



Spriggy Invest Financial Services Guide

Online Investment Platform

Issuer

Betashares Capital Ltd
ABN 78 139 566 868 | AFSL 341181

Distributor

Spriggy Invest Pty Ltd
ABN 21 639 671 926 | AR 001319268

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7 September 2026

IMPORTANT INFORMATION

This FSG is issued by Betashares Capital Limited ABN 78 139 566 868 AFSL 341181 ("Betashares", "we", "our" or "us") and provides you with information about the financial services offered by Betashares in relation to Spriggy Invest, part of the Betashares Invest Fund (ARSN 667 811 627), which is an IDPS-like scheme registered with Australian Securities and Investments Commission (ASIC).

It is designed to help you decide whether to use any of the services provided by us and contains information about remuneration that we and other relevant persons may receive in relation to those services, as well as information about how we deal with complaints relating to our services. Spriggy Invest Pty Ltd ABN 21 639 671 926 ("Spriggy") has been appointed by Betashares as the distributor of Spriggy Invest. Spriggy is a wholly owned subsidiary of Rivva Pty Ltd ABN 86 603 542 918, that operates the Spriggy App.

In this FSG, a reference to the "Spriggy App" means the mobile application, being the electronic interface that Spriggy provides to you to allow you to access services in relation to Spriggy Invest

We provide financial services to retail and wholesale clients in relation to a range of financial products.

This FSG only relates to the financial services offered in connection with Spriggy Invest

Further information on any new financial products or services made available through Spriggy Invest will be available via the Spriggy App.

1.1 THE SERVICES WE PROVIDE

Betashares holds an Australian Financial Services Licence ("AFSL"), AFSL number 341181, under the Corporations Act 2001 (Cth) ("Corporations Act") and is authorised to provide personal and general financial product advice to retail and wholesale clients in relation to interests in managed investment schemes (excluding investor-directed portfolio services ("IDPS") and securities.

General financial product advice does not take into account your particular financial situation, needs or objectives. You should assess your own circumstances and discuss any general advice provided by Betashares with your financial adviser before making an investment decision.

Betashares is authorised to deal in a financial product, in relation to retail and wholesale clients, by:

- issuing, applying for, acquiring, varying or disposing of a financial product in respect of derivatives, foreign exchange contracts, interests in managed investment schemes (limited to own managed investment scheme only) and securities; and
- applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of certain deposit and payment products, derivatives, foreign exchange contracts, debentures, stocks or bonds issued or proposed to be issued by a government, interests in managed investment schemes (excluding IDPS) and securities.

Betashares is also authorised to operate the following kinds of registered managed investment schemes (including the holding of any incidental property) in its capacity as responsible entity:

- schemes that only hold derivatives and financial assets; and
- IDPS-like schemes.

In relation to Spriggy Invest:

- Betashares is the responsible entity of Betashares Invest Fund, which is a managed investment scheme registered with the Australian Securities and Investments Commission ("ASIC").

Betashares is able to provide general financial product advice in relation to interests in managed

investment schemes (excluding IDPS) and securities, deal in certain deposit and payment products, interests in managed investment schemes (excluding IDPS) and securities, and operate the Betashares Invest Fund (being an IDPS-like scheme). Spriggy is authorised under Betashares' AFSL to provide the following financial services in relation to Spriggy Invest;

- General product advice for interests in:
 - the managed investment scheme (excluding IDPS); and
 - Securities
- Deal in a financial product by arranging or applying for financial products on behalf of another person in respect of:
 - Interests in managed investment schemes (excluding IDPS); and
 - Securities

to retail and wholesale clients.

1.2 HOW ARE WE REMUNERATED FOR OUR SERVICES

The fees, commissions, remuneration and other benefits that Betashares receives for providing a financial service to you depends on the service provided to you and the financial product acquired by you, and are detailed below.

As the responsible entity of Betashares Invest, Betashares currently retains interest on each investor's cash balance held in their Betashares Invest Account as a fee and charges an Account Fee for managing and administering the investments held in your Spriggy Invest account. There are no commissions payable to Betashares for any advice or service delivered.

Betashares also acts as responsible entity for managed investment schemes, including exchange traded funds whose units are quoted for trading on the Australian Securities Exchange ("ASX") under the AQUA Rules, and other registered schemes (including unlisted managed funds), that are available, or may become available, through Betashares Invest. Betashares also receives fees for acting in its capacity as responsible entity of those managed investment schemes that are accessible through Betashares Invest, as disclosed in the product disclosure statements for those managed investment schemes.

Betashares staff receive a salary and may receive bonuses and other benefits from time to time. Remuneration is not directly attributable to the investments made by retail clients.

No director, employee or associate of Betashares or any of its related bodies corporate receives any other remuneration or benefits in respect of the financial services provided by Betashares.

Betashares Holdings Pty Limited, a related company, may provide certain services to us in connection with the financial services we provide. To the extent there are costs applicable to these services, such costs are paid by us from our own resources and are not an additional cost to you.

Spriggy may charge other fees and costs in relation to the Spriggy App and your access to Spriggy Invest. Refer to the Spriggy App for more information.

1.3 COMPENSATION ARRANGEMENTS

Betashares maintains professional indemnity insurance in relation to the financial services we provide. These compensation arrangements comply with section 912B of the Corporations Act.

