



TO DO  
LIST:

Sell Bike  
~ \$500

Goescrow for new  
KITCHEN!



GoEscrow provides a digital escrow non-cash payment service. This guide is intended to provide you with material information to assist you in determining whether to use the service or not.

## 1. Introduction

This is our Financial Services Guide (FSG) for Australia.

### 1.1 Purpose of document

The purpose of this document is to tell you about the financial services we provide.

As an Australian Financial Services Representative of an Australian Financial Services Licensee, we are obliged to provide you with this FSG. It is intended that this FSG will provide you with material information to assist you in determining whether to use any of the services we offer. This FSG also contains information about the remuneration we and related persons may receive, how you can access our internal and external dispute resolution procedures if you have a complaint and how to access our privacy policy.

Specifically, this FSG contains information about:

- The financial products and services we provide
- The benefits paid to us and others in connection with our services
- Our dispute resolution processes and how you can access them.

### 1.2 Distribution

This document is for public release via our web site.

## 2. The Issuer

This Financial Services Guide is issued by GoEscrow Pty Ltd (GoEscrow) ABN 30 404 785 790. GoEscrow Pty Ltd are AFS Representative No. 001312536 of authorising licensee Airpay Financial Technologies Pty Ltd of Australian Financial Services Licence (AFSL) No. 526194 who are contactable by [admin@airpayfintech.com](mailto:admin@airpayfintech.com) GoEscrow is a financial services business which can provide you

with general advice on and arrange for you to be issued with deposits and payments products limited to non-cash payment products.

### 3. How You May Contact Us

You may communicate with us via our Web or Mobile Apps, customer dashboards, our social media accounts or other user interfaces. You may also give us instructions via telephone or through email. We cannot accept instructions in person.

If you have any enquiry, complaint, or escalation requirement about our products or the way our platforms operate you may contact our Customer Service Team as follows:

By Email: [csteam@goescrow.com.au](mailto:csteam@goescrow.com.au)

By Phone: 1300 303 240

By mail: Customer Service Manager P.O. Box 141, Kenmore, QLD. 4069 Australia

If you have any enquiry, complaint, or escalation requirement about the way our Customer Service Team handles your communications you may contact our Compliance Manager as follows:

By Email: [complaine@goescrow.com.au](mailto:complaine@goescrow.com.au)

By Phone: 1300 303 240

By mail: Compliance Manager P.O. Box 141, Kenmore, QLD. 4069 Australia

### 4. Other Documents We May Give You

#### 4.1 PDS

We will provide you with a Product Disclosure Statement (PDS) where we arrange for you to be issued with a financial product (or make an offer to arrange). The PDS contains information to help you make an informed de-

cision about whether you wish to acquire the financial product. It includes information about the financial product such as fees payable, risks, benefits and significant characteristics. We recommend that you read and consider the PDS before making any decision about whether to acquire any financial product.

The GoEscrow Product Disclosure Statement may be read here: <https://goescrow.com.au/pds>

### 4.2 Terms Of Using

In order to arrange for you to acquire a financial product, we provide you with our Terms Of Using our service. When you create an account, you must read and agree to the Terms Of Using and when you create or accept a transaction you also agree to our Terms Of Using agreement.

The GoEscrow Terms Of Using Document may be read here: <https://goescrow.com.au/tsandcs>

### 5. Our Financial Service Products

#### 5.1 Our Authority

GoEscrow is authorised by Australian Securities and Investments Commission as AFSR No. 001312536 of AFSL No. 526194 to provide the following financial services (Services) to retail and wholesale clients:

1. provide general financial product advice for the following classes of financial products:
  - a. deposit and payment products limited to non-cash payment products;
2. deal in a financial product by:
  - a. issuing, applying for, acquiring, varying or disposing of deposit and payment products limited to non-cash payment products; and

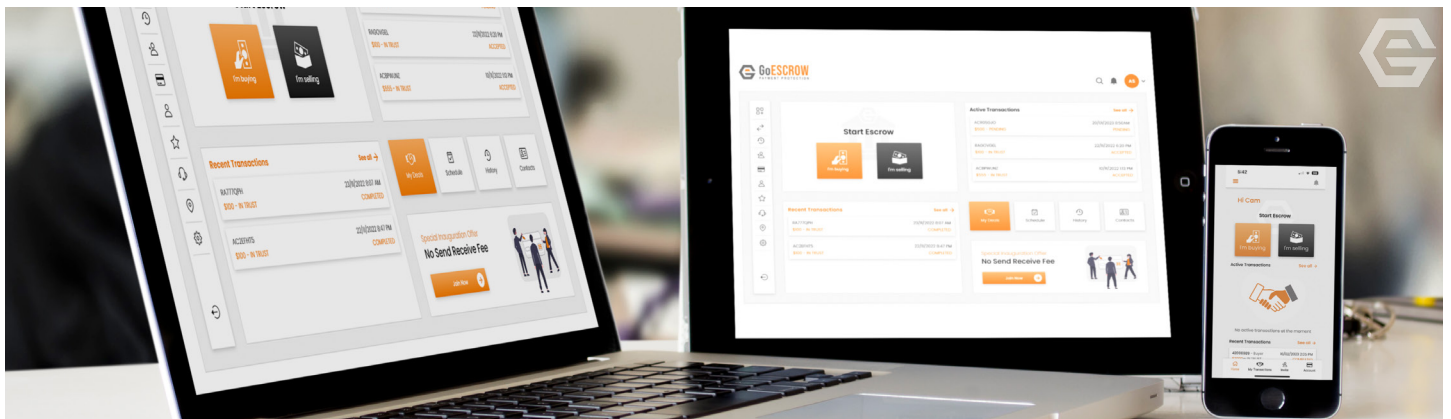
b. applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- i. deposit and payment products limited to non-cash payment products;
- We act on our own behalf when we provide financial services to you.

