



Lawpath Operations Pty Ltd

Financial Services Guide

Date: 8 August 2025

Version 1.1

FINANCIAL SERVICES GUIDE

Introduction

This Financial Services Guide (“FSG”) is dated 8 August 2025 and is provided to you by Lawpath Operations Pty Ltd (ACN 163 055 954) (“Lawpath”, “we”, “our”, “us”, “Providing Entity”) to inform you of the financial services provided by us and to comply with our obligations as an Authorised Representative (number 1316602) of Amplus Global Pty Ltd (“Amplus Global”) (ACN 162 631 325), the holder of Australian Financial Services (“AFS”) Licence number 505929.

The distribution of this FSG by Lawpath has been authorised by Amplus Global.

Amplus Global Pty Ltd

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This FSG is meant to assist you to decide whether to use our services and to explain:

- Who we are.
- What financial services we provide and the products to which those services relate.
- What our responsibilities are and what type of advice we give.
- How you can instruct us.
- What you can expect to pay for the financial services.
- What remuneration and other benefits may be paid to us, our employees or others.
- Relationships and associations.
- What to do if you have a complaint – and how it will be dealt with.
- For what purpose we use your contact data?
- How you can contact us.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

What other disclosure documents and statements will I receive?

Since Lawpath is not authorised to provide you with personal financial product advice, there is no requirement for you to be provided with a Statement of Advice (“SOA”).

Pursuant to Section 1012D of the *Corporations Act 2001* (Cth) (“the Act”), we are not required by law to provide you with a Product Disclosure Statement (“PDS”). Should you engage the services of an applicable financial product issuer, then they may be obligated to provide you with a PDS or other relevant disclosure documents that include information about the financial product so that you can make an informed decision as to whether to acquire the product. It would include any relevant terms, significant risks and costs associated with the supply of that financial product.

How you can instruct us and your obligations?

For those clients who use our platform, Lawpath will provide them with information about business banking accounts offered by Westpac Banking Corporation (“Westpac”). Customers will be provided with a link to facilitate the opening of a Westpac bank account. As a result of this arrangement, customers who successfully open an account may receive an incentive directly from Westpac or Lawpath. The incentive may take the form of a gift card, account credit or another type of reward as determined.

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Who are we and what services are we authorised to provide?

Amplus Global is the holder of AFS Licence number 505929 with authorisations to provide a broad range of financial products and services.

Lawpath is an Authorised Representative of Amplus Global and is only permitted to provide the following financial services:

Provide general financial product advice for the following classes of financial products:

- Deposit and payment products limited to:
 - Basic deposit products
 - Non-cash payment products

Deal in a financial product by applying for, acquiring, varying or disposing a financial product on behalf of another person in respect of the following classes of products:

- Deposit and payment products limited to:
 - Basic deposit products
 - Non-cash payment products

to retail and wholesale clients.

What are our responsibilities and what type of advice do we give?

Lawpath will only provide you with general advice about deposit and payment products that does not take into account your individual objectives, financial situation or needs. Whenever we provide you with general advice, you should consider whether our advice is appropriate for your particular financial circumstances and requirements and consider the relevant PDS.

Lawpath will provide prospective clients with links to Westpac's website in order to facilitate the opening of a bank account. Specific information and advice about the various bank accounts offered will be by Westpac through its website.

Lawpath provides these financial services as a representative of Amplus Global which is acting on behalf of you.

The costs, remuneration and other benefits that may be received by us, or our employees and others

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to the use of the service. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in the FSG include Goods and Services Tax ("GST") and are subject to change.

Since Lawpath has entered into an arrangement with Westpac, it does not receive any remuneration from its customers or from Westpac. Customers who open an account with Westpac, as a result of Lawpath's introduction, may receive incentives (such as gift cards or account credits) directly from Westpac.

Our employees, directors, associates and any other relevant persons, may in turn be remunerated on a commission basis, in addition to their salary, for the services provided to you.

Lawpath may have contractual relationships with related bodies corporate, including any associates of the above. All such dealings, where applicable, are conducted on an arm's length basis.

Relationship and associations

As part of the strategic relationship between the parties, Westpac has taken a minor shareholding of Lawpath's parent entity. This arrangement has resulted in the absence of any fees payable by customers or by Westpac.

Other than the disclosed relationship, Lawpath (and any representative or associate) does not maintain any associations or relationships with any other issuer of any financial products that might reasonably be expected to be capable of influencing Lawpath in providing any of the authorised services.

If you have a complaint, how it will be dealt with?

If you are unhappy with our service and wish to make a complaint, Lawpath has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by the Complaints Officer and we advise you of the outcome by phone or in writing. You may also choose to contact the licensee – Amplus Global, whose details are disclosed above.

Lawpath has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by our Complaints Officer. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint. We will try to resolve your complaint quickly and fairly.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer clients the use of an independent industry arbiter, namely, Australian Financial Complaints Authority (“AFCA”).

You can contact AFCA by writing to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Toll Free: 1800 931 678

Website: www.afca.org.au

The AFCA website also permits you to register or lodge a dispute online.

Professional Indemnity Insurance

Amplus Global’s compensation arrangements comply with the legal requirements set out in Section 912B of the Act and ASIC Regulatory Guide 126. As required, we maintain professional indemnity insurance coverage in relation to the financial products and services we provide. Our coverage includes any claims in relation to the conduct of present and former representatives and/or employees.

For what purpose do we use your contact data?

Privacy is an important use for us and we are committed to ensuring full compliance with Privacy Act requirements.

The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, training and education requirements and the provision of product advice to clients.

How you can contact us?

Telephone: 1800 529 728

Address: Level 1/63-73 Ann St
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Web: www.lawpath.com.au

Email: support@lawpath.com.au