid Card Replacement Fee	$10 per replacement Prepaid Card (except where a replacement Prepaid Card is issued upon expiry of a Prepaid Card in accordance with the Product Terms and Conditions).

Indue will pass on a portion of the interest that is earned on the value that is stored on the Parent Wallet and Prepaid Cards from time to time to Spriggy. The amount of interest that Spriggy will receive is calculated as X% of the value stored on the Parent Wallet and Prepaid Cards, where "X" is equal to the official cash rate determined by the Reserve Bank of Australia minus 0.25%. Interest is calculated daily.

Refer to the PDS and Product Terms and Conditions issued by Indue available at www.spriggy.com.au/terms for information in relation to these fees.

Spriggy Invest

Some Plans include access to Spriggy Invest. Spriggy may charge you a tiered subscription fee (**Subscription Fee**) where the balance of a Spriggy Invest account exceeds a balance threshold. The Subscription Fee, including the balance threshold, method of calculation and tiers, is set out in the Invest Subscription Fee Table available in the Spriggy App or at www.spriggy.com.au/terms. This fee is charged by Spriggy in relation to the operation of the Spriggy App and does not relate to any financial services relating to Spriggy Invest. This fee is not charged by Betashares. Fees and costs charged by Betashares can be found in the PDS for Spriggy Invest available at www.spriggy.com.au/terms.

Other products

From time to time, Spriggy may also receive commissions or fees from other product issuers for referral, advice or distribution services Spriggy provides about their products. Where any such arrangements are in place, we will provide you with details. No such arrangements are currently live.

Our representatives

Our staff receive a salary plus superannuation, and may receive bonuses, shares or options in Spriggy and other benefits from time to time.

How we deal with complaints

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, please contact us at complaints@spriggy.com.au.

We'll acknowledge your complaint within 1 working day and aim to resolve your complaint within 30 days.

If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (**AFCA**) (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Australian Financial Complaints Authority

Telephone: 1800 931 678 (free call)

Post: GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

Compensation arrangements

We maintain professional indemnity insurance in connection with the financial products and services we provide, including any claims in relation to the conduct of our former representatives. This professional indemnity insurance satisfies the requirements of section 912B of the Corporations Act 2001 (Cth).

Privacy

We're committed to respecting your privacy. The Privacy Act 1988 (Cth) regulates how we handle your personal information, including how we collect, disclose and secure it.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services. We may also use your information to provide information about other products and services that we think might interest you and to comply with legislative and regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business.

Your personal information may be provided confidentially to external service providers, including auditors, taxation advisers, legal advisers and information technology consultants. It may also be provided to our related companies to assist us with functions relating to managing your account.

Additionally, your personal information will be disclosed if required by law to do so. You have the right not to provide us with any personal information. However, we may not be able to provide the product or services you request.

For more information about how we handle your personal information, how you can access, correct and update your personal information and how we manage privacy related complaints, refer to our Privacy Policy available at www.spriggy.com.au/terms.

If you would like a link to a digital copy, please email us at hello@spriggy.com.au and we will send you a copy free of charge.