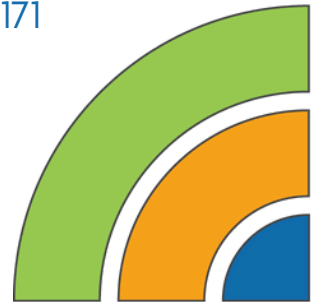


FINANCIAL SERVICES GUIDE PART ONE

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HOW TO READ THIS FINANCIAL SERVICES GUIDE

About this Guide (Part One)

This Financial Services Guide (FSG) contains important information to help you decide if you wish to use our services. It includes information on:

- About Enva
- Financial Services and Products we provide
- Advice Process
- Documents you may receive
- Our Associations and Relationships
- Fees and Other Costs
- What you should do if you are not satisfied with our services
- Professional Indemnity Insurance

Enva's Financial Services Guide is comprised of two parts and both parts must be read together.

Part Two – Provides your Adviser's details including:

- Advisers Details and Remuneration
- Fees and other costs you may incur when engaging with an Adviser

Not Independent

Enva Australia Pty Ltd and its authorised representatives are "not independent" (In terms limited by legislation and ASIC), impartial or unbiased because we;

a) may receive commissions from insurance providers, which we advise you about in this FSG and elsewhere.

b) may attend training services provided by product providers, so as to be better informed about what we recommend.
For clarification on this statement please call us.

About Enva Australia Pty Ltd

Enva Australia Pty Ltd is an Australian Financial Services Licensee (AFSL) authorised by the Australian Securities and Investment Commission (ASIC) under licence number 424494 to provide financial services and advice in accordance with the Corporations Act (2001). Enva Australia Pty Ltd is wholly owned by Enva Holdings Pty Ltd which is a privately owned company with diverse shareholders. Details of the shareholders and their relevant holdings can be made available upon request.

The business exists to help people build knowledge and wealth and ensure the safe transfer to the next generation. This aligns strongly with Enva's approach of "Guiding your Choices".

How Adviser Licensing Works

To provide a financial service or product to a retail consumer a company or individual must hold a licence. This licence is granted by ASIC and is called an AFSL or Australian Financial Services Licence. Licensees are able to appoint authorised representatives to operate under the supervision of the AFSL.

Your adviser will be monitored by us and must also adhere to the Financial Planners and Advisers Code of Ethics.

GUIDING YOUR CHOICES

About Enva

Enva is a professional services firm focused on one thing – delivering the best financial outcome we can for you. Our business is a collection of experienced people from many walks of life who take their tasks seriously but can still have fun along the way.

As a business, we constantly look at ways we can improve. The high rate of change can make us weary, but we know our clients rely on us to understand what is happening, and our energy comes from a passion for doing what is right, not just what is easy.

We're about genuine care, not fancy marketing. We're about telling you how it is, not just what you want to hear. We're about advice in your best interests, not anyone else's.

Our clients appreciate that we are knowledgeable, honest, transparent, and there when times get tough.

We know that recommending insurance means being available at claim time and dealing with the emotions of serious medical events.

We know that managing superannuation and investments means market ups, but also market downs.

We also know that an objective view from an educated professional is worth paying for, and we're glad to provide that service.

Financial Services We Provide

Enva is licenced to provide both general and personal financial product advice in the following classes of financial products:

- Deposit and payment products;
- Government debentures, stocks or bonds;
- Personal, general and group insurance;
- Managed Investment Schemes;
- Retirement savings accounts;
- Investor directed portfolio services;
- Securities;
- Superannuation and SMSFs.

In addition to the above, specialist advice areas may include Aged Care, Self Managed Super Funds (SMSFs), Direct Equities, Margin Lending, Gearing and Credit Assistance. Some of the financial services or products that we are authorised to provide may be beyond those which we authorise your Adviser to offer. Please refer to Part Two of the FSG for your Adviser's scope of authorisation.

Financial advice is a recommendation or statement that would or could influence your decision to hold, dispose or acquire a financial product. This may include recommendations relating to the following:

- Aged care
- Centrelink and Government services
- Contributions or withdrawals relating to a product or service
- Financial modelling of your current or recommended cashflow.

