

**Spriggy** Invest

# Financial Services Guide Spriggy Invest

**Dated: 3 March 2023**

Spriggy Invest Pty Ltd (**Spriggy Invest**)

ABN 21 639 671 926, AR 1283837

[www.spriggyinvest.com.au](http://www.spriggyinvest.com.au)

[hello@spriggyinvest.com.au](mailto:hello@spriggyinvest.com.au)

## About this guide

It is important that you read this Financial Services Guide (**FSG**). It contains important information to help you decide whether to use any of the financial services we offer including:

- who we are and how to contact us
- the services we provide
- how we are paid and who pays us
- how we maintain your personal information, and
- how you can access our complaints handling arrangements.

If you would like further information, please ask us.

## About Spriggy Invest

Spriggy Invest Pty Ltd ACN 639 671 926 (**Spriggy Invest, we, our, us**) is the promoter of an investment fund known as Spriggy Invest ARSN 643 467 270 (**Fund**). Spriggy Invest is an authorised representative (AR 1283837) of Cache Investment Management Pty Ltd ACN 624 306 430 AFSL 514 360 (**Cache**), who is an Australian financial services licensee.

The Fund is a managed investment scheme registered with the Australian Securities and Investments Commission. Melbourne Securities Corporation Limited (ACN 160 326 545, AFSL 428289) (**MSC**) is the responsible entity of the Fund and the issuer of units in the Fund. The Fund is managed on behalf of MSC by Cache Investment Management Pty Ltd (described below).

Investors can apply for units in the Fund through the Spriggy Invest mobile application (**Spriggy Invest App**). Spriggy Invest will assist investors to engage with their investment in the Fund by operating the Spriggy Invest App.

You can give us instructions by using the contact details set out below. We are a fully digital company, and we will communicate with you about the services we provide in digital form (where possible). By asking us to provide financial services to you (including by applying for the financial products issued by MSC through the Spriggy Invest App), you agree to receive communications in digital form only.

## Contact details

You can contact Spriggy Invest at:

Email: [hello@spriggyinvest.com.au](mailto:hello@spriggyinvest.com.au)  
Website: [www.spriggyinvest.com.au](http://www.spriggyinvest.com.au)  
Post: via the address listed on the website

## About our licensee

Cache Investment Management Pty Ltd is the holder of Australian Financial Services Licence, no 514 360 (**Cache**).

We are authorised to provide financial services on Cache's behalf in relation to basic deposit products, securities and interests in managed investment schemes (such as the Fund) – see the section headed "Our services" below.

These financial services are provided on behalf of Cache and not on your behalf.

You can contact Cache at:

Phone: 1300 122 243  
Post: 2/6 James Street, Manly NSW 2095

Email: [hello@cacheinvest.com.au](mailto:hello@cacheinvest.com.au)  
Website: [www.cacheinvest.com.au](http://www.cacheinvest.com.au)

Cache is responsible for those financial services provided by Spriggy Invest as its authorised representative and has authorised Spriggy Invest to distribute this FSG. Cache and Spriggy Invest are not related entities.

## Our services

Spriggy Invest is authorised to provide general financial product advice and apply for, acquire, vary or dispose of on behalf of another person:

- deposit and payment products (including non-cash payment facilities),
- managed investment products, and
- securities,
- to retail and wholesale clients.

As we provide general advice, which isn't tailored to your personal circumstances or financial requirements, you should consider whether it's appropriate for you and obtaining independent financial advice before making any investment decision.

## Product disclosure statements

When you apply for the Fund you will be given a Product Disclosure Statement (**PDS**) for the Fund. The PDS contains important information about the features, benefits, risks, features and applicable fees about the Fund.

The PDS and Target Market Determination (**TMD**) will help you make an informed decision about the products, so read the relevant PDS, TMD and any other disclosure documents carefully.

You can download a copy of the PDS and TMD from [www.spriggyinvest.com.au](http://www.spriggyinvest.com.au).

### Relationship and associations

#### ***Spriggy group***

Spriggy Invest is part of the Spriggy group, which includes Rivva Pty Ltd (ABN 86 603 542 918; AFSL 513762) (**Rivva**) and Spriggy Schools Pty Ltd (ACN 650 445 819) (**Spriggy Schools**).

Rivva promotes the Spriggy product under AFS licence, by distributing and promoting the Visa Prepaid Card and Parent Wallet products which are issued by Indue Limited ACN 087 822 464 AFSL 320204 (**Indue**) under the Spriggy brand. Indue is an authorised deposit-taking institution. Rivva may distribute or promote other financial products which are issued by other product issuers from time to time. The details of these issuers will be set out in the relevant PDS.

Spriggy Schools offers the Spriggy Schools product, applying the relief for non-cash payment facilities provided for in ASIC Corporations (Non-cash Payment Facilities) Instrument 2016/11.

## How we're paid

#### ***The Fund***

When you invest in the Fund, we receive some or all of the fees that Cache receives as manager of the Fund. The amount of fees that Cache receives will depend on the amount and frequency of your investments and are set out in full in the PDS, which is available at [www.spriggyinvest.com.au](http://www.spriggyinvest.com.au). Those fees are paid out of the funds invested in the Fund or the money you use to acquire units in the Fund.

Spriggy Invest will receive the Contribution fees and Withdrawal fees from Cache, these are set out below:

Fees	Fee (\$AUD)
Contribution fee	\$2 per transaction (up to \$1,000) 0.2% per transaction (over \$1,000)
Withdrawal fee	\$2 per transaction (up to \$1,000) 0.2% per transaction (over \$1,000)

Refer to the PDS for information in relation to these fees.

Please let us know if you would like further particulars of any remuneration received by Cache or Spriggy Invest.

***Our representatives***

Our staff receive a salary plus superannuation, and may receive bonuses, shares or options in Spriggy Invest or Rivva and other benefits from time to time.

***No commissions***

We do not pay commission to any staff or other third parties, such as financial advisers.

**How we deal with complaints**

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, please contact us at [hello@spriggyinvest.com.au](mailto:hello@spriggyinvest.com.au) or 1300 868 194.

We'll acknowledge your complaint within 1 working day and aim to resolve your complaint within 30 days.

If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (**AFCA**) (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Australian Financial Complaints Authority  
Telephone: 1800 931 678 (free call)  
Post: GPO Box 3 Melbourne VIC 3001  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [afca.org.au](http://afca.org.au)

**Compensation arrangements**

We maintain professional indemnity insurance in connection with the financial products and services we provide, including any claims in relation to the conduct of our former representatives.

**Your privacy**

We're committed to respecting your privacy. The *Privacy Act 1988* (Cth) regulates how we handle your personal information, including how we collect, disclose and secure it.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services. We may also use your information to provide information about other products and services that we think might interest you and to comply with legislative and regulatory requirements, prevent fraud, crime or other

activity that may cause harm in relation to our products or services, and help us run our business.

Your personal information may be provided confidentially to external service providers, including the custodian, auditors, taxation advisers, legal advisers and information technology consultants. It may also be provided to our related companies to assist us with functions relating to managing your account.

Additionally, your personal information will be disclosed if required by law to do so. You have the right not to provide us with any personal information. However, we may not be able to provide the product or services you request.

For more information about how we handle your personal information, how you can access, correct and update your personal information and how we manage privacy related complaints, refer to our Privacy Policy available at [spriggyinvest.com.au](https://spriggyinvest.com.au).

If you would like a link to a digital copy, please email us at [hello@spriggyinvest.com.au](mailto:hello@spriggyinvest.com.au) and we will send you a copy free of charge.