

Financial Services Guide

3 March 2025

About This Document

This Financial Services Guide ('FSG') is an important document. You should read it carefully and make sure you understand it.

The purpose of this FSG is to provide you with information about the financial services offered by various entities within the DASH Technology Group, being:

- DASH Investment Services Pty Ltd (AFSL Licence No: 000500032);
- DASH Promoter Services Pty Ltd (as an authorised representative of DASH Investment Services, Authorised Representative no, 001299056);
- DASH Administration Services Pty (as an authorised representative of DASH Investment Services, Authorised Representative no 001237411); and
- uXchange Pty Ltd (as an authorised representative of DASH Investment Services, Authorised Representative no. 001252548),

collectively referred to in this FSG as 'we', 'us' or 'our'.

It is designed to help you decide whether to use the financial services offered by those entities, and contains information about:

- who we are;
- external parties involved in what we do;
- details about the financial services and products we are authorised to provide;
- how you can give instructions;
- how we, and other relevant parties get paid in relation to the services we provide, including any other benefits we may receive;
- our compensation arrangements;
- record-keeping and privacy;
- conflicts of interest; and
- how we deal with customer complaints and where you can go for further help.

This FSG replaces all prior versions.

Who We Are

DASH Investment Services Pty Ltd (AFSL Licence no: 000500032) is a wholly owned subsidiary of WealthO2 Pty Ltd, trading as DASH Technology Group Limited ABN 93 603 824 835 (DTG). The following entities are subsidiaries of DTG and provide various financial services:

- **DASH Promoter Services Pty Ltd (ABN 66 659 477 497)**: the Promoter of Super Simplifier (ABN 36 526 795 205) (**Super Simplifier**). DASH Promoter Services are responsible for, among other things, the marketing and promotion of Super Simplifier and the Fund Websites. Super Simplifier offers accumulation and pension products;
- **DASH Administration Services Pty Ltd (ABN 43 609 025 130)**: the Investment Administrator who manages all investment-related aspects of Super Simplifier; and
- **uXchange Pty Ltd (ABN 39 610 852 536)**: act as both the Sponsor and Investment Administrator of uXchange (ARSN 618 455) (**uXchange Scheme**), an IDPS-like registered managed investment scheme available to Australian members with a licensed financial adviser authorised to distribute the uXchange scheme. The uXchange Scheme allows Members to purchase and sell investments in Managed Funds. As Sponsor, uXchange Pty Ltd markets uXchange to financial advisers and their clients. In its role as Administrator, uXchange Pty Ltd provides the proprietary web-based administration platform (the uXchange Portal) to deliver the transactional and administration functions for the uXchange scheme.]

We act for you when providing financial services to you. We do not provide any personal financial advice, but through your nominated adviser and Super Simplifier or uXchange (as applicable), you can gain access to a range of investments. We provide general financial advice only for the products and services offered. The suitability of investments available via our products and platforms is dependant on your individual objectives, circumstances and needs. This should be discussed in detail with your nominated financial adviser before investing with us.

External parties

Equity Trustees Limited (ABN 46 004 031 298, AFSL 240975, RSE Licence No. L0001458) (**EQT**), a subsidiary of EQT Holdings Limited (ABN 22 607 797 615), which is a publicly listed company on the Australian Securities Exchange (ASX:EQT) is appointed as responsible entity for the uXchange Scheme. As responsible entity for the uXchange Scheme, EQT have appointed Clearstream Australia Limited as Custodian of the uXchange Scheme to hold assets indirectly acquired and held through the uXchange Scheme, on behalf of the Responsible Entity.

Equity Trustees Superannuation Limited (ABN 50 055 641 757, AFSL Licence no. 229757, RSE Licence no. L0001458) (**ETSL**), a subsidiary of EQT Holdings Limited is appointed as the trustee of Super Simplifier.

ETSL, as trustee, has appointed MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096) as the insurance provider for insurance cover available to eligible members through Super Simplifier.

What financial services are available to you

DASH Investment Services Pty Ltd is authorised under its AFSL to:

- provide general financial product advice for:
 - deposit and payment products limited to basic deposit products and deposit products other than basic deposit products;
 - debentures, stocks or bonds issued or proposed to be issued by a government;
 - interests in managed investment schemes including investor directed portfolio services;
 - interests in managed investment schemes limited to MDA services;
 - securities; and

- superannuation;
- deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the above classes of financial products;
- deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of interests in managed investment schemes limited to MDA services; and
- provide custodial or depository services other than investor directed portfolio services;

to retail and wholesale clients.

DASH Promoter Services, DASH Administration Services and uXchange Pty Ltd, as authorised representatives of DASH Investment Services, are authorised to provide the same financial services as DASH Investment Services.

How you may give instructions

We will only take instructions from your nominated financial adviser which are to be provided in writing (which includes email). In the event an advice relationship is terminated, we will work with you directly until such time as a new nominated financial adviser is appointed or you exit the product.

Remuneration for the services we provide

We will receive remuneration for providing financial services to you, which includes fees paid for investing in financial products offered as part of Super Simplifier and uXchange (as applicable), as well as other remuneration from third parties in connection with your investment.

The fees, charges and other benefits (**Fees**) we receive are dependant on the financial product(s) you select, and the underlying investments chosen through the Super Simplifier and uXchange.

