Financial Services Guide for

WorkUp Pty Ltd

11 Aug 2026

FINANCIAL SERVICES GUIDE

WorkUp Pty Ltd

This Financial Services Guide (**FSG**) contains information about the financial services that will be provided to you through the Airwallex Platform (**Platform**) by Airwallex Pty Ltd (ABN 37 609 653 312, AFSL No. 487221) (**Airwallex**, **us**, **our** or **we**) and WorkUp Pty Ltd (**Customer**) as Airwallex's authorised representative (No. 001321839).

IMPORTANT INFORMATION ABOUT THIS DOCUMENT

Purpose

This FSG is prepared by Airwallex and provided to you by our authorised representative, WorkUp Pty Ltd (No. 001321839). Under our Australian Financial Services Licence, we are authorised to provide certain financial services to retail and wholesale clients, including the issue of non-cash payment facilities and foreign exchange contracts.

WorkUp Pty Ltd has been appointed as an authorised representative of Airwallex and is authorised by Airwallex to provide this FSG to you. WorkUp Pty Ltd' authorised representative number is 001321839. You can contact WorkUp Pty Ltd and Airwallex using the details set out at the end of this FSG.

This FSG is an important document, which provides information about the financial services that Airwallex, WorkUp Pty Ltd and those employees, agents and contractors of WorkUp Pty Ltd who are authorised to provide specified financial services on behalf of Airwallex will, or are likely to, provide to you in relation to WorkUp Pty Ltd. This FSG is designed to assist you in deciding whether to use those financial services, provide you with information about remuneration that may be paid to WorkUp Pty Ltd, Airwallex, and any other relevant persons, and provide you with information on how complaints against WorkUp Pty Ltd and Airwallex are dealt with.

Additionally, it explains your rights as a client, any charges and fees you may be liable to pay to WorkUp Pty Ltd and Airwallex, and the mechanisms that Airwallex and WorkUp Pty Ltd will use to resolve any complaint you might have against us.

This FSG does not deal with any other services that WorkUp Pty Ltd may separately provide to you that are not related to the Airwallex Services (described below). You should consult WorkUp Pty Ltd separately for information on any other services WorkUp Pty Ltd may provide to you.

Additional Documents

In addition to this FSG, we will provide you with a Product Disclosure Statement (PDS) in respect of the Airwallex Services delivered to you via WorkUp Pty Ltd, both of which are also made available to you during your online onboarding into WorkUp Pty Ltd. The PDS is designed to provide important information about key features, significant benefits and significant risks of Airwallex Services (which are accessed via WorkUp Pty Ltd) to assist you in making an informed decision about whether to use the Airwallex Services. It will also outline the fees and charges associated with accessing the Airwallex Services. Please read and consider the PDS before using the Airwallex Services. Any capitalised term that is not defined in this FSG has the meaning given to it in the PDS.

If Airwallex provides you with general advice, then any information provided is for general information purposes only and does not take into account your objectives, financial situation or needs. You should consider the appropriateness of the information in light of your own objectives, financial situation or needs. You should also take all reasonable steps to understand the potential outcomes of the transactions that the use of the Airwallex Services offers. Neither Airwallex nor WorkUp Pty Ltd provide personal advice. As such, you should not expect to receive a statement of advice from us.

Insurance

Airwallex and WorkUp Pty Ltd each have arrangements in place to maintain adequate professional indemnity insurance as required by section 912B of the *Corporations Act 2001* (Cth).

Our insurance provides cover for claims made against us and our representatives (including WorkUp Pty Ltd) or employees, including claims in relation to the conduct of any of our representatives or employees who no longer work for us, but who did so at the time of the relevant conduct.

You do not have a direct right to claim under these insurances.

ABOUT AIRWALLEX AND WorkUp Pty Ltd

Airwallex

Airwallex is a holder of an Australian Financial Services Licence (No. 487221) (**AFSL**) and is regulated by the Australian Securities and Investments Commission and is registered with AUSTRAC as an Independent Remittance Dealer (account No. 100516662). Airwallex is authorised under its AFSL to (among other things) deal in a financial product by issuing deposit and payment products (limited to non-cash payment products) and foreign exchange contracts in respect of retail and wholesale clients.

Airwallex is responsible for the financial products that it issues and the dealings of its representatives performed on Airwallex's behalf. Airwallex is responsible for the content of this FSG and authorises WorkUp Pty Ltd to provide it to you.

