



## **Financial Services Guide (FSG)**

Issued by Wise Australia Investments Pty Ltd (ACN 659 961 083)

Australian Financial Services licence number 545411

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## 1. Introduction

This Financial Services Guide ("FSG") is issued by Wise Australia Investments Pty Ltd ("WAIP", "we", "our", "us") (ACN 659 961 083). The FSG is to help you decide whether to use any of the services that we provide.

WAIP holds an Australian Financial Services licence ("AFSL") number 545411, issued by the Australian Securities and Investments Commission ("ASIC"). WAIP is a wholly-owned subsidiary of Wise Investments Holdings Ltd, a wholly-owned subsidiary of Wise Financial Holdings, fully owned by Wise PLC ("the Wise Group") that is listed on the London Stock Exchange.

WAIP's legal relationship with our customers is governed by our [Customer Agreement](#), [Privacy Policy](#), [Cookie Policy](#), and [Acceptable Use Policy](#).

## 2. Financial Services Guide ("FSG")

This FSG contains only general information about the services we offer.

Any material provided to you by us, including in this document, will contain factual information or general advice only and does not take into account your particular objectives, financial situation and needs, and a statement of advice will not be provided. Accordingly, you will need to consider the appropriateness of the information having regard to your particular circumstances. You should carefully read all the information that we provide you before using our Services.

You should also read the Product Disclosure Statement (PDS) and Target Market Determination (TMD) for the

- Franklin Government Cash Fund (AUD) - [PDS](#) and [TMD](#)
- Franklin Government Cash Fund (USD) - [PDS](#) and [TMD](#)

The PDS sets out important product information including information about the product issuer, benefits, risks, costs, return, dispute resolution and cooling off, where applicable.

If you have any questions after you have read the FSG and any additional information we provide to you, please contact us. You can contact us on:

Customer Support: +61 1800 549 837

Website: <https://wise.com/help/contact>

Address: Wise Australia Investments Pty Ltd  
%- TMF Corporate Services (Aust) Pty Ltd  
Suite1, Level 11, 66 Goulburn St  
Sydney NSW 2000

We may update and change this FSG, and when we do so we will publish the latest version on our website and online platform and/or email a copy to existing clients.

### 3. The Services we are authorised to provide you

WAIP is licensed to conduct regulated activities under an AFSL issued by ASIC to:

- deal in financial products by:
  - arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:  
  
interests in managed investment schemes excluding investor directed portfolio services; and
  - applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:  
  
interests in managed investment schemes excluding investor directed portfolio services; and
- provide general financial product advice for interests in managed investment schemes, excluding investor directed portfolio services;
- operate custodial or depository services other than investor directed portfolio services

to retail and wholesale clients.

The financial service we can provide to you is the “Wise Assets Interest” service, a custody and nominee service, which allows you to invest in an AUD Government Money Market Fund (MMF) and USD Government MMF managed by a third party<sup>1</sup> using funds held in your Wise Australia Pty Ltd<sup>2</sup> account (“Wise Account”).

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<sup>1</sup> WAIP acts as a distributor which offers an execution only service.

<sup>2</sup> Wise Australia Pty Ltd (“Wise Australia”) (ACN 616 463 855) holds an AFSL (number 513764), which allows Wise Australia to offer non-cash payment products and foreign currency FX contracts. For more information, please refer to the Wise Australia Pty Ltd combined PDS and FSG available at [https://wise.com/australia/fsg\\_pds](https://wise.com/australia/fsg_pds).

## **4. Accessing the Services**

In order to access the Services, you must sign-in to your Wise Account and submit your instructions to WAIP and, if applicable, any additional information needed to use any of the Services. You can access your Wise Account via our [website](#), or iOS or Android application ("Wise app") only.

Before you use our Services, it is important that you understand the risks, fees, costs and benefits of using the Services.

In providing our service, other financial matters may arise, such as those relating to tax. WAIP is not authorised to provide advice relating to such matters. You should seek specific advice from the appropriate professionals if these matters are relevant to you.

## **5. How we are paid**

WAIP earns money by charging fees on the Services you use. Up-to-date information on our fees will be shown on our [website](#). WAIP doesn't charge any custody fee.

The fees and fee structures may change from time to time. We will let you know the fee applicable when you set up your order.

We may offer lower prices to specific customers or groups of customers as a discount, promotion or customer recognition program.

## **6. Associations or relationships we may have and any potential conflicts of interest**

WAIP provides you with the Services in association with Franklin Templeton, the issuer of the MMF.

Representatives, including authorised representatives, employees and directors are guided by WAIP's internal compliance policy and procedures in order to avoid conflicts of interest or manage/disclose conflicts of interest.

## **7. How we and others such as referring third parties are remunerated**

WAIP charges a fee for use of the Assets service. The fee is detailed in the [pricing page](#). WAIP does not receive any commissions, remuneration or other benefits from third parties for the Services it provides to you.

Our staff receive a salary plus superannuation where applicable. They may also be eligible for monetary and non-monetary awards or additional incentive payments, including bonuses and shares.

Within a reasonable time of us providing you with this FSG and before we have provided any financial services to you, you may ask us to provide particulars of the remuneration or

other benefits that our employees or others receive in relation to the provision of financial services to you.

## **8. How to make a complaint and the procedures for dealing with your complaint**

We have clear internal and external complaint resolution procedures.

### **8.1. Submitting a complaint**

If you need to make a complaint against WAIP, you should contact our customer support team. You may raise your complaint by calling us on +61 1800 549 837 or via our website at <https://wise.com/help/contact>.

We have 30 days from the date of your complaint to resolve the issue. However, we will seek to resolve your complaint as soon as possible.

If you need to make a complaint against Franklin Templeton, please refer to the Franklin Templeton complaint resolution process which is available on the Franklin Templeton website at <https://www.franklintempleton.com.au/contact-us/complaint-resolution>.

### **8.2. Referral of unresolved complaints to external dispute resolution scheme**

WAIP is a member of an independent dispute resolution scheme, the Australian Financial Complaints Authority ("AFCA"). Our AFCA membership number is 106571.

If your complaint cannot be resolved by our internal complaints procedure, or if you are dissatisfied with the outcome, or if we fail to resolve the complaint within the 30 day period, you can direct the complaint to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Complaint form: [www.ocf.afca.org.au](http://www.ocf.afca.org.au)

### **8.3. Compensation arrangement**

WAIP holds adequate professional indemnity insurance as required by our AFSL.

## **9. Your Personal Information and our Privacy Policy**

We will maintain complete records of the Services we provide to you in accordance with applicable laws. As a financial services provider, we have an obligation under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* to verify your identity, amongst other things. If we are unable to collect all information requested in the account opening process or requested during the subsequent Services, we may be unable to provide or continue to provide the Services. We will also retain copies of this information.

We also keep a record of personal information you provide to us. Your privacy is important to us and we are committed to comply with the *Privacy Act 1988 (Cth)* and Australian Privacy Principles.

If you wish to access information we hold about you or have any concerns, please contact us using the contact details provided in section 2 of this FSG. A copy of our [Privacy Policy](#) is available from our website.