We are also licenced to provide claims handling and settling services limited to claims assessments, claims assistance, making a recommendation about a claim, and representing a person insured to pursue a claim under an insurance product.

General Advice

When engaging with your Adviser you may receive General advice. General advice is different from personal advice as it does not take into account your personal circumstances, needs or objectives. When receiving General advice, you should consider whether you need personal advice.

The Advice Process

Our goal is to ensure you are informed and positioned well for the future.

The advice process can be a simple meeting to answer your questions or an in-depth analysis of your situation and an ongoing annual relationship. Typically, personal advice involves the following steps:

- Agreeing on the scope of advice
- Recording your circumstances
- Documenting your preferences
- Researching your current situation
- Modelling various alternatives
- Determining appropriate solutions
- Documenting these solutions
- Presenting them for discussion
- Agreeing on implementation
- Reviewing your strategy with reasonable frequency

We Do Not Provide Tax Advice

We are not registered tax advisers and can only give you limited information about tax. Limited information includes information provided by legitimate sources or financial modelling provided by us to estimate the benefit of a given financial strategy. Any information provided by us should not be relied upon to complete your tax return and should be confirmed with a registered tax agent.

If you do not have an appropriate tax agent SND Accountants and Advisors (+61 8235 0200) or any other qualified Accountant may be able to assist you with any tax questions or concerns you may have. You can search for a qualified tax agent here:

- www.charteredaccountantsanz.com/find-a-ca

DOCUMENTS YOU MAY RECEIVE

You may receive other documents in addition to this FSG when your Adviser provides you with personal financial advice.

Letter of Engagement

This provides clarity on the services you want us to provide and the fees we have agreed.

Summary of circumstances

We may send you a summary of your circumstances to confirm our understanding of your affairs. This may include a diagram of your ownership structures or simply a list of your assets and liabilities.

Statement of Advice

Advice provided to you by an Adviser that is personal in nature, in that it considers your individual needs, objectives and financial circumstances, and must be presented to you in a written Statement of Advice (SoA). The SoA includes the advice recommended by the Adviser and the basis on which the advice is given, details of the providing entity and information on any payments or benefits the Adviser or licensee will receive. This document will contain enough detail for you to make an informed decision as to whether to act on the advice provided.

Record of Advice

When providing personal advice, your Adviser may provide you with a Record of Advice (RoA). A RoA is provided to existing clients to confirm changes to, or implementation of, advice provided in a previous SoA. A RoA is only appropriate if there have been no significant changes to your personal circumstances. Where your circumstances or the basis of the SoA are significantly different, your Adviser will provide you with a SoA.

Product Disclosure Statement

A Product Disclosure Statement (PDS) is a document that your Adviser will provide to you when recommending or offering a financial product. It includes information about the product's key features, fees, commissions, benefits, risks and the complaints handling procedure.

Financial Modelling

Where we provide specific cashflow modelling or calculations regarding your financial situation we may provide a copy of these to you in addition to a Statement of Advice or Record of Advice. This document may summarise your current situation or a future projection based on a set of assumptions we have documented.

Product or Strategy Papers

We may provide you with content prepared by a product provider or a strategy paper created by us that explains a certain product, feature, service, or strategy. This document will be generic in nature and not consider your personal circumstances.

OUR ASSOCIATIONS AND RELATIONSHIPS

Referral Relationships

Where you have been referred to us by someone else, we may pay them a fee or some other benefit in relation to that referral. This payment could be up to 25% of any fee you pay. Also, where we refer you to a partner to provide you with services we cannot provide, we, the licensee, may receive a fee, commission or some other benefit. Advisers must comply with the Financial Planners and Advisers Code of Ethics and are banned from receiving conflicted payments including payments from product providers where they provide you with financial advice on that product or strategy or payments from a referral partner providing you with an additional service (for example a property buyer's agent, accountant or general insurance broker). Details of any referral fee or commission received or paid to the licensee will be set out in the advice document we provide to you or disclosed separately at the time of the referral.

Related Parties

Entities of Enva and a brief description of the services they provide are outlined below. Each entity and their representatives are liable only for the services provided within their discipline.

