Spriggy Schools

Financial Services Guide Spriggy Schools

Dated: 13th October 2026

Spriggy Schools Pty Ltd (**Spriggy Schools**)
ABN 48 650 445 819, AR 1300473

www.spriggyschools.com.au
hello@spriggyschools.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. Distribution of this FSG has been authorised by Rivva Pty Ltd (ABN 86 603 542 918, trading as Spriggy) (**Rivva**).

About Spriggy Schools

Spriggy Schools Pty Ltd (ABN 48 650 445 819) (**Spriggy Schools**, **we**, **our**, **us**) has been appointed by Rivva as an authorised representative under Rivva's Australian Financial Services Licence No. 513762 in respect of the promotion and distribution of the Spriggy Prepaid Card and Parent Wallet (Authorised Representative no. 1300473). The Spriggy Prepaid Card and Parent Wallet are issued by Indue Ltd (ABN 97 087 822 464, AFSL 320204) (**Indue**).

Spriggy Schools is also the issuer of the Spriggy Schools product. Spriggy Schools issues the Spriggy Schools product in accordance with *ASIC Corporations (Non-cash Payment Facilities) Instrument 2026/167*.

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 interacting with us (including through your use of the Spriggy Schools app or website), you agree to receive communications in digital form only.

Contact details

You can contact Spriggy Schools at:

App: via the Spriggy Schools app
Email: hello@spriggyschools.com.au
Website: www.spriggyschools.com.au
Post: via our address listed on the website

About the licensee

Rivva is the holder of Australian Financial Services Licence, no. 513762 (AFS Licence). Rivva distributes and promotes the Spriggy Prepaid Card and Parent Wallet products which are issued by Indue.

Spriggy Schools is authorised to provide financial services on Rivva's behalf in relation to the Spriggy Prepaid Card and Parent Wallet. These financial services are provided on behalf of Rivva and not on your behalf.

You can contact Rivva at:

Email: hello@spriggy.com.au
Website: www.spriggy.com.au
Post: via our address listed on the website

Rivva is responsible for those financial services provided by Spriggy Schools as its authorised representative and has authorised Spriggy Schools to distribute this FSG.

Rivva and Spriggy Schools are related entities (Spriggy Schools is a wholly owned subsidiary of Rivva). Indue is not a related entity of Rivva or Spriggy Schools.

What kinds of financial products and services can Spriggy Schools provide?

The Spriggy Prepaid Card and Parent Wallet are facilities for making non-cash payments and, as such, are financial products. These products are issued by Indue.

As an authorised representative of Rivva, Spriggy Schools is authorised by Rivva under the Rivva AFS Licence to provide general financial product advice for, and deal in a financial product by:

- arranging for a person to issue, apply for, acquire, vary or dispose of non-cash payment products; and
- applying for, acquiring, varying or disposing of on behalf of another person:
  - basic deposit products;
  - deposit products other than basic deposit products; and
  - non-cash payment products;

to retail and wholesale clients.

Rivva acts on its own behalf when Spriggy Schools provides financial services as an authorised representative of Rivva.

Spriggy Schools is not authorised to provide (and Rivva itself does not provide) personal advice about financial products. As Spriggy Schools provides general advice only, which isn't tailored to your personal objectives, financial situation or needs, you should consider whether it's appropriate for you and consider obtaining independent financial advice before making any financial decision.

Product Disclosure Statement and Target Market Determination

You will be given a Product Disclosure Statement (**PDS**) for the Spriggy Prepaid Card and Parent Wallet before you sign up to those financial products, which contains important information regarding the features, benefits, risks and fees applicable to the financial product.

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 for the Spriggy Prepaid Card and Parent Wallet issued by the product issuer from www.spriggy.com.au/terms. The Spriggy Prepaid Card and Parent Wallet are governed by Product Terms and Conditions which are available at www.spriggy.com.au/terms. The Spriggy Terms & Conditions and Rivva's Privacy Policy are also available at www.spriggy.com.au/terms.

Relationship and associations

Spriggy group

Spriggy is part of the Spriggy group, which includes (without limitation) Spriggy Invest Pty Ltd (ABN 21 639 671 926 AR 001319268), Spriggy Schools Pty Ltd (ACN 650 445 819) (**Spriggy Schools**), and Rivva Mobile Pty Ltd (ABN 35 674 423 333) (**Rivva Mobile**).

Spriggy Invest Pty Ltd is a wholly owned subsidiary of Rivva. Spriggy Invest is an online investment platform enabling investors to open a Kids Account and invest in the Spriggy Growth Portfolio managed portfolio.

Spriggy Invest is not issued by Spriggy and is covered by separate disclosure documents. You can access the Spriggy Invest FSG issued by Betashares Capital Ltd (ABN 78 139 566 868, AFSL 341181) (**Betashares**) at www.spriggy.com.au/terms. Spriggy Invest Pty Ltd has been appointed by Betashares as the distributor of Spriggy Invest and is authorised to provide financial services in relation to Spriggy Invest as an authorised representative of Betashares. Spriggy does not provide any financial services in relation to Spriggy Invest.

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 2026/167. You can see more details at www.spriggyschools.com.au.

Rivva Mobile (trading as Spriggy Mobile) provides and promotes the 'Spriggy Mobile' mobile plans and associated services. You can see more details at www.spriggy.com.au/mobile.

Product issuers

Spriggy distributes and promotes the Visa Prepaid Card and Parent Wallet products which are issued by Indue Limited ABN 97 087 822 464 AFSL 320204 (**Indue**). Indue is an authorised deposit-taking institution.

Spriggy 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.

Remuneration, commissions, fees or other benefits

Annual Spriggy Membership Fee

Rivva charges an annual fee for access to its services. Details of the annual membership fees, along with any promotions available from time to time, are available at www.spriggy.com.au/pricing.

Prepaid Visa Card and Parent Wallet

Also, Rivva is paid the following fees in connection with the Prepaid Card and Parent Wallet:

Fee	Fee ($AUD)
Cancellation Fee	A Cancellation Fee of up to $10 in certain circumstances where a Parent's or Additional Parent User's Parent Wallet is cancelled.
Prepaid Card Replacement Fee	$10 per replacement Prepaid Card (except where a replacement Prepaid Card is issued upon expiry of a Prepaid Card in accordance with the Product Terms and Conditions).

Indue will pass on a portion of the interest that is earned on the value that is stored on the Parent Wallet and Prepaid Cards from time to time to Rivva. The amount of interest that Rivva will receive is calculated as X% of the value stored on the Parent Wallet and Prepaid Cards, where "X" is equal to the official cash rate determined by the Reserve Bank of Australia minus 0.25%. Interest is calculated daily.

Refer to the Spriggy Financial Services Guide available at www.spriggy.com.au/terms for more information in relation to the remuneration, commissions, fees or other benefits that Rivva receives.

Our representatives

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

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@spriggyschools.com.au.

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
Website: afca.org.au

Compensation arrangements

Rivva as the AFS licensee holds professional indemnity insurance which covers the financial services that Spriggy Schools is authorised to provide to you. This professional indemnity insurance satisfies the requirements of section 912B of the Corporations Act 2001 (Cth).

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 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 www.spriggyschools.com.au/terms.

If you would like a link to a digital copy, please email us at hello@spriggyschools.com.au and we will send you a copy free of charge.