

FINANCIAL SERVICES GUIDE

AXIS ONE MARKETS PTY LTD

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Version: 1.0

This Financial Services Guide (“**FSG**”) is issued by:

- Immersve Pty Ltd ACN 658 192 057 AFSL No. 545925 (“**Immersve**”); and
- Axis One Markets Pty Ltd ACN: 660 251 141 (Authorised Representative No. 001320386) (“**Axis One Markets**”). Axis One Markets is an authorised representative of Immersve.

Together, “we”, “our”, “us”.

Axis One Markets is also an authorised representative of Echuca Trading Pty Ltd ACN 115 459 124 AFSL 297499 (“**Echuca Trading**”). **Echuca Trading does not authorise Axis One Markets to provide any financial services in relation to the Virtual Prepaid Mastercard (“Prepaid Card”), or otherwise described in this document. Axis One Markets may only provide financial services in respect of the Prepaid Card as an authorised representative of Immersve.**

Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It is designed to assist you to make an informed decision about the financial services we provide 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.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. Please contact us if you have any questions.

About Immersve

Immersve holds an AFSL and is the issuer of the Prepaid Card.

The Prepaid Card is a non-cash payment product.

Immersve has appointed Axis One Markets as an authorised representative to provide financial services in respect of the Prepaid Card.

The distribution of this FSG is authorised by Immersve.

About Axis One Markets

We are an authorised representative of Immersve and have been appointed to provide various financial services in order to distribute the Prepaid Card.

Documents you may receive

If you apply to acquire a Prepaid Card, you will receive a Product Disclosure Statement (“**PDS**”).

The PDS contains important information about the Prepaid Card, including features, benefits, risks, costs, fees and charges.

The PDS is intended to help you to make an informed decision about whether to acquire the Prepaid Card. We encourage you to read it carefully.

The Prepaid Card is governed by the PDS and Immersve's Custodial General Terms of Use, which can be accessed at immersve.com/terms-and-conditions/au/custodial-general-terms-of-use/.

Financial services we are authorised to provide

Immersve has authorised Axis One Markets to provide the following financial services to retail and wholesale clients:

- provide general financial product advice on non-cash payment products; and
- deal by applying for, acquiring, varying or disposing of a non-cash payment product on behalf of another person.

Axis One Markets may only provide these authorised financial services in relation to the Prepaid Card.

General advice warning

We may provide you with general financial product advice about the Prepaid Card.

General advice may be provided to you individually, or as part of broader communications we may distribute via email, through our social media channels or through written collateral such as brochures or other information sheets.

General advice is financial advice that does not take your personal needs, objectives or financial situation into account. As a result, before acting on any information or advice we provide, you should consider the appropriateness of it having regard to your personal objectives, financial situation and needs.

How can you provide us with instructions?

You can give us instructions through our website, mobile application, by phone or email or any other means that we agree with you from time to time.

Who does Axis One Markets act for?

As an authorised representative, Axis One Markets provides financial services on behalf of Immersve.

As an AFSL holder, Immersve acts on its own behalf. Immersve is independent and not aligned with any product issuer or re-seller.

Fees and charges

Axis One Markets will receive fees or remuneration from Immersve for the financial services we provide as a distributor of the Prepaid Card. Axis One Markets' directors and employees are paid a salary which does not change depending on the type or amount of financial services provided.

The Prepaid Card is subject to fees and charges as set out in the PDS.

Associations

We are required to disclose any associations or relationships between us, our related entities, Immersve and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

Complaints

We are fully committed to providing quality financial services. However if you are unhappy with our services, please follow the procedure set out below.

Step 1

Please contact us by:

Telephone: +61 2 7248 5636

Email: kucard@kucoin.au

Please provide us with as much information about the complaint as you can. We will then attend to your complaint, and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in 5 business days.

Step 2

If you are not happy with the outcome, you may contact Immersve. Immersve may request additional information to conclude its review of the situation and will then communicate its decision to you.

Step 3

If you are still not satisfied with the decision or Immersve does not respond to you within 30 days after you make the initial complaint to Axis One Markets, you may contact the Australian Financial Complaints Authority ("**AFCA**"), which is an external dispute resolution scheme. AFCA's details are:

Telephone: 1800 931 678

Website: www.afca.org.au

Mail: GPO Box 3
Melbourne VIC 3001

Email: info@afca.org.au

You may only contact AFCA once you have followed the procedure above.

Compensation arrangements

Immersve holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services we are authorised by Immersve to provide to you.

Contact Us

Axis One Markets

Telephone: +61 2 7248 5636

Mail: Level 22, 85 Castlereagh Street, SYDNEY NSW 2000, Australia

Email: kucard@kucoin.au

Immersve

Telephone: +61 2 6422 2210

Mail: Level 21, 233 Castlereagh Street
Sydney NSW 2000

Email: support@immersve.com