DASH Investment Services receive a licence fee from each of its authorised representatives. As a service provider to EQT, uXchange Pty Ltd receives a payment from EQT via transaction fees regarding uXchange. As a service provider to ETSL, DASH Promoter Services receives a payment from ETSL via transaction fees regarding Super Simplifier.

Detailed information on the fees payable in respect of each product is set out in the relevant disclosure documents during the sign-up process, and for any additional products or options that are chosen at a later date.

Your adviser may also charge initial and ongoing fees for providing advisory and other services. These are paid directly to your adviser from your relevant account and are not paid to us. Such fees will be outlined in a separate document provided by your adviser.

Alternative remuneration

From time to time we may receive other direct or indirect benefits from providers of some of the financial products or investment options that are available through Super Simplifier and uXchange, respectively. We may also be entitled to remuneration from financial institutions whose products are available through Super Simplifier and uXchange, respectively (e.g. banks, fund managers, investment portfolio managers, responsible entities and insurers).

Any alternative forms of remuneration we receive are subject to being permitted under applicable law and will be recorded. You may request details of these forms of remuneration.

Product providers

If investments are made in an underlying financial product or service, the product issuer will receive remuneration in relation to your investment which will generally be set out in the relevant disclosure document(s) for that product or service. We may receive rebates or other benefits from those third parties, however such remuneration is not an additional cost to you, but is paid to us from the third-party product issuer or service provider.

Payments to advisers or third parties

In some instances, we may make payments or provide other benefits to third parties who may have referred you or your adviser to us. Such payments will not be an additional cost to you, but will be paid by us. The referrer must disclose to you any remuneration or payment they receive.

What commissions/bonuses do our staff receive?

DASH Shared Services Pty Ltd (ACN 609 120 103) is a services company within the DASH Group which provides personnel and other resources in connection with Super Simplifier and uXchange.

Staff and directors of DASH Shared Services are remunerated based on salary (including bonuses) but do not receive any commissions, bonuses or other benefits for any financial advice provided as a result of customers utilising the services provided by DASH Technology Group entities.

Staff may also receive non-monetary benefits such as study assistance, travel and attendance expenses paid for at business related conferences and other functions or gift vouchers.

Compensation Arrangements

DASH Technology Group holds professional indemnity (PI) insurance cover in respect of the financial services provided by DASH Investment Services Pty Ltd under its AFSL, including the activities of authorised representatives. This insurance provides coverage for claims regarding PI, directors' and officers' liability, crime (fraud) and the conduct of representatives or employees who no longer work for us (but who did at the time of the relevant conduct).

DASH Investment Services' PI insurance is subject to the policy terms and conditions and satisfies the requirements of section 912B of the Corporations Act.

Potential conflicts of interest

Occasionally, conflicts of interest may emerge among investors, advisers, our organisation, related entities, and other parties (including any appointed service providers). The DASH Group, along with its related bodies corporate, their associates, officers, and employees, is dedicated to recognising and managing both personal and corporate conflicts of interest that might arise while delivering financial services. DASH Group has a Conflicts of Interest Policy to help ensure ongoing compliance with our statutory obligations. A copy of this policy is available on request.

Record keeping and privacy

The security of your personal information is important to DASH Technology Group. Detailed information is set out in the relevant disclosure documents, however your information will be collected and handled in accordance with our privacy policy, which complies with the requirements of Australian privacy legislation. For more information, please refer to our website [here](#).

How to lodge a complaint with us

Internal dispute resolution process

DASH Technology Group is committed to handling any complaints promptly and fairly. If you have a complaint about the services provided by or on behalf of DASH Investment Services or any authorised representative in relation to Super Simplifier or uXchange, you can contact us at the following details:

Super Simplifier

- Phone: 1300 726 008
- Email: supercomplaints@dash.com.au
- Mail: Complaints Officer
PO Box 3528
Tingalpa DC QLD 4173

uXchange Scheme

- Phone: 1300 133 472
- Email: compliance@eqt.com.au
- Post: Equity Trustees Limited
GPO Box 2307
Melbourne VIC 3000

If we are unable to resolve your complaint within the 30-day period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

External dispute resolution process

If you are unhappy with the handling of your complaint, or the resolution of your complaint you can escalate your complaint to the Australian Financial Complaints Authority (**AFCA**). AFCA is a fair and independent dispute resolution body established by the Government to help resolve financial complaints and is free to consumers.

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne Vic 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

If you are deaf or have a hearing or speech impairment you may like to use the [National Relay Service](#).

- Voice Relay: 1300 555 727

- TTY: 133 677
- SMS Relay: 0423 677 767

If you require assistance with translation and Interpreting 'Translation and Interpretation Services' provides interpreting services to people who do not speak English and to agencies and businesses that need to communicate with their non-English speaking clients. Translation and Interpretation Services' can be contacted on 1300 000 795.

You may also contact Australian Securities and Investments Commission (ASIC) via their free call Infoline on 1300 300 630 to make a complaint and obtain information about your rights.

How to contact us

DASH Promoter Services Pty Ltd and DASH Administration Services Pty Ltd

- Address: Level 3, 157 Walker St North, North Sydney NSW 2060
- Phone: 1300 726 008
- Email: adviserservices@dash.com.au
- Website: www.dash.com.au

uXchange Pty Ltd

- Address: Level 3, 157 Walker St North, North Sydney NSW 2060
- Phone: 1300 726 008
- Email: adviserservices@dash.com.au
- Website: <https://dash.com.au/investor/uxchange>