# SWYFTX PAY PRODUCT DISCLOSURE STATEMENT

## SWYFTX PTY LTD

*1 OCTOBER 2026*



**RISK WARNING**

***There is no cooling-off period for Swyftx Pay. Digital asset transfers may also be irreversible once submitted to a Supported Network. If you provide incorrect Send Address details or send assets to an unintended recipient, your digital assets may be permanently lost and may not be recoverable.***

***Always check the Send Address details carefully before sending assets.***

# 1 Introduction

Swyftx Pty Ltd (ABN 72 623 556 730) (**Swyftx**, **we**, **us** or **our**) is a company incorporated in Australia. We hold Australian Financial Services Licence 568543 (**AFSL**) and are regulated by the Australian Securities and Investments Commission (**ASIC**). ASIC does not endorse Swyftx Pay or this Product Disclosure Statement (**PDS**).

Swyftx Pay is a non-cash payment facility (**NCPF**) that allows Eligible Clients to Transfer Supported Digital Assets to nominated third-party wallets.

We have prepared this PDS to help you understand how Swyftx Pay works, including its key features, benefits, fees and risks.

The information in this PDS is general and does not take into account your objectives, financial situation or needs. You should consider whether Swyftx Pay is appropriate for you.

You should read this PDS before using Swyftx Pay. You should also read the Swyftx Pay Terms, which contain the terms that apply when you use the service.

These documents are available in the legal documents section of our website.

This PDS relates only to Swyftx Pay. It does not apply to Swyftx's spot digital asset exchange services or other products or services available through the Swyftx Platform. Swyftx's spot digital asset exchange services are not provided under our AFSL.

Swyftx Pay only applies when you indicate that you are sending Supported Digital Assets to someone else. A withdrawal to a wallet you control is not made using Swyftx Pay and remains part of Swyftx's spot digital asset exchange service, which is not provided under our AFSL.

## 1.1 Contacting Us

You can contact us using the following details:

| | |
|---|---|
| ***Mail*** | PO Box 1074 Milton Qld 4064, Australia |
| ***Phone*** | 1800 952 560 |
| ***Live Chat*** | Available through the Swyftx Platform and website |
| ***Email*** | hello@swyftx.com |
| ***Website*** | www.swyftx.com/au |

# 2 Product Overview

| Item | Description |
|---|---|
| **Product Issuer** | Swyftx Pty Ltd |
| **Product Type** | Non-Cash Payment Facility |
| **What it does** | Allows you to Transfer Supported Digital Assets to a nominated third-party wallet |
| **Who can use it** | Eligible Clients |
| **Fiat payments** | Not supported |
| **Storage of Assets** | Swyftx Pay is a transit-only facility and does not provide ongoing storage of digital assets or a separate Swyftx Pay balance |
| **Cooling-off Period** | No statutory cooling-off period applies |
| **Investment Return** | None |
| **Fees** | Supported Network Fees may apply |

# 3 What is Swyftx Pay?

Swyftx Pay is an NCPF that allows you to instruct Swyftx to send a Supported Digital Asset to a nominated third-party wallet

address.

The external wallet may be controlled by the recipient or by a wallet provider, exchange, custodian or other third party.

Eligible Clients can start using Swyftx Pay once they have been given this PDS and accepted the Swyftx Pay Terms. Once activated, you can use Swyftx Pay to make Transfers through the Swyftx Platform.

### 3.1 Transit-only Service

Swyftx Pay is designed to Transfer digital assets, not store them for you on an ongoing basis. It does not create a separate Swyftx Pay balance. Before a Transfer is submitted to a Supported Network, the relevant Supported Digital Assets remain part of your existing Swyftx spot account balance. Swyftx may then:

a) check and process a Transfer;

b) submit it to the relevant blockchain network;

c) wait for network confirmation; or

d) deal with a delayed, unsuccessful or returned Transfer.

If your Swyftx spot account is debited for a Transfer but the Transfer is not successfully submitted to the Supported Network, we will re-credit the relevant amount to your Swyftx account.

### 3.2 No Investment Return

Swyftx Pay is a payment service and it does not pay or entitle you to interest, yield or any other investment return.