WorkUp Pty Ltd

WorkUp Pty Ltd is a finance automation platform that helps Australian businesses manage, automate, and protect their cashflow. By securely connecting to Xero as the source of truth, WorkUp automatically calculates GST, PAYG, and superannuation obligations as transactions are reconciled, enabling businesses to automatically allocate funds to meet upcoming obligations.

WorkUp Pty Ltd also facilitates access to business accounts, virtual business cards, and domestic payment services, including BPAY and bank transfers, through Airwallex's embedded finance platform, giving businesses a single platform to manage and move their money

Airwallex and WorkUp Pty Ltd have entered into an arrangement with each other under which WorkUp Pty Ltd is authorised by Airwallex to arrange for the issue of the Airwallex Services to you as an authorised representative of Airwallex.

Who we and WorkUp Pty Ltd act for

Because Airwallex is the issuer of the Airwallex Services, Airwallex is acting on its own behalf when it provides the Airwallex Services to you, and not for you.

WorkUp Pty Ltd, as an authorised representative of Airwallex, may arrange for the issue of the Airwallex Services to you, and in doing so acts for Airwallex.

THE AIRWALLEX SERVICES

Airwallex Services accessible via WorkUp Pty Ltd

Airwallex is authorised under its AFSL to issue certain financial products to you. The financial products that Airwallex can offer include a facility to hold and send money (a non-cash payment facility) as well as the ability to exchange one currency for another. If you are an WorkUp Pty Ltd customer, these financial products are accessible to you through WorkUp Pty Ltd.

The Airwallex Services that you can access through WorkUp Pty Ltd include:

- **Wallet Services** – a facility to hold funds for financial services (the **Wallet**);
- **Top Up Services** – the ability to top up funds to the Wallet;
- **Spot foreign exchange conversions** – the ability to convert one currency to another currency and hold funds in different currencies;
- **Collection and Global Account services** – the ability to have funds collected on your behalf from a bank account or a third party domestically or overseas and credited to your Wallet; and
- **Payout Services** – the ability to pay out funds from the Wallet to your bank account or a third party domestically or overseas, and
- **Card Services** - allows you or any Additional Cardholder to make payments for goods and services using the balance of your Wallet

(collectively, the **Airwallex Services**).

WorkUp Pty Ltd**' arranging services**

WorkUp Pty Ltd is authorised by Airwallex to arrange for all of the above Airwallex Services to be provided to you via WorkUp Pty Ltd.

Importantly, WorkUp Pty Ltd is **not** authorised by Airwallex to provide advice to you in respect of Airwallex's products.

No other advice services

You may wish to receive information or advice that is beyond the scope of the financial services that we or WorkUp Pty Ltd are able to provide, such as tax-related questions. However, neither Airwallex nor WorkUp Pty Ltd are authorised to provide you with such information or advice, and you should seek such information or advice from appropriate professionals.

HOW YOU CAN INSTRUCT US

You may provide instructions to Airwallex in relation to the use of the Airwallex Services by logging into and using the Airwallex Services via WorkUp Pty Ltd. You can also provide instructions to Airwallex or WorkUp Pty Ltd by contacting either of them as set out at the end of this FSG.

REMUNERATION

The directors and employees of Airwallex are remunerated by an annual salary and they may also be eligible to receive an annual bonus or other incentives, at a company, team and individual level. Such remuneration arrangements are not determined by reference to WorkUp Pty Ltd. Depending on the role, the payment of such bonus or incentive will depend on several factors including:

- company performance;
- client satisfaction;
- personal attitude, professionalism and adherence to compliance procedures; and
- team performance.

Referral fees:
You may have been referred to WorkUp Pty Ltd or Airwallex directly or incidentally. Depending on the circumstances, the referring entity may receive a commission, based either on a flat referral fee or on certain transactions upon referral.

Airwallex's and WorkUp Pty Ltd' Fees:
Airwallex's standard fee schedule available on our website at www.airwallex.com/au/terms will **not** apply to your use of WorkUp Pty Ltd. The fees to be charged by WorkUp Pty Ltd to you are found in the commercial agreement between WorkUp Pty Ltd and you.

You will be subject to other fees and charges that WorkUp Pty Ltd may charge you for WorkUp Pty Ltd' services which you can find out directly from WorkUp Pty Ltd.

