

Financial Services Guide

Issued

18 August 2023

About this Guide

It is important that you read this Financial Services Guide (FSG). It contains information designed to help you decide whether to use any of the services offered by Verve Money Pty Ltd as described in this guide, including who we are, the services and products we provide, how we're paid, how we manage your personal information, and how you can complain about a matter relating to us.

If you need more information, please contact us by emailing hello@vervemoney.com.au.

Who We Are

Verve Money Pty Ltd is part of the Verve Group, which comprises Verve Superannuation Holdings Pty Ltd (ABN 53 628 673 058), and its two wholly owned subsidiaries, Verve Money Pty Ltd (ABN 71 653 669 366, AFS Representative No. 001294184) (Verve Money) and Verve Superannuation Pty Ltd (ABN 65 628 675 169; AFS CAR No. 001268903) (Verve Super).

Verve Money operates as a Corporate Authorised Representative under the AFS Licence held by True Oak Investments Ltd (ABN 81 002 558 956; AFSL 238184).

Verve Super operates under a separate CAR Agreement with True Oak Investments Ltd and produces its own FSG.

Our Services

Verve Money is the Manager of the Verve Money Fund (Fund), a registered managed investment scheme which has been designed to make goal-orientated, ethical investment achievable for investors. The Fund is open to investment from Australian residents aged 18 or older, Self-Managed Superannuation Funds (SMSFs) and proprietary companies incorporated in Australia.

Our Authorisation

Verve Money is authorised by True Oak Investments Ltd to provide the following financial services:

1. Provide general financial product advice to retail and wholesale clients for the following classes of financial products:
 - a. Deposit and payment products, limited to basic deposit products;
 - b. Government debentures, stocks and bonds;
 - c. Life products, limited to life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - d. Interests in managed investment schemes, excluding investor directed portfolio services;
 - e. Securities; and
 - f. Superannuation.
2. Deal in a financial product by applying for, acquiring, varying or disposing of a financial product to retail clients in respect of the following classes of products:
 - a. Interests in managed investment schemes, excluding investor directed portfolio services.
3. Deal in a financial product by applying for, acquiring, varying or disposing of financial products to wholesale clients only in respect of the following classes of financial products:
 - a. Deposit and payment products, limited to basic deposit products;
 - b. Government debentures, stocks and bonds;
 - c. Interests in managed investment schemes (excluding investor directed portfolio services); and
 - d. Securities.

Generally, when we provide financial services, we act on our own behalf. However, we may act on behalf of others when we deal in a financial product (for example, we may act on behalf of the Issuer of the Fund when arranging for an investor to acquire an interest in the Fund).

General Product Advice Only

Any advice we provide to investors is general product advice only. This means that we do not take into account your personal financial objectives, situation or needs in relation to any advice that we provide by email, by letter, in person at events, in newsletters or marketing material, on our website and our App, via our social media platforms, or over the phone where applicable.

Consider getting in touch with a professional adviser if you'd like advice tailored to your own personal objectives, situation or needs.

Disclosure Documentation

Before you make a decision about the Fund, we will make the Product Disclosure Statement (PDS), Investment Guide (IG) and Target Market Determination (TMD) available to you.

These documents contain important information about the Fund, including its key features, fees, benefits and risks. They will help you make an informed decision about the Fund, so read the PDS and other disclosure documents carefully.

You can view and download a copy of each of the disclosure documents from www.vervemoney.com.au. You can also ask us to email you a PDF copy of these documents, which we will do free of charge – just email us at hello@vervemoney.com.au.

Instructing Us

You can contact us directly with any instructions relating to the financial products we promote. This includes giving us instructions electronically (including via the Verve Money App) or in writing or in certain circumstances by phone. We will need to be satisfied that we have verified your identity before proceeding.

We may ask you to confirm your instructions via recorded phone call, online or in writing. You can ask us for a copy of this instruction at any time.

The Product Issuer

The Fund is issued by Melbourne Securities Corporation Limited (ACN 160 326 545, AFSL 428289) (the Trustee). The Trustee ensures that the Fund is managed in a compliant way. The Trustee holds appropriate trustee liability insurance.

Service Providers and Related Parties

Verve Money has been appointed by the Trustee to promote and manage the Fund and its investments. We use the term "Manager" to cover both of these roles. Verve Money also owns and operates the Verve Money App.

William Buck Managed Funds Administration (SA) Pty Limited (ABN 96 643 372 230) has been appointed to provide professional services to facilitate the administration, accounting and taxation of the Fund.

Perpetual Corporate Trust Limited (ABN 99 000 341 533, AFSL 392673) has been appointed to hold the Fund's assets as custodian and may also provide other services (including services relating to trade and transaction settlement, corporate action reporting and administration, proxy voting, income and distribution processing and cash management) in respect of the Fund.

Referrers

If you have been referred to us by another person or entity (Referrer), we may pay the Referrer a referral fee (this may happen when we enter into a marketing relationship with a third party in respect of the Fund or the Verve Money App). The referral fee is typically a fixed fee. You'll be told about the relationship and details about the remuneration that the Referrer will receive, at the time of the referral. Referral fees are not additional fees paid by you.

How We're Paid

Verve Money

In our role as the investment manager of the Fund, we receive a portion of the management costs. These fees differ depending on which investment option you are invested in and are set out the Verve Money PDS and Investment Guide.

Staff Remuneration

Our staff receive a salary plus superannuation, and may receive bonuses or other benefits from time to time. Staff do not receive a commission or bonus if you choose to invest in the Fund.

Professional Indemnity Insurance

We hold professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we promote and provide. This satisfies the compensation arrangements required under section 912B of the Corporations Act 2001 (Cth). We are also covered for claims against former representatives while they acted on our behalf. You do not have a direct right to claim under this insurance.

Your Privacy

We respect your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of collecting, using, storing, disclosing and maintaining your personal information. You can view and download a copy of this Policy from www.vervemoney.com.au.

Complaints Handling

If you are dissatisfied with, or have a complaint about, the services we provide to you, we encourage you to contact us to tell us about your complaint:

PO Box 777
Surry Hills NSW 2481
Email: hello@vervemoney.com.au

We'll acknowledge your complaint within one business day of its receipt.

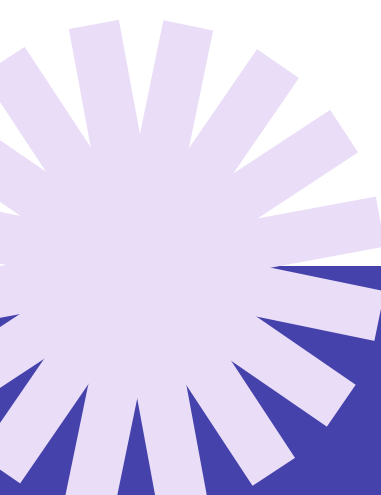
Your complaint will be investigated, and action will be initiated to address the matter. The Complaints Officer will write to inform you of the results of the investigation and the proposed resolution, no later than 30 calendar days after receiving your complaint.

If you're not satisfied with our response or you have not received a response within the required timeframe, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA), an independent dispute resolution service established by the Government.

Australian Financial Complaints Authority
GPO Box 3 MELBOURNE VIC 3001

Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Time limits may apply, and we encourage you to act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. Complaints are encouraged to pursue internal dispute resolution before making a complaint to AFCA.



**Helping all people build wealth by
contributing to a better world.**

By investing with Verve Money, you're helping to build a more inclusive, more sustainable and more ethically minded world. To learn more about Verve Money, the App or what we invest in, visit our website or get in touch today.

vervemoney.com.au