The value of a digital asset may change while a Transfer is being processed. Swyftx Pay does not protect you against changes in its value.

## 4 How Swyftx Pay Works

To make a Transfer using Swyftx Pay, you will generally:

a) select 'Withdraw' in the Swyftx Platform;

b) select the Supported Digital Asset you want to send;

c) select an existing recipient wallet address or enter a new one;

d) provide the recipient information requested by Swyftx, including the recipient's name and country, and indicate that the wallet address is controlled by someone else;

e) if this is your first Swyftx Pay Transfer, review this PDS and accept the Swyftx Pay Terms;

f) enter the amount you want to send and select the reason for the Transfer; and

g) review the Transfer details and applicable fees, and confirm the Transfer.

Before you confirm a Transfer, the Swyftx Platform will show you the key transaction details, including the Supported Digital Asset, Supported Network, amount, recipient's wallet address and applicable fees.

You should check these details carefully before confirming the Transfer, including that the recipient's wallet supports the Supported Digital Asset and Supported Network shown in the Platform.

We may carry out security, fraud, sanctions, anti-money laundering and counter-terrorism financing, legal, regulatory or technical checks before processing a Transfer to comply with our obligations and manage fraud, security and technical risks. This may result in a Transfer being held, delayed or not processed. More information about when this may occur is available in the Swyftx Pay Terms.

Once a Transfer has been submitted to the relevant Supported Network, it will generally not be possible to cancel, change or reverse it.

You can view information about your Transfer through the Swyftx Platform, including its status and, where available, the blockchain transaction ID.

### 4.1 Supported Digital Assets and Supported Networks

Swyftx Pay can only be used to Transfer Supported Digital Assets on Supported Networks.

The Supported Digital Assets and Supported Networks available to you will be shown in the Swyftx Platform when you make a Transfer.

Not every Supported Digital Asset is available on every Supported Network. You should make sure the recipient's wallet supports both the Supported Digital Asset and Supported Network used for the Transfer.

Minimum or maximum Transfer limits may also apply. Any applicable limits will be shown in the Swyftx Platform or set out in the Swyftx Pay Terms.

## 5 Benefits of Swyftx Pay

### 5.1 Direct digital asset Transfers

You can Transfer Supported Digital Assets directly to a nominated third-party wallet without first converting them into Australian dollars or another fiat currency.

### 5.2 Fast Digital Transfers

Transfers are processed electronically and may be completed quickly. Speed of transactions depends on the Supported Network, network conditions and any checks we need to complete.

### 5.3 Access through the Swyftx Platform

You can initiate a Transfer and view its progress through the Swyftx Platform.

### 5.4 Review Before Confirming

Before confirming a Transfer, you can review the Supported Digital Asset, Supported Network, amount, destination wallet address and applicable fees.

### 5.5 Transaction Records

You can access information about your Transfers through the Swyftx Platform, including the Transfer status and, where available, the blockchain transaction ID.

## 6 Risks of Using Swyftx Pay

There are significant risks involved in Transferring digital assets. You should understand these risks before using Swyftx Pay.

### 6.1 Transfers may be Irreversible

Once a Transfer has been submitted to a Supported Network, it will generally not be possible to cancel, change or reverse it. Unlike some traditional payment methods, there is generally no chargeback process for a digital asset Transfer.

### 6.2 Incorrect Transfer Details

You may lose your digital assets if you enter an incorrect wallet address, use an address that is incompatible with the Supported Digital Asset or Supported Network or provide incorrect or incomplete Transfer information.

You should carefully check all Transfer details before confirming a Transfer. Swyftx may not be able to recover digital assets sent using incorrect details.

### 6.3 Scams and Unintended Recipients

You are responsible for checking who you are sending digital assets to.

If you send digital assets to a scammer, fraudulent business or unintended recipient, the Transfer may not be recoverable. Swyftx's scam, fraud and sanctions checks may not identify every scam or fraudulent recipient. These checks do not guarantee that a recipient is legitimate or that a Transfer is free from scam, fraud or sanctions risk. For more information about common scams and how to protect yourself, visit Swyftx Learn.

