



## Financial Services Guide

### About this Financial Services Guide (FSG)

This FSG is dated 30 January 2026 and provides you with key information about the financial services offered by:

Latitude Technologies Pty Ltd  
ABN 82 617 969 918 (**Latipay**)  
(Australian Financial Services Licence  
(‘AFSL’ No. 500252))

**Contact details:**

Latitude Technologies Pty Ltd  
Level 19, 10 Eagle Street  
Telephone: 02-7908 3012  
Brisbane QLD 4000  
Email: [info@latipay.net](mailto:info@latipay.net)

In this FSG, “we”, “us” and “our” refer to Latipay.

Latipay is responsible for the financial services that we provide to you specified under the heading “Authorised Services” below (**Authorised Services**).

You can find further information about us on our website at <https://www.latipay.net/>. The purpose of this FSG is to provide you with information about:

- the Authorised Services;
- what remuneration or other benefits we and our associates receive in relation to the Authorised Services;
- what remuneration or other benefits Latipay and its associates receive in relation to the Authorised Services;
- how we will deal with complaints;
- how you can contact us, and
- arrangements that are in place to compensate clients for losses.

### Authorised Services

Latipay is the issuer of the LatiPay Payment Gateway ‘Payment Gateway’. The Payment Gateway is designed to offer a real-time payment service for Australian businesses transacting with customers. The Payment Gateway enables you to connect your business website to our payment gateway to help you grow your business sales.

Latipay is the issuer of the Latipay “Virtual Accounts”. Latipay offers Virtual Accounts to select Australian merchants to help support their business requirements. The product disclosure statement provides further information on Latipay Virtual Accounts.

As an AFSL holder, we are authorised to provide the following financial services to retail and wholesale clients:



- (a) provide general financial product advice for the following classes of financial products:
    - (i) non-cash payment products
  - (b) deal in a financial product by:
    - (i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of products:
      - (A) non-cash payment products;
    - (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
      - (A) non-cash payment products;
- to retail and wholesale clients.

### **Other disclosure documents**

Before you can transact using the LatiPay Payment Gateway or Latipay Virtual Accounts, you will receive a product disclosure statement (**PDS**), issued by Latipay, containing information about the Payment Gateway and Virtual Accounts to help you make an informed investment decision.

### **How do I access the Authorised Services?**

You can access the Authorised Services by going to <https://www.latipay.net/> and following the prompts to the Latipay Documents section. The information in documents shows steps required to transact on the Payment Gateway and Virtual Accounts. Please read the PDS carefully.

### **Remuneration and benefits payable to us and our associates**

Latipay and its associates will receive fees and reimbursement of expenses in relation to its role as the operator of the Payment Gateway and Virtual Accounts, which are detailed in the Merchant Terms and Conditions available at

All fees in the PDS and this FSG are expressed as inclusive of GST.

We do not receive any specific payments in relation to any general advice we provide.

The Latipay board and other representatives of Latipay do not receive specific any payments in respect of, or that are attributable to, the Authorised Services. They receive salaries, bonuses and other benefits from Latipay. Bonus payments and other benefits are discretionary, and based on achievement of pre-determined objectives.

We do not pay commissions or provide other benefits to third parties for referring investors to us.

Financial advisers and intermediaries may also receive fees from you should you consult one, and typically, this will be disclosed in their FSG and SOA that they must give you. We will pay no commission to financial advisers.

### **How is my personal information dealt with?**

We are committed to protecting the privacy of your personal information. Our privacy policy states how we manage personal information. You can obtain a copy through our website <https://www.latipay.net/> or by calling us.



We aim to ensure that the personal information we retain about you is complete, accurate and up-to-date. If you have any concerns about the completeness or accuracy of the information we have about you or you would like to access or amend your information, simply send an email to [info@latipay.net](mailto:info@latipay.net)

### **Complaints**

If you have a complaint about the Authorised Services, you should first contact us and discuss the complaint directly.

If you do not feel comfortable discussing the complaint with us or your complaint is not satisfactorily resolved within 2 business days you should contact Latipay by writing to:

The Complaints Officer  
Latitude Technologies Pty Ltd  
Level 19, 10 Eagle Street Brisbane City  
Telephone: 02-7908 3012  
Brisbane QLD 4000  
Email: [complaint@latipay.net](mailto:complaint@latipay.net)

When your complaint is received by Latipay it will be entered into the complaints register. All details of the complaint will be sent to their Disputes Resolution Officer who will investigate the circumstances of the complaint. If their Disputes Resolution Officer is unable to reach a satisfactory resolution of the complaint within thirty (30) business days of receipt, you should contact Australian Financial Complaints Authority (**AFCA**). The details are:

The Australian Financial Complaints Authority (AFCA)

Complaints can be lodged via an email to [info@afca.org.au](mailto:info@afca.org.au)

#### **1. Telephone**

(free call within Australia)

1800 931 678

Time: 9:00am–5:00pm AEST/AEDT weekdays

Calls from an international number add +61

International calls may incur a charge from your carrier

#### **2. Mail**

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne, VIC 3001

#### **Fax**

(03) 9613 6399

### **Compensation arrangements**

As required by law and ASIC policy, Latipay has professional indemnity insurance and arrangements in place for compensating retail investors if things go wrong. Latipay's insurance and compensation arrangements comply with the law and ASIC policy.

Subject to the terms and conditions, the arrangements provide cover for civil liability resulting from third party claims concerning the professional services provided by Latipay and its employees and representatives (including us).



Latipay's insurance arrangements continue to provide coverage for past employees and representatives in respect of professional services performed while engaged by Latipay.