Financial Services Guide

21 September 2026

This Financial Services Guide (**FSG**) is provided by Funding.com.au Pty Ltd ACN 603 756 547 (**Funding, we, our** or **us**) to you in relation to our activities (if any) which involve the provision of financial services as defined in the Corporations Act 2001 (Cth) (**Corporations Act**).

This FSG describes our services to assist you to decide whether to use them. It also describes how we are remunerated, compensation arrangements, and how we handle any complaints you may have.

We do not provide personal financial product advice. If you require personal financial product advice, we will refer you to, or recommend you contact, an Australian Financial Services (AFS) Licensee who is authorised to provide personal financial product advice.

1. Our services

We are an authorised representative (AR No. 1239776) of Funding Capital Pty Ltd (AFSL No. 523247) (**FC**), which has authorised the distribution of this FSG.

FC is authorised, and has authorised us, to provide the following financial services under its Australian Financial Services Licence (**AFSL**):

(a) dealing in a financial product by applying for, acquiring, varying or disposing of financial products on behalf of another. Our dealing services are limited to units in the Funding Investment Trust (**Trust**). The Trust is a registered managed investment scheme (ARSN 616 185 276) of which Melbourne Securities Corporation Limited ACN 160 326 545 (AFSL No. 428289) is the responsible entity and trustee; and

(b) providing general financial product advice in relation to units in the Trust.

Any financial product advice we provide will be general in nature and will not take into account your objectives, financial situation or needs. Because of this, before acting on any advice, you should consider its appropriateness having regard to your own circumstances,

We operate a lending platform at www.funding.com.au which enables borrowers to obtain loans,

funded by the Trust. Using the lending platform, investors in the Trust can select loans they wish to fund through their units in the Trust.

2. How you can give us instructions

You can give instructions to us about our services by contacting us as described in section 7 below.

To become an investor in the Trust, you need to complete an application form available at www.funding.com.au. Additional information about the Trust, including about its features, costs, benefits and risks, is contained in the Product Disclosure Statement (**PDS**) available at https://www.funding.com.au/legal. You should consider the PDS before deciding whether to make an investment.

3. How we are paid

We may charge a fee on loans made through the lending platform. This fee is deducted from repayments made by borrowers. Borrowers also pay an application fee and other loan setup fees to us in relation to loans through the platform. The lending entity may also charge an interest rate margin, typically between 2% - 4%, deducted from repayments made by borrowers. Further information about these fees are contained in the PDS.

Our employees will receive a salary and may also receive other benefits based on their performance or the performance of Funding.

We will pay FC as per the Authorised Representative Agreement between us.

4. Associations

Loans through the lending platform are made by one or other of our related bodies corporate, Funding Pty Ltd (ACN 607 035 861) or Funding Commercial Pty Ltd (ACN 634 414 127).

5. Professional Indemnity Insurance

We have professional indemnity insurance in place that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001. This covers any

financial services provided by us as an authorised representative of FC.

6. What to do if you have a complaint

If you wish to complain about our services, please contact us as described in section 7 below. We will acknowledge receipt of your complaint and attempt to resolve it as soon as practicable.

You may also raise your complaint directly with FC, the authorising AFS licensee by calling 1300 44 33 19, or via email at legal@funding.com.au.

FC is a member of the Australian Financial Complaints Authority (**AFCA**), which is an external dispute resolution scheme. If you are not satisfied with the way we or FC respond to your complaint, you are entitled to take you complaint to AFCA.

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: Info@afca.org.au

7. How you can contact us

Our contact details are as follows:

Funding.com.au Pty Ltd
Address: Level 9, Gateway Building, 50 Appel Street,
Surfers Paradise QLD 4217
Email: legal@funding.com.au

Contact details for our authorising AFS licensee are as follows:

Funding Capital Pty Ltd
(ACN 639 230 345, AFSL No. 523247)
Address: Level 9, Gateway Building, 50 Appel Street
Surfers Paradise QLD 4217
Email: legal@funding.com.au