### 6.4 Transfer Delays

Transfers are not always immediate. A Transfer may be delayed because of congestion or disruption on a Supported Network, technical issues, or security, fraud, sanctions, anti-money laundering and counter-terrorism financing, legal or regulatory checks carried out by Swyftx or our service providers.

Any Transfer timeframe shown in the Swyftx Platform is an estimate only.

### 6.5 Digital Asset Values Can Change

The value of a Supported Digital Asset may increase or decrease while a Transfer is being processed or delayed.

Swyftx Pay does not protect you against changes in the value of a Supported Digital Asset.

### 6.6 Supported Network Fees Can Change

Supported Network Fees can change depending on network conditions. For smaller Transfers, these fees may represent a significant portion of the amount being Transferred.

### 6.7 Third-Party Services

Swyftx may use third-party service providers to support processing of Transfers.

A technical issue, outage, cyber incident or other failure affecting a service provider may delay or prevent a Transfer. The recipient's wallet provider, exchange or custodian may also delay, reject or fail to credit a Transfer.

### 6.8 Account Security

If someone gains unauthorised access to your Swyftx account, they may be able to initiate a Transfer. You should take reasonable steps to keep your Swyftx account, devices, passwords and authentication methods secure and contact us immediately if you believe your account has been compromised.

### 6.9 Availability of Supported Digital Assets and Supported Networks

A Supported Digital Asset or Supported Network may become temporarily or permanently unavailable because of network changes, security concerns, technical issues or other circumstances. This may delay or prevent a Transfer.

### 6.10 Holding and Insolvency Risk

Before a Transfer is submitted to a Supported Network, the relevant Supported Digital Assets remain part of your existing Swyftx spot account balance and are held on the same basis as your other spot digital assets. Under Swyftx's current account terms, you have a contractual entitlement against Swyftx in relation to digital assets credited to your account and those assets are not held on trust for you. If Swyftx becomes insolvent, you may rank as an unsecured creditor and may not recover all of your digital assets. Digital assets held through Swyftx are not deposits with an authorised deposit-taking institution and are not protected by the Financial Claims Scheme.

### 6.11 No Cooling-Off Period

There is no statutory cooling-off period for Swyftx Pay. You should make sure you understand the service and check your Transfer details carefully before confirming a Transfer.

## 7 Fees and Costs

Swyftx does not currently charge a separate fee for using Swyftx Pay.

Supported Network Fees may apply when you use Swyftx Pay. The amount of a Supported Network Fee may vary depending on the Supported Digital Asset, Supported Network and network conditions.

Before you confirm a Transfer, we will show you:

a) the applicable Supported Network Fee; and

b) the amount expected to be sent to the recipient's wallet.

The recipient's wallet provider or another third party may separately charge its own fees. Any such third-party fees are outside Swyftx's control and may reduce the amount credited to the recipient.

## 8 Mistaken or Unauthorised Transfers

If you believe a Transfer is mistaken or unauthorised, contact us immediately. If the Transfer has not yet been submitted to the Supported Network, we may be able to stop it. Once submitted, it will generally not be possible to reverse. We will investigate unauthorised Transfers in accordance with the Swyftx Pay Terms and applicable law.

## 9 Changes to Swyftx Pay

We may make changes to Swyftx Pay from time to time. For example, we may change:

a) the Supported Digital Assets or Supported Networks;

b) Transfer limits;

c) fees;

d) security requirements; or

e) how Transfers are processed.

Where appropriate, we will notify you before making a material change. Sometimes we may need to make a change immediately because of a security issue, blockchain network event, technical problem or legal requirement.

## 10 Tax Consequences of Swyftx Pay

Using Swyftx Pay may have tax consequences.

The tax treatment will depend on your circumstances, including:

a) why the Transfer is being made; and

b) who owns the digital assets before and after the Transfer.

Swyftx does not provide tax advice. You should obtain independent tax advice if you are unsure about the tax consequences of a Transfer.

