



For Halal Money Account and Halal Money Visa Debit Card

Financial Services Guide

May 2025





1. About this guide

This Financial Services Guide (FSG) is prepared by Hay Limited ABN 34 629 037 403 Australian Financial Services Licence No. 515459 (Hay). Under its Australian Financial Services Licence, Hay is authorised to provide financial services including issuing non-cash payment facilities such as the Halal Money Account (Account) and Halal Money Visa Debit Card (Card).

This FSG is distributed by Hejaz Islamic Credit Solutions Pty Ltd ABN 74 603 474 899 Corporate Authorised Representative No. 001301894 (Halal Money), who has been authorised by Hay to deal in, and provide factual product advice in relation to, the Halal Money Account and Visa Debit Card, in order to arrange, market, promote, and distribute the Halal Money Account and Visa Debit Card.

This FSG is an important document, which provides information about the financial services offered by Hay and Halal Money and is designed to assist you in deciding whether to use the services offered in this FSG.

Hay is the issuer of the Halal Money Account and Visa Debit Card whereby the customer can make payments wherever Visa debit cards are accepted.

The Halal Money Visa Debit Card is linked to the Halal Money Account, a digital account (which is not a bank account). The customer is given details of the digital account which will enable them to fund the account by direct credit from another bank account within Australia and then transact on the Account and the Debit Card linked to the Account. Transaction types using the Visa Debit Card include purchases with the physical Visa Debit Card or online, or via Apple Pay® or Google Pay™ or ATM withdrawals, all subject to limits disclosed in the Terms and Conditions. Other transaction types include deposits into the Account from other banks/institutions via Direct Credit and withdrawals via bank transfers using either the NPP or direct Entry routes. These Halal Money Visa Debit Card transactions can be performed by the customer using the, Halal Money App (or website) and/or the Halal Money

Visa Debit Card locally and/or overseas. Hay is required to hold customer funds with an approved Authorised Deposit-Taking Institution (ADI) in a separate, designated account.

It is important for you to know that Hay is not a bank and our non-cash payment product is not protected under the Australian Government's Financial Claims Scheme.

2. Important information

This FSG is designed to assist you make an informed decision about whether to use our financial services. It contains important information about:

- The financial services Hay and Halal Money provide and the documents you may receive from them;
- Fees and other benefits Hay and Halal Money may receive for providing each of their financial services to you; and
- How you can make a complaint to Hay and Halal Money and how they will deal with your complaint.

After reading this FSG, you will know:

1. Who Hay and Halal Money are and how to contact them;
2. What financial services can be provided to you and how these services will be provided to you;
3. How Hay (and any other relevant persons) may be remunerated;
4. Whether any relevant associations or relationships exist that may influence the general advice provided by Hay and Halal Money as a Corporate Authorised Representative of Hay;
5. How Hay and Halal Money maintain your personal information; and
6. How to access Hay and Halal Money's internal and external complaints handling arrangements.

The content of this FSG is general information only and does not take into account any person's particular needs or objectives or financial situation



or whether our services are suitable for you. If you need any more information than is contained in this document, please contact us. You have the right to ask us about our services, fees and charges, and what you can do if you have a complaint about our services.

3. Documents you might receive

You will receive this FSG at the time either Hay or Halal Money first thinks that either of them may provide you with a financial service.

You will also be provided with the Product Disclosure Statement (PDS) before you sign up to the Halal Money Account and Visa Debit Card. The PDS will provide you with information about the product, its features, benefits, risks, costs and other relevant information, available at <https://halalmoney.com.au>.

The use of the Halal Money Account and Card are governed by Terms and Conditions which are available at <https://halalmoney.com.au>; and the Privacy Policy which is available at <https://halalmoney.com.au>.

You should read the PDS, Terms and Conditions and Privacy Policy before you decide to obtain the Halal Money Visa Debit Card and Account.

You should also read Halal Money's Privacy Policy, available at <https://halalmoney.com.au>

4. About the issuer Hay Limited

Hay is a holder of an Australian Financial Services Licence (AFSL) No 515459. Under its AFSL, Hay is authorised to issue, and provide general advice in relation to, non-cash payment products.

Hay can be contacted at: support@hay.co.

5. About the Corporate Authorised Representative

Hay has authorised Hejaz Islamic Credit Solutions Pty Ltd ABN 74 603 474 899 (Halal Money) to act on its behalf to provide certain financial services

in respect of the Halal Money Account and Card which are financial products issued under the Hay AFSL. As an authorised representative of Hay, Halal Money can:

1. Deal in by arranging for you to acquire the Halal Money Visa Debit Card and Account; and
2. Provide general financial product advice in relation to the Halal Money Visa Debit Card and Account (including publishing or issuing certain promotional material in relation to the Halal Money Account and Visa Debit Card).

When providing the financial services described in this FSG, Halal Money acts on behalf of Hay.

Halal Money cannot provide you personal advice about the non-cash payment product offered by Hay. This means neither Hay nor Halal Money has taken into consideration your objectives, financial situation or needs.

Hejaz Islamic Credit Solutions Pty Ltd operates Halal Money as a brand for this product and administers any associated accounts for the Halal Money Program and Products.