The following entities are all subsidiaries of Enva Holdings Pty Ltd ABN 88 636 997 218:

- Enva Australia Pty Ltd ABN 21 098 806 501 Australian Financial Service Licence No. 424494 provides financial services
- Enva Advisory Pty Ltd ABN 12 634 043 093 is a Corporate Authorised Representative of Enva Australia Pty Ltd AFSL No. 424494 and provides financial services. It is also a Corporate Credit Representative of Australian Finance Group Pty Ltd ACL No. 389087 and provides mortgage broking services.

Benefits I should be aware of

From time to time, your Adviser may be entitled to receive benefits, at no additional cost to you, such as:

- Educational conferences and seminars: these are arranged by Enva and attendance may be fully or partially subsidised by Enva;
- Non-monetary benefits: these may include business lunches, tickets to sporting and cultural events, promotional goods or other minor benefits from Enva or product providers.

Any benefits that Enva or its Adviser may receive will only be accepted to a value of less than \$300 per provider per year. Any benefits received exceeding this limit will not be accepted. Enva and its Advisers maintain a register for any alternative remuneration received, where such remuneration has a value greater than \$100.

Applicable Client Rebates

Enva may receive one-off payments where you decide to purchase products or services from Provider direct marketing. We may have arrangements in place with various Product Providers. If Enva receives these payments for services provided or products purchased by you, we will disclose further detail in your advice document.

Fees and Other Costs

Fees and other costs may be paid for the advice you receive and the financial products used, when engaging our services. Your Adviser will describe their fees and what services this includes, upon initial engagement and before providing any financial advice.

All fees and other costs will be disclosed, in a written disclosure or advice document, to you at the time of personal financial advice or when transacting on your behalf. Part Two of this FSG describes what types of costs you may incur and the value of these, should you decide to receive personal financial advice from your Adviser. The fees charged are inclusive of Goods and Services Tax (GST).

The license may receive a flat fee per Adviser for provision of services required under its AFSL. Where any additional remuneration is received to the Adviser, this will be disclosed in Part two of the FSG.

There may be other costs associated with our service to you, for example legal and accounting costs. All costs will be agreed with you up front, prior to incurring them.

Payment Methods

We offer flexible payment options for your advice fees:

- Direct debit (savings)
- Credit card or cheque;
- EFT Deduction from your investment (where it is permissible)

All revenue is paid directly to Enva Australia as the licensee. They retain a percentage as a licence fee to cover their costs and the balance is passed on to the entity that employs your adviser.

You can pay us through commissions, and these will be disclosed by your adviser. Because we also monitor authorised representatives of Australian Credit Licensee AFG the amount we may receive in loan commissions is also disclosed below:

Type	Lending
Initial Payment	Up to 2.5% of the initial loan balance
Ongoing Payment	Up to 1% of the loan balance each year
Example	If your loan was \$100,000, we could receive up to \$2,500 in the first year and \$1,000 per annum in the following years

Type	Insurance
Initial Payment	Up to 66% of the first-year premium
Ongoing Payment	Up to 33% of the ongoing years premiums
Example	If your insurance premium was \$1,000, we could receive up to \$660 in the first year and \$220 per annum in the following years OR \$330 in the first year and ongoing years.

What should you do if you are not satisfied with our services?

If you are not happy with your Adviser or the services provided to you, we encourage you to:

- If you feel it is appropriate, discuss the issue with your Adviser in the first instance,
- If you are unable to resolve the issue, please contact Enva's Complaints Manager by either;

Phone: 1300 160 803

Mail: Complaints Manager
164 Main Road McLaren Vale
South Australia 5171

Email: complaints@enva.com.au

We will aim to resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction within 30 calendar days, you have the right to refer the matter to an external dispute resolution scheme. Lodgement of complaints should be directed to Australian Financial Complaints Authority (AFCA), of which Enva is a member. You can contact AFCA by;

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Professional Indemnity Insurance

Enva holds a professional indemnity insurance policy in accordance with its obligations under section 912B of the Corporations Act 2001.

Enva's Financial Services Guide is comprised of two parts and both parts must be read together.

The information in this document is considered to be true and correct at the date of publication. Changes to circumstances after the time of publication may impact on the accuracy of the information held.

If you have any questions about the financial services Enva provides, please contact your Financial Adviser.
