

# Financial Services Guide

## Airwallex Yield Liquidity Fund

(ARSN 678 845 657)

### 1. About this guide

It is important that you read this Financial Services Guide (**FSG**). It contains information to help you decide whether to use the investment management services offered by Airwallex Capital Pty Ltd (ABN 37 609 653 312, AFSL No. 549026) (**Airwallex Capital, we, our, us**) if you are a Retail Client who has invested in (or intends to invest in) the Airwallex Yield Liquidity Fund (**Yield Fund**) (ARSN 678 845 657) including:

- (a) who we are and how to contact us
- (b) the products and services we provide
- (c) how we are paid and who pays us
- (d) how we maintain your personal information, and
- (e) how you can access our complaints handling arrangements.

If you would like further information, please ask us.

### 2. About Airwallex Capital

Airwallex Capital is the licensed investment manager of the Yield Fund.

You can contact Airwallex Capital at:

Post: 13 32 99 (Australia)  
+61 3 9068 5517 (International)

Email: [support@airwallex.com](mailto:support@airwallex.com)

Website: [www.airwallex.com](http://www.airwallex.com)

The Yield Fund is a registered managed investment scheme structured as an Australian unit trust. The Yield Fund is registered with the Australian Securities and Investments Commission (**ASIC**). It is managed by Airwallex Capital and interests in the Yield Fund are issued by a licensed professional trustee company, K2 Asset Management Ltd (ABN 95 085 445 094, AFSL No. 244393) (**K2**). Airwallex Capital is responsible for the content and distribution of this FSG.

### 3. On our own behalf

As we are the investment manager of the Yield Fund, we are acting on our own behalf when we provide the services and not on your behalf.

### 4. Conflicts of interest

From time to time, we may receive distributions from JPMorgan Asset Management (Europe) S.à r.l. for the Fund's investments. We do not have any other relationships or associations which might influence us providing you with our services. Airwallex Capital has policies and procedures that aim to avoid and/or manage conflicts of interest that may arise between Airwallex Capital and third parties from time to time.

### 5. The products and services we provide

We are authorised to provide various financial services to retail and wholesale clients, including:

#### *Dealing in a financial product*

- (a) *arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of deposit and payment products (including non-cash payment facilities), managed investment products and securities; and*
- (b) *by applying for, acquiring, varying or disposing of various financial products on behalf of another person, including in respect of deposit and payment products (including basic deposit products), managed investment products and securities.*

#### *Provide general advice*

- (c) *by providing general advice in relation to deposit and payment products (including non-cash payment facilities), managed investment products and securities.*

We are only authorised to provide general advice (which isn't tailored to your personal circumstances or financial requirements) so you should consider whether it's appropriate for you and obtain independent financial advice before making any investment decision.

In addition, our sales representatives are prohibited by our internal policies from providing you with general advice in relation to the Yield Fund.

## 6. Product disclosure statements

When we provide information to you about the Yield Fund, we'll give you a product disclosure statement (**PDS**) and Additional Information Document (**AID**). These documents contain important information about our financial products, including their key benefits, risks, features and fees.

They will help you make an informed decision about our products, so read the relevant PDS and AID carefully. You can download a copy of the PDS and AID at

[www.airwallex.com/au/terms](http://www.airwallex.com/au/terms).

## 7. How to give us instructions

You can contact us directly with any instructions relating to the Yield Fund. This includes giving us instructions electronically, by phone or in writing. We will need to be satisfied that we have verified your identity before proceeding.

## 8. Digital

We are a fully digital company and we will communicate with you about our products and services in digital form (where possible). By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

## 9. How we're paid

We receive fees for managing the Yield Fund. Specifically, when you invest in the Yield Fund, Airwallex Capital receives management fees of 0.50% p.a. of the Net Asset Value of the USD Unit Class and 0.30% p.a. of the Net Asset Value of the AUD Unit Class.

If you would like further information about the fees we collect, please ask us.

### Staff remuneration

Our staff receive a salary plus superannuation, and may receive bonuses, shares or options and other benefits from time to time.

## 10. Professional indemnity insurance

We have professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we and our

representatives 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.

## 11. Your privacy

We're committed to respecting your privacy. The *Privacy Act 1988* (Cth) regulates how we handle your personal information, including how we collect, disclose and secure it. You will be required to provide documentation to satisfy the customer identification requirements under the *Anti-Money Laundering & Counter-terrorism Financing Act 2006* (Cth) (**AML/CTF Act**) and the tax requirements in the *Foreign Account Tax Compliance Act 2010* (US) (**FATCA**) and the *Common Reporting Standard* (**CRS**).

The Airwallex Privacy Policy (available [here](#)) sets out the basis on which we will process any personal information you provide us with, or that we collect from you. If you would like a link to a digital copy, please email us at [support@airwallex.com](mailto:support@airwallex.com) and we will send you a copy free of charge.

## 12. How we deal with complaints

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, please contact us at [support@airwallex.com](mailto:support@airwallex.com).

We'll acknowledge your complaint within 1 business day and aim to resolve your complaint within 30 days.

If an issue has not been resolved to your satisfaction, you can request that the complaint be escalated to K2 for review. You can also lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Post: GPO Box 3 Melbourne VIC 3001

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

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

Phone: 1800 931 678 (toll free in Australia)