## 11 Complaints

### 11.1 Internal Dispute Resolution

If you are unhappy with Swyftx Pay or believe something has gone wrong, please contact us using the details set out in Section 1.1 or email resolutions@swyftx.com.au.

Our complaints process is free to use. We will review your complaint and respond within the timeframes required by law.

If you are not satisfied with our response, or we do not respond within the required timeframe, you may be able to refer your complaint to the Australian Financial Complaints Authority (**AFCA**).

### 11.2 External Dispute Resolution

AFCA is an independent external dispute resolution service that is free for eligible complainants. AFCA can be contacted via the details below:

| | |
|---|---|
| ***Mail*** | GPO Box 3, Melbourne VIC 3001 |
| ***Phone*** | 1800 931 678 |
| ***Website*** | www.afca.org.au |
| ***Email*** | info@afca.org.au |

## 12 Privacy

### 12.1 Privacy Policy

When you use Swyftx Pay, we collect, use and disclose personal information about you and the recipient of a Transfer in accordance with our Privacy Policy, which is available at https://swyftx.com/privacy-policy/.

This information may include the purpose of the Transfer, the recipient's name and country, wallet address, transaction information and other information we require to provide Swyftx Pay or comply with our legal and regulatory obligations.

We use this information to provide Swyftx Pay, comply with legal and regulatory obligations, and manage fraud, scam, sanctions, anti-money laundering and counter-terrorism financing, security and technical risks. We may disclose relevant information to our service providers, counterparties and other parties involved in processing, screening or receiving a Transfer, where required for those purposes or as otherwise described in our Privacy Policy.

If you decline to provide us with any personal information required to use Swyftx Pay, we will not be able to provide the product or service.

Refer to our Privacy Policy for more information about how we collect, use, disclose and otherwise handle your personal information, including the countries we may send your information to, how you may access or correct your information, or make a privacy enquiry or complaint.

### 12.2 Public Blockchain Information

Information about your Transfer may be recorded on a public blockchain.

Depending on the Supported Network, this may include information such as:

a) wallet addresses;

b) the amount and type of Supported Digital Asset Transferred;

c) the date and time of the Transfer; and

d) the blockchain transaction ID.

Blockchain records are generally public and may remain permanently available. Swyftx cannot remove or change information that has been recorded on a blockchain.

## 13 Further Information

You can find more information about Swyftx and Swyftx Pay in:

a) the Swyftx Pay Terms;

b) the Swyftx Financial Services Guide;

c) the Swyftx Privacy Policy; and

d) information available through the Swyftx Website.

You can also contact us using the details in section 1.1 for further information.

## 14 Definitions

In this PDS:

***AFCA*** means the Australian Financial Complaints Authority;

***AFSL*** means an Australian Financial Services Licence;

***ASIC*** means the Australian Securities and Investments Commission;

***Eligible Client*** means an individual, company or trustee of a trust (other than a self-managed super fund) that has an eligible and verified Swyftx account and meets the eligibility requirements for Swyftx Pay;

***External Wallet*** *means a digital asset wallet to which a Supported Digital Asset may be Transferred. An External Wallet may be controlled by a recipient, a wallet provider, exchange, custodian or another third party;*

***NCPF*** means a non-cash payment facility;

***PDS*** means this Product Disclosure Statement for Swyftx Pay;

***Supported Digital Asset*** means a digital asset that Swyftx makes available for Transfer using Swyftx Pay from time to time;

***Supported Network*** means a blockchain network that Swyftx supports for the Transfer of a particular Supported Digital Asset through Swyftx Pay;

***Supported Network Fee*** means the blockchain network fee applicable to processing a Transfer on a Supported Network;

***Swyftx Pay or Facility*** means the NCPF described in this PDS;

***Swyftx Pay Terms*** means the terms and conditions that apply to the use of Swyftx Pay, as amended from time to time;

***Swyftx Platform*** means the Swyftx Website, mobile application or other digital interface through which Swyftx Pay is made available to you;

***Swyftx Website*** means the Swyftx Website at www.swyftx.com/au; and

***Transfer*** *means a transfer of a Supported Digital Asset to an External Wallet using Swyftx Pay.*


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