

Financial Services Guide (FSG)

Issuer	Bit Trade Pty Ltd (trading as Kraken Exchange Australia) (ACN 163 237 634)
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1. Introduction

This Financial Services Guide (FSG) is issued by Bit Trade Pty Ltd (ABN 94 163 237 634 | AR# 001312156) (**Bit Trade; we; us; our**), as an authorised representative of Flexewallet Pty Ltd (**Flexewallet**) (ABN 16 164 657 032 | AFSL#448066).

We are authorised to provide certain financial services in relation to non-cash payment products on behalf of Flexewallet, including financial services relating to the non-cash payment product, Krak Pay .

This FSG is provided to help you make an informed decision about whether to use our services. It contains information about:

- Who we are
- The financial services we provide
- How we are paid
- Any association or relationship
- How we handle complaints

[This FSG](#) should be considered alongside relevant disclosures documents (including the product disclosure statement (**PDS**)) for specific financial products, which is available on our [Support Pages](#). A PDS includes additional information to enable you to make an informed decision about using specific financial products, including details of key features, fees, benefits and risks.

2. Our financial services

Bit Trade, as an authorised representative of Flexewallet, is authorised to provide the following services to retail and wholesale clients:

- General financial product advice in relation to deposit and payment products limited to non-cash payment products
- Dealing in financial products by arranging for another person to issue, apply for, acquire, vary, or dispose of a financial product in relation to deposit and payment products limited to non-cash payment products

Bit Trade provides such financial services on behalf of and as a representative of Flexewallet.

These financial services are provided in connection with Krak Pay, a non-cash payment product that is issued by Beaufort Fiduciaries Pty Ltd (ABN 80 162 139 871).

NOTE: We **do not** provide personal financial product advice. Any advice provided is of a general nature only and does not take into account your objectives, financial situation, or needs.

3. Client instructions and communications

Our role in making financial products and services available to our clients will include promoting and distributing Krak Pay to eligible clients in accordance with the relevant target market determination and any distribution conditions in that determination; facilitating the onboarding and registration of clients for Krak Pay; and providing help, support and communications with Krak Pay clients.

Clients can instruct us and communicate with us via the Krak Pay App and using the contact details set out on the last page of this FSG.

4. Fees, commissions, and other benefits

We may receive fees or commissions for providing financial services, including in relation to Krak Pay. In particular certain conversion fees may be charged to a client by Bit Trade if a user wishes to convert a digital asset from digital asset to another for the purpose of a transfer. These are disclosed in section 5 - Fees and Costs - of the PDS.

We do not receive commissions from BFPL as issuer of Kraken Pay.

You may request particulars of the remuneration or other benefits set out above, but you must make such a request within a reasonable time of being given this FSG and before we provide you with any financial service described in it.

5. Associations and relationships

Bit Trade is a privately owned company and is an affiliate of the product issuer BFPL. Bit Trade and BFPL also have a commercial relationship with Flexewallet Pty Ltd, the third-party service providers under whose license the product is made available to you.

6. Privacy

We collect, use and store your personal information in accordance with the Privacy Act 1988 (Cth) and our Privacy Policy, which is available on our website:

<https://www.kraken.com/legal/privacy>. Your personal information may be used to provide financial services, verify your identity, and meet our legal obligations.

7. Complaints handling

We are committed to providing high-quality service. If you have a complaint:

Contact Us First:

Email: Kraken Support, on

<https://support.kraken.com/articles/complaint-handling-process>

We will promptly look into your complaint and decide what course of action should be taken. We will acknowledge your complaint within 24 hours (or as soon as practicable) and aim to resolve it within 30 calendar days. We will keep you informed of progress and how long it is expected to take to resolve.

If you are not satisfied with the response we give you to resolve your concern, you have the option of contacting the following independent external complaints resolution scheme of which Bit Trade is a member (#116400)

External Resolution:

If you're not satisfied with our response, you may contact the Australian Financial Complaints Authority (AFCA):

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: GPO Box 3, Melbourne VIC 3001

AFCA provides fair and independent complaint resolution at no cost to you.

8. Professional indemnity insurance

Bit Trade maintains professional indemnity insurance that meets the requirements of section 912B of the Corporations Act. This covers claims relating to the conduct of Bit Trade and its employees and representatives, including conduct no longer engaged in. The policy provides cover for civil liability resulting from third party claims concerning the professional services provided by us and our employees and representatives. The policy covers professional services provided by employees and representatives of Bit Trade while they are in our employment, even where that employee or representative has subsequently left our employment.

9. Further information

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

Website: kraken.com

Email: Kraken.Support

Address: 478 George Street, Sydney 2000 NSW