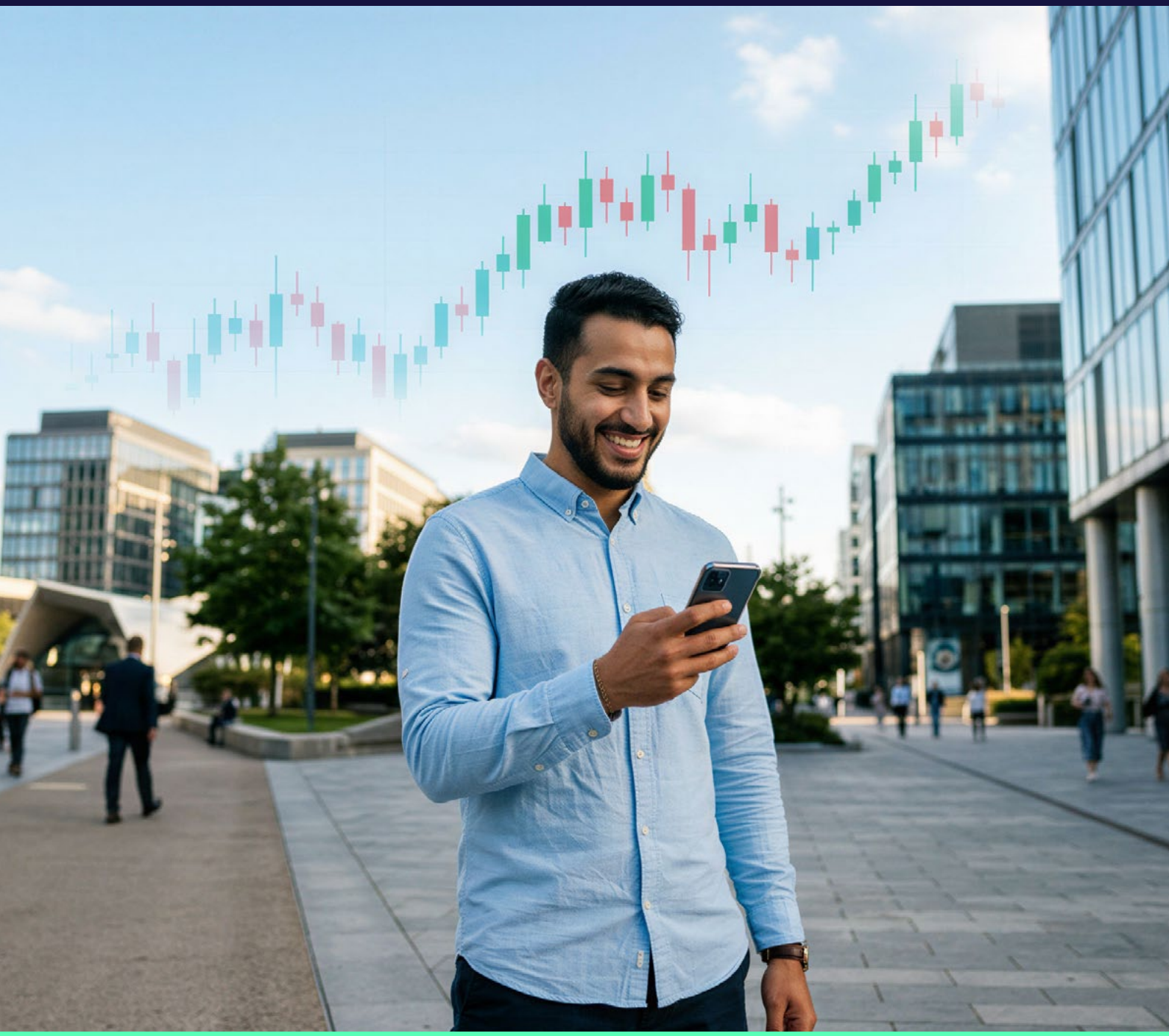
Halal Money
by HEJAZ

Financial Services Guide

For Halal Money Account



Issued by Hejaz Pay Pty Ltd (trading as Halal Money), September 2026

1. About this guide

This Financial Services Guide (FSG) is prepared by Hejaz Pay Pty Ltd ABN 89 601 295 112 (trading as Halal Money) (Australian Financial Services Licence No. 481914) (Hejaz Pay). Under its Australian Financial Services Licence, Hejaz Pay is authorised to provide financial services including issuing non-cash payment facilities and providing general financial product advice in relation to securities and managed investment schemes.

