



Spriggy – Electronic Identity Verification Terms and Conditions

Rivva Pty Ltd ABN 86 603 542 918, AFSL 513762 ("Spriggy") is a third party agent of Indue Limited ABN 97 087 822 464, AFSL 320204 ("Indue"). Indue is the issuer of the Spriggy Prepaid Card and Parent Wallet. Spriggy Invest Pty Ltd ABN 21 639 671 926 ("Spriggy Invest") is an authorised representative (No. 001319268) of Betashares Capital Ltd ABN 78 139 566 868, AFSL 341181 ("Betashares"). Betashares is the responsible entity and issuer of the Spriggy Invest product. In these terms, "we", "us" and "our" refers to Spriggy and/or Spriggy Invest, as the context requires. Spriggy (itself and/or acting on behalf of Indue) and Spriggy Invest (acting on behalf of Betashares) may be required to verify your identity, including as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, the Corporations Act 2001 and associated regulations, prior to offering services to you. We want to make this as fast as possible and where possible will complete this process using electronic tools and external data sources.

Electronic Verification

Spriggy utilises a third-party electronic verification provider, GreenID by GBG, to complete the required identity verification checks on our behalf, including where Spriggy Invest conducts electronic Know Your Customer (eKYC) checks as agent for Betashares. To do this we use information you have provided to us such as name, address and date of birth in conjunction with your identification document details. We may also collect additional information such as occupation, source of wealth and Politically Exposed Person (PEP) status as required by applicable laws and regulations. GreenID passes these personal details to external parties who electronically match them against information held on their databases.

It is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to provide false and misleading information about your identity.

Consents

In agreeing to these terms and conditions you agree that:

- the information you provide is your personal information and you have the authority to provide it to us;
- you consent to Spriggy acting as your intermediary to access personal information about you held by one or more service providers, which may include GreenID by GBG, pursuant to your right to such access pursuant to the Privacy Act 1988 (Cth);
- you consent that the information you provide may be disclosed to one or more service providers, which may include GreenID by GBG, for the purpose of identity verification and can be checked against the external data sources as detailed herein;
- you consent to GreenID by GBG, or such other service providers to whom your personal information has been disclosed, retaining your personal information for the purpose of monitoring and improving their verification services; and
- you expressly consent to the disclosure of the personal information to a credit reporting agency as noted below; and
- where Spriggy Invest Pty Ltd (ABN 21 639 671 926, Authorised Representative No. 001319268) conducts electronic identity verification on behalf of Betashares Capital Ltd (ABN 78 139 566 868, AFSL 341181), you consent to your personal information being shared with Betashares Capital Ltd for the purposes of complying with its obligations under the Corporations Act 2001 (Cth) and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

External Data Sources

Electronic verification involves matching your information against external data sources including publicly available information such as the white pages, the electoral roll and the Australian Government's verification service and credit reporting agencies. We may also access information from other data sources not specifically listed.

Document Verification Service ("DVS")

We may utilise the DVS to confirm your details with the Australian government. The DVS is a national online system that allows organisations to compare an individual's identifying information with a government record. More information about the DVS is available on their website.

Credit reporting agency (not a credit check)

We may provide information to a credit reporting agency and ask the credit reporting agency to provide an assessment of whether the personal information so provided matches (in whole or in part) personal information contained in a credit information file in the possession or control of the credit reporting agency to assist in verifying your identity. This is not a credit check and does not affect your credit rating. We will let you know if the details provided fail to match those held by the agency.

If you do not consent to our conducting the electronic verification of your identity, we may not be able to provide products or services to you and you should not provide us with the information requested. However, we may make available alternative means of verifying identity in certain instances.

Further information about how we collect and handle personal information is available in our Privacy Policy which can be found at www.spriggy.com.au/terms.

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