Financial Services Guide (FSG)

CoinSpot Pay

Casey Block Services Pty Ltd ACN 619 574 186 AFSL No. 562554

Date: 20 October 2026

Version: 1

This FSG is dated 20 October 2026 and is issued by Casey Block Services Pty Ltd ACN 619 574 186, trading as CoinSpot ("CoinSpot", "we", "our" or "us"), under Australian Financial Services Licence ("AFSL") No. 562554.

Purpose of this Financial Services Guide

This FSG sets out key information about the financial services we may provide to you in relation to CoinSpot Pay. It is designed to assist you to make an informed decision about those financial services and contains important information about:

- who we are and how to contact us;
- the financial services we are authorised to provide;
- how we are paid in relation to the financial services we provide; and
- how to make a complaint.

This FSG only relates to CoinSpot Pay issued to CoinSpot customers. If you use the CoinSpot Mastercard, a separate FSG applies to it. That FSG is available at https://www.coinspot.com.au/public/CoinSpot%20Mastercard%20FSG.pdf?v=451.

We strongly recommend that you read and understand this FSG before you use CoinSpot Pay. Please contact us if you have any questions.

About CoinSpot and CoinSpot Pay

We are the issuer of CoinSpot Pay. CoinSpot Pay is a non-cash payment facility. It enables you to use cryptocurrency held in your CoinSpot account ("**CoinSpot Account**") to pay for goods and services you buy online from retailers that accept CoinSpot Pay ("**Participating Retailers**").

We also issue CoinSpot Pay to Participating Retailers, so they can accept payments through it. Participating Retailers can accept payments from CoinSpot customers and, in addition, from people who are not CoinSpot customers, using cryptocurrency sent from a wallet or exchange account outside CoinSpot. We do not have a contract or customer relationship with any person who pays a Participating Retailer in that way. The facility we issue to Participating Retailers is governed by a separate Merchant Services Agreement. This FSG relates only to the financial services we provide to you as a CoinSpot customer.

CoinSpot's financial services in relation to CoinSpot Pay are limited to:

- issuing CoinSpot Pay to you; and
- providing general financial product advice about CoinSpot Pay.

We only act on our own behalf with respect to the financial services we provide.

Documents you may receive

We may provide general advice about CoinSpot Pay. However any advice will not take your personal circumstances into account.

Before you use CoinSpot Pay, you will be given the Product Disclosure Statement ("**PDS**") for CoinSpot Pay (available at www.coinspot.com.au/cspay). The PDS is issued by us and contains important information about CoinSpot Pay, including its features, benefits, risks, costs, fees and charges. The PDS is intended to help you to make an informed decision about whether to use CoinSpot Pay. We encourage you to read it carefully.

CoinSpot Pay is governed by the CoinSpot Pay Terms and Conditions ("**CoinSpot Pay Terms**") (available at www.coinspot.com.au/cspay) and our Terms of Use for your CoinSpot Account (available at https://www.coinspot.com.au/terms) ("**Terms of Use**"). We recommend you read and understand the PDS, the CoinSpot Pay Terms and the Terms of Use before you make a payment.

We have also made a Target Market Determination for CoinSpot Pay. It is available at www.coinspot.com.au/cspay.

Financial services we are authorised to provide

We hold an Australian Financial Services Licence (AFSL No. 562554) and are authorised to provide the following financial services to retail and wholesale clients:

- provide general financial product advice in relation to non-cash payment products;
- deal in a financial product by issuing, applying and disposing on behalf of another in non-cash payment products.

CoinSpot Pay is a non-cash payment product.

General advice warning

We may only provide general advice about CoinSpot Pay. General advice does not take your personal objectives, financial situation or needs into account. We do not provide personal advice, or any recommendation about whether paying with CoinSpot Pay is appropriate for you, or which cryptocurrency you should pay with.

Before acting on any general advice we provide, you should consider whether it is appropriate for you, having regard to your own objectives, financial situation and needs. You should carefully consider the PDS before deciding whether to use CoinSpot Pay.

How we are paid for our services

We receive the following amounts when you make a payment through CoinSpot Pay:

- **CoinSpot Fee:** 1% of the transaction value of each payment. The transaction value is the Australian dollar amount payable for your order. The fee is shown to you before you confirm the payment.
- **Spread:** we use a quoted rate to work out how much cryptocurrency is needed to pay for your order ("**Quoted Rate**"). The Quoted Rate includes a spread. The spread is the difference between the price at which we can buy or sell the cryptocurrency and the Quoted Rate we give you. It is not a fixed amount. It changes with market conditions, the cryptocurrency you choose

and the size of your order. It is not charged separately. It is reflected in the cryptocurrency amount shown to you before you pay.

For example, if you use CoinSpot Pay to pay for an order of $300, the CoinSpot Fee is $3. If the spread at that time is 1%, the spread costs you about a further $3. The 1% spread in this example is for illustration only. It is not a maximum or a forecast. The actual spread may be higher or lower.

We do not pay commissions or referral fees to Participating Retailers or any other person in relation to CoinSpot Pay. Participating Retailers do not pay us any fees in relation to CoinSpot Pay. Our directors and employees are remunerated by salary, which does not vary depending on the type or amount of financial services provided.

Further details about fees and costs are set out in the PDS.

How to give us instructions

You give us instructions about a payment by logging in to your CoinSpot Account through the CoinSpot Pay checkout and confirming the payment. You may also contact us using the details below.

Associations and relationships

We are the issuer of CoinSpot Pay.

Participating Retailers do not issue CoinSpot Pay and do not pay us any fees or other benefits in relation to it. Other than as set out above, we do not have any associations or relationships with issuers of financial products which might influence us in providing our financial services to you.

Compensation arrangements in place

CoinSpot maintains professional indemnity insurance to cover the financial services we provide. This policy complies with the requirements imposed under the *Corporations Act 2001* (Cth).

Contact

If you have any further questions about the financial services we provide, please contact us:

Email: support@coinspot.com.au

Address: Casey Block Services, 5/40 Green Street, Windsor VIC 3181

Website: www.coinspot.com.au/support

Complaints

If you have a complaint about CoinSpot Pay or a payment you made through it, we encourage you to contact us using the details above. Please include your payment reference if you have one. When your complaint is received by us, it will be investigated and every endeavour will be made to resolve the matter promptly and impartially. We will give you a written response within 30 calendar days of receiving your complaint.

Complaints about your order, such as delivery, faulty goods or refunds, should be made to the Participating Retailer.

If your complaint is not resolved within 30 days, or if you are not satisfied with our decision, you may contact the Australian Financial Complaints Authority ("**AFCA**"), which is an external dispute resolution scheme of which CoinSpot is a member. Time limits may apply to complaints to AFCA.

AFCA's details are:

Phone: 1800 931 678

Email: info@afca.org.au

Address: GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au