You will need to decide whether any factual financial product advice given by Halal Money (including in its promotional material) is suitable for you, or to obtain personal advice from an appropriately qualified and authorised person.

Please be aware that Hay is not responsible where Halal Money provides any services to you that are outside of the authorisation Hay has have provided. If you have questions regarding the information or materials you receive, you can contact Hay at any time.

Halal Money can be contacted at:

Mail **Hejaz Islamic Credit Solutions Pty Ltd**
Suite 11.06, 2 Queen Street, Melbourne
VIC 3000

Email **help@halalmoney.com.au**



6. Can I provide Halal Money with instructions?

You may provide Halal Money with specific instructions by letter, email or other means, such as the Halal Money Website or Halal Money App.

You can contact Halal Money by using the following channels:

Mail Suite 11.06, 2 Queen Street,
Melbourne VIC 3000

Email help@halalmoney.com.au

Website <https://halalmoney.com.au>

Phone 1300 091 157

7. Are there any fees, commissions, or other benefits received?

All fees relevant to the Halal Money Account and Card are set out in the PDS, which can be found at <https://halalmoney.com.au>.

Description	Hay Limited (Issuer)	Halal Money (Distributor)
Commission	No	No
Other benefits	No	No

8. Associations and relationships

Hay and Halal Money are not related companies and have no association or relationship with one another other than for the purpose of issuing and distributing the financial services set out in this FSG.

9. Feedback and Resolving Problems and Complaints

When you provide feedback, Hay and Halal Money have the opportunity to improve services to you. If you have a query or complaint relating to the Halal Money Account and Card, you should initially direct the query to Halal Money via:

Mail Suite 11.06, 2 Queen Street,
Melbourne VIC 3000

Email help@halalmoney.com.au

Website <https://halalmoney.com.au>

Phone 1300 091 157

Please provide a full explanation of your feedback or complaint. Halal Money may request further details from you.

When dealing with a complaint we will undertake the following:

- Keep a record of your complaint;
- Acknowledge your complaint within 1 business day;
- Respond within 30 calendar days;
- If we cannot complete our investigation within 30 calendar days, we will let you know why.

If you are unable to resolve your issue with Halal Money directly, you can escalate your enquiry to Hay via complaints@hellohay.co. Hay will check with you to make sure you are satisfied with how your complaint was handled and its resolution.



If we are unable to resolve the matter to your satisfaction, you may refer the complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. It's important you raise your concerns with us first before going to AFCA, as AFCA will generally encourage this before they will investigate. The contact details for AFCA are:

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

10. Compensation Arrangements

Hay as the AFS Licensee holds professional indemnity insurance, which covers the financial services Hay and Halal Money are authorised to provide to you. This professional indemnity insurance satisfies the requirements of section 912B of the Corporations Act 2001 (Cth).

11. Privacy

Privacy Statement

We are committed to complying with the Privacy Act 1988 and its accompanying Australian Privacy Principles.

Our Privacy Statement can be found at hellohay.co/privacy, or you can request a copy of the Statement at any time, and We will email or mail a copy to you.

The Privacy Statement sets out the details about how We manage your personal information, including how and why We collect that information, when We might need to disclose and use that information, and how We stored and handle your information.

Hay and its related body corporates (We, Us, our) collect your personal information to provide you with products and services and to provide assistance and support to you.

We may share your personal information with members of our Group of companies (including members of our group outside Australia), our Business Partners (who help Us provide our products and services to you), and all of them may share your personal information with us.

The Privacy Statement sets out:

- Why we collect your personal information.
- The consequences if you don't provide your personal information to us (Identity Card, Passport, Bank Statement etc.).
- The other parties We need to disclose your personal information to and why, including when that information is disclosed outside of Australia.
- How to access your information and ask for correction of your personal information; and
- How to make a complaint if you believe We have breached our obligations in respect of your personal information and how We will deal with such a complaint.

The Statement also provides details about our procedures and processes to protect your information, including technology and operational activities We use to secure that information.

If you have any questions or need to speak to us about how your information is handled or about our Privacy Statement, you can contact us at:

Hay Limited – Privacy Officer

Email	privacy@hay.co
Phone	1800 592 323
Mail	PO Box 772, Surry Hills NSW 2010

Disclaimer

Hejaz Islamic Credit Solutions Pty Ltd (ACN 603 474 899 ACL 480542), trading as Halal Money is an Authorised Representative (no. 1301894) of Hay Limited (ABN 34 629 037 403, AFSL 515459), the issuer of the Halal Money account and Halal Money Visa Debit card. Halal Money is not a bank. Financial products and services offered through the Halal Money platform do not constitute banking services and are not covered by any deposit protection scheme. Halal Money does not guarantee uninterrupted access, the accuracy of financial data, or compliance with laws in all jurisdictions. Users should carefully review the Product Disclosure Statement (PDS), Target Market Determination (TMD), and Terms and Conditions before using the platform. Hejaz Islamic Credit Solutions Pty Ltd, trading as Halal Money, disclaims all liability for financial losses, misinterpretations, or consequences arising from reliance on platform-provided information. Apple Pay® is a registered trademark of Apple Inc. Google Pay™ is a trademark of Google LLC. BPAY® Registered to BPAY Pty Ltd ABN 69 079 137 518.