Interest:
Unless separately agreed with Airwallex, you will not earn interest on balances in your Wallet. Airwallex is entitled to keep any interest it earns with respect to your Wallet balances.

More information:
You can request more specific details of the benefits that will be received by Airwallex in relation to a financial service described in this FSG by contacting us using the contact details set out at the end of this FSG.

You can request more specific details of the benefits that will be received by WorkUp Pty Ltd in relation to a financial service described in this FSG by contacting WorkUp Pty Ltd using the contact details set out at the end of this FSG.

If you wish to be provided with this information, you must make your request within a reasonable time after you are provided with this FSG, and in any event, before any financial service is provided to you by Airwallex or WorkUp Pty Ltd.

CONFLICTS OF INTEREST WHICH MAY INFLUENCE US

Airwallex and WorkUp Pty Ltd do not have any relationships or associations with third parties which might influence Airwallex or WorkUp Pty Ltd in providing you with the Airwallex Services.

Airwallex has policies and procedures that aim to avoid and/or manage conflicts of interest that may arise between Airwallex and third parties from time to time.

For more information on the relationship between Airwallex and WorkUp Pty Ltd, please refer to the heading '*About Airwallex and WorkUp Pty Ltd*' above in this FSG.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you would like to make a complaint regarding any of the Airwallex Services, please contact the Airwallex Customer Support team at support@airwallex.com or 13 32 99 (Melbourne, Australia) or +61 3 9068 5517 (International). We aim to resolve your complaint within 30 calendar days.

If you would like to make a complaint about WorkUp Pty Ltd' services, please contact WorkUp Pty Ltd at support@letsworkup.com or +61 0407 506 206. WorkUp Pty Ltd aims to resolve your complaint within 30 calendar days.

Airwallex is a member of an independent dispute resolution scheme, the Australian Financial Complaints Authority (**AFCA**). In the event that your complaint or concern cannot be resolved following our internal complaints procedure, you can escalate the matter to AFCA. Their contact details are:

Australian Financial Complaints Authority

- Mail: GPO Box 3, Melbourne VIC 3001
- Phone: 1800 931 678 (toll-free in Australia)
- Email: info@afca.org.au
- Website: www.afca.org.au

PERSONAL INFORMATION

Airwallex and WorkUp Pty Ltd are each committed to protecting your data, privacy and financial details, in accordance with the data protection regulations of the jurisdictions within which we operate including the *Privacy Act 1988* (Cth) and, in respect of Airwallex, the *Anti-Money Laundering & Counter-Terrorism Financing Act 2006* (Cth) (**AML/CTF Act**).

The Airwallex Privacy Policy and the WorkUp Pty Ltd Privacy Policy each sets out the basis on which each of Airwallex and WorkUp Pty Ltd will process any personal information you provide us with, or that we collect from you.

Airwallex will let you know what documentation you will need to present to satisfy the customer identification requirements under the AML/CTF Act. If you do not provide some or all of the information requested, Airwallex may not be able to provide you with our services.

Airwallex and WorkUp Pty Ltd may occasionally contact you with offers and information about new services. You can unsubscribe from these communications at any time by following the instructions at the end of all marketing emails and texts, or:

- in respect of communications from Airwallex, contacting Airwallex using any of the contact information set out at the end of this FSG; and

- in respect of communications from WorkUp Pty Ltd, contacting WorkUp Pty Ltd using any of the contact information set out at the end of this FSG.

Airwallex and WorkUp Pty Ltd do not sell or rent your information to third parties and will not provide your information to any third parties other than in accordance with the Airwallex Privacy Policy and the WorkUp Pty Ltd Privacy Policy.

CONTACT DETAILS

Airwallex

Address: Airwallex Pty Ltd
Attn: Customer Support
Level 7, 15 William Street
Melbourne, Victoria 3000

Website: www.airwallex.com

Email: support@airwallex.com

Telephone: 13 32 99 (Melbourne, Australia)
+61 3 9068 5517 (International)

WorkUp Pty Ltd

Address: WorkUp Pty Ltd
Attn: Customer Support
26B ABELL ROAD
CANNONVALE, QLD
AU 4802

Website: https://letsworkup.com/

Email: support@letsworkup.com

Telephone: +61 0407 506 206