### 5.2 Our Service

With our authority we operate The Service which is a digital escrow non-cash payment service for end-to-end payments for payers buying and payees selling goods and services where the payment is held in escrow for a time controlled by the payer. Specifically, our service is a financial service escrow payment provision and management facility with technologies and the associated user interaction mechanisms required to function as required by the GoEscrow Terms Of Using Agreement. GoEscrow does not participate in the movement, transfer or supply of any goods or services but rather only manages the associated financial interaction. GoEscrow does not gather or store any information as to what goods/services are transacted other than a user generated transaction description and any user to user notes the parties optionally create. For clarity "Escrow" means the legal and temporary keeping with a third party (GoEscrow) of money for delivery to a given party (the Seller) upon the notice to settle from the originating party (the Buyer). Money held in your GoEscrow Escrow Bank Account does not earn interest for you.

6. The Advice We Give  
We can provide you with gener-



al financial product advice. The general advice we provide does not consider your personal needs and financial circumstances at the time and therefore you will need to consider whether our general advice suits your requirements prior to acting upon it. You should consider whether our products and services are appropriate for your financial circumstances and requirements and consider the PDS we provide.

We will tell you about our own products but are not authorised to give financial product advice. We will never give personal advice which considers your individual objectives, financial situation or needs.

## 7. Fees and Payments

### 7.1 Transaction Fees

We earn revenue by charging a transaction fee for escrow payment management services. We refer to this transaction fee as the GoEscrow Fee.

The GoEscrow Fee is disclosed when a transaction is being established and varies in value depending on the service specifics. The party responsible for payment of the GoEscrow Fee is disclosed when a transaction is being established.

GoEscrow levies the fee at the time a transaction is funded partially or fully. If the parties finalise a transaction, agree to cancel a transaction and reverse funds to the buying party or dispute a transaction the GoEscrow Fee is still levied for the escrow payment management service and is non-refundable.

For more information, please

see section 2.14 of the GoEscrow Terms Of Using document. You may request more information about the GoEscrow Fee rates by contacting our Customer Service Team.

### 7.2 Staff Payments

We pay our staff a salary. We may also offer monetary or non-monetary incentives to our staff for achieving certain performance targets. Monetary incentives may be calculated as a percentage or multiple of their base salary.

### 7.3 Third Party Arrangements

If you are referred to us we may pay the referrer a Referrer Fee as a once off payment, as a trailing commission or both.

You may request more information about Referrer Fees we make as they pertain to your account or a specific transaction or set of transactions by contacting our Customer Service Team. Likewise you may request information about proposed transactions and if any Referrer Fees will be paid by contacting our Customer Service Team.

## 8. Professional Indemnity Insurance

We have in place a professional indemnity insurance policy that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001 covering the financial products and services we provide, including for any claims in relation to the conduct of our current and former employees.

## 9. Our Privacy Policy

We care about personal information and take privacy matters

seriously. We obtain and retain important personal identification and financial information and have a Privacy Policy to outline how we handle these records.

The GoEscrow Privacy Policy may be read here: <https://goescrow.com.au/privacy-policy/>

## 10. Our Complaint Resolution Procedures

We have an internal complaint handling and dispute resolution process in place to resolve any problems you may have, quickly and fairly.

The GoEscrow Customer Complaint Policy may be read here: <https://goescrow.com.au/complainthandling/>

All complaints should be directed to our Customer Service Manager at [csteam@goescrow.com.au](mailto:csteam@goescrow.com.au) or +61 1300 303240, who will seek to resolve your complaint in accordance with our internal procedures.

- In all cases GoEscrow will acknowledge your complaint as soon as it is received.

- Simple complaints should be resolved within 7 days of submission.

- Complaints that require some inquiry may take up to 30 days.

- Complaints that involve significant investigation or referral may take up to 90 days or longer in some cases.

If you are unsatisfied with the Customer Service Manager response you may request an internal review which will take no longer than 28 days. If you are dissatisfied with the outcome of our internal review, you have the

right to complain to the Australian Financial Complaints Authority (AFCA), who may be contacted on 1800 931 678 or via [www.afca.org.au](http://www.afca.org.au). This is a government approved external dispute resolution scheme.