1.4 HOW WE COLLECT AND USE YOUR PERSONAL INFORMATION

Privacy laws regulate, among other matters, the way organisations collect, use, disclose, keep secure and give people access to their personal information.

Betashares is committed to respecting the privacy of your personal information. Betashares' Privacy Policy states how we manage personal information.

Both Betashares and Spriggy may collect personal information in the course of providing our services. Both Betashares' and Spriggys' Privacy Policies are available on the Spriggy App. Some information must be collected for the purposes of compliance with relevant law, such as the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Betashares may:

- disclose personal information to authorities investigating criminal or suspicious activity and to the Australian Transaction Reports and Analysis Centre (AUSTRAC) in connection with anti-money laundering and counter-terrorism financing;
- provide your personal information to service providers for certain related purposes (as described under the Privacy Act 1988 (Cth)), such as account administration and the production and mailing of statements.

We will assume consent to your personal information being used for the purposes mentioned above unless you advise us otherwise.

You may request access to the personal information held about you at any time and ask us to correct this information if it is incomplete, incorrect or out of date.

1.5 HOW WE DEAL WITH COMPLAINTS

If you have a complaint in relation to the operation of Spriggy Invest or the services provided by Spriggy or Betashares, please contact Spriggy Customer Support via in-app chat, or via email to complaints@spriggy.com.au.

A copy of the complaints handling policy can be obtained at no charge by contacting Spriggy.

You may also contact Betashares if you cannot get in contact with Spriggy, or if you are unhappy with the outcome of your complaint. You can contact Betashares at:

complaints@betashares.com.au; or

Customer Support

Betashares Capital Limited

Level 46/180 George Street

Sydney NSW 2000

A copy of the complaints handling policy can be obtained at no charge by contacting Betashares.

To expedite a resolution of the matter, copies of all relevant documentation and other information supporting the complaint should be provided when making the complaint.

We will try to resolve complaints as soon as possible, but in any event, will inform you in writing of our determination regarding the complaint within 30 days of receiving the initial complaint.

In the event you are not satisfied with the outcome of a complaint, you have the right to request we review our decision or refer the matter to an external complaint resolution scheme. Betashares is a member of the Australian Financial Complaints Authority ("AFCA"). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA on:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Certain eligibility requirements apply for AFCA to hear a complaint, as set out in AFCA's complaint resolution scheme rules. AFCA is only available to retail clients.

For any enquiry or complaint relating to an accessible investment (such as an exchange traded product) available through Betashares Invest, please contact us via the contact details above, and we will help to direct your complaint or facilitate a resolution with the issuer of the relevant investment option. Alternatively, you can directly contact the issuer of the relevant investment option, as set out in the applicable disclosure document for the accessible investment.

1.6 HOW YOUR ASSETS ARE HELD THROUGH SPRIGGY INVEST

A custodian has been appointed by Betashares to hold the assets of the Betashares Invest Fund. The custodian may, from time to time, appoint sub-custodians. The custodian has a limited role and has no obligation to monitor whether Betashares is complying with its obligations as responsible entity of the Betashares Invest Fund. As of the date of this FSG, the custodian is:

Citigroup Pty Limited ABN 88 004 325 080, AFSL 238098

Level 23, 2 Park Street, Sydney NSW 2000

In relation to the assets in your Spriggy Invest Account, the custodian will hold those assets on trust for us and we will in turn hold the interest in those assets for you. The role of the custodian is to hold and deal with assets in accordance with directions received from us. The directions we give the custodian will generally be based on instructions that we receive from you. Betashares and any custodian appointed by Betashares, including their sub-custodian, may hold your assets in omnibus accounts pooled together with the assets of other investors. Records are maintained to enable the proper attribution of assets and income to you and each other client.

Where you open a Spriggy Invest Account, a Cash Account will be opened for you. The cash in your Cash Account will be pooled with the cash balance of other investors and held by our custodian (or their nominees) and invested in a bank account with one or more Australian banks or other authorised deposit-taking institutions. By applying for a Spriggy Invest Account, you consent to the use of omnibus accounts by Betashares and any appointed custodian or sub-custodians.

You may make a written request to us for a statement acknowledging the manner in which your investments are held through Spriggy Invest.

This section only applies to Spriggy Invest. For more details on how assets are held in connection with other Betashares products, refer to the relevant disclosure or information document.

1.7 HOW TO PROVIDE US WITH INSTRUCTIONS

Generally, you may give us instructions relating to your Spriggy Invest Account by using the Spriggy App, or using other means by pre-arrangement with us. How you give us instructions will depend on the financial services we provide to you and the arrangements agreed between you and Spriggy (or Betashares, where applicable) when you acquire a financial product issued by us. Details of such arrangements are generally set out in the Spriggy App, PDS or (for instructions relating to other products issued by Betashares) in the applicable disclosure documents for those other products.

1.8 HOW TO CONTACT US

Betashares

Address: Level 46, 180 George Street Sydney NSW 2000

Phone: 1300 487 577 (within Australia)
+61 2 9290 6888 (outside Australia)
9.00am-5.00pm (Sydney time), Monday to Friday

Email: support@betashares.com.au

If you need to contact Spriggy in relation to the Spriggy App, refer to the contact below information:

Spriggy

Address: 80 Clarence St Sydney NSW 2000

Email: hello@spriggy.com.au

Website: www.spriggy.com.au