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

Hejaz Pay is the issuer of the Halal Money Account whereby customer can buy and sell Sharia screened ASX listed securities, including shares and exchange traded funds (ETFs), through the Halal Money App. Trade execution is provided by Openmarkets Australia Limited (AFSL 246705), a Market Participant of ASX.

The Halal Money Account is linked to a Virtual Account (VA) provided by Monoova Payments Pty Ltd. The customer is given details of the VA which will enable them to fund the account by direct credit from another bank account within Australia and then trade on the Account. Identity verification is provided by Sumsub Ltd.

It is important for you to know that Hejaz Pay is not a bank and the Financial Claims Scheme does not apply to the Halal Money Account.

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 Hejaz Pay provides and the documents you may receive;
- Fees and other benefits Hejaz Pay may receive for providing each of its financial services to you; and
- How you can make a complaint to Hejaz Pay and how it will deal with your complaint.

After reading this FSG, you will know:

1. Who Hejaz Pay is and how to contact it;
2. What financial services can be provided to you and how these services will be provided to you;
3. How Hejaz Pay may be remunerated;
4. Whether any relevant associations or relationships exist that may influence the services provided;
5. How Hejaz Pay maintains your personal information; and
6. How to access Hejaz Pay'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.



PO Box: 2 Queen Street VIC 3000 Telephone: 1300 091 157 Email: ausupport@halalmoney.com Website: www.halalmoney.com.au

3. Documents you might receive

You will receive this FSG at the time Hejaz Pay first thinks that it 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. 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 is governed by Terms of Use 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 of Use and Privacy Policy before you decide to obtain the Halal Money Account.

4. About Hejaz Pay

Hejaz Pay Pty Ltd (ABN 89 601 295 112, trading as Halal Money) is a holder of an Australian Financial Services Licence (AFSL No. 481914). Under its AFSL, Hejaz Pay is authorised to issue non-cash payment products, provide general financial product advice in relation to securities, managed investment schemes, deposit products and general insurance products, to both retail and wholesale clients.

Hejaz Pay can be contacted at:

Mail	Suite 1106, 2 Queen Street, Melbourne VIC 3000
Email	ausupport@halalmoney.com
Website	https://halalmoney.com.au
Phone	1300 091 157

5. Can I provide instructions?

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

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

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

Hejaz Pay does not receive any commission from product providers in relation to the Halal Money Account.



7. Associations and relationships

Hejaz Pay uses the following third-party service providers to operate the Halal Money Account:

Service Provider	Role	Regulatory Status
Openmarkets Australia Ltd	ASX market participant and executing broker. All buy and sell orders are executed through Openmarkets on the ASX.	ABN 38 090 472 012 AFSL 246705
Monoova Payments Pty Ltd	Payment infrastructure provider. Provides Virtual Account infrastructure to facilitate payment processing for the Halal Money Account.	ABN 38 126 015 227 AR 428863
Sum and Substance Ltd	Identity verification and Know Your Customer (KYC) service provider.	Technology service provider
National Australia Bank Ltd	Settlement bank. Holds the settlement account used for trade settlement.	ADI (Authorised Deposit taking Institution)

8. Feedback and Resolving Problems and Complaints

We value your feedback and use it to improve our services. If you have a query or complaint relating to the Halal Money Account, you should contact us via:

Mail	Suite 1106, 2 Queen Street, Melbourne VIC 3000
Email	ausupport@halalmoney.com
Website	https://halalmoney.com.au
Phone	1300 091 157

Please provide a full explanation of your feedback or complaint. We 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 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 that 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

9. Compensation Arrangements

Hejaz Pay as the AFS Licensee holds professional indemnity insurance, which covers the financial services Hejaz Pay is authorised to provide to you. This professional indemnity insurance satisfies the requirements of section 912B of the Corporations Act 2001 (Cth).

10. 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 https://halalmoney.com.au/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.

Hejaz Pay 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 including information or documents we may require, such as your identity card, passport or bank statement;
- 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: ausupport@halalmoney.com

