



Combined Financial Services Guide & Product Disclosure Statement

Provided by FSoft Pty Ltd (ABN 85 610 678 209)

Australian Financial Services Licence No. 512536.

Issue Date: 12/09/2025

Important Notice

This Combined Financial Services Guide (**FSG**) and Product Disclosure Statement (**PDS**) covers a non-cash payment product provided for use by customers of subscribers of the Biz Core™ Platform.

This non-cash payment product is offered and administered by FSoft Pty Ltd, holder of Australian Financial Services Licence number 512536.

If you have any questions or queries regarding this Combined FSG & PDS, please contact FSoft Pty Ltd at the following:

FSoft Pty Ltd
Level 2, 2-14 Murralong Road, Springwood, 4127
Phone: 1300 037 638
Email: info@bizcore.com.au
Website: www.bizcore.com.au

About us and this Document

This document is a combined Financial Services Guide (**FSG**) & Product Disclosure Statement (**PDS**). The purpose of this document is for you to understand the financial services we provide and whether you would like to acquire our financial product. The document is split into two parts – the FSG and PDS. Terms defined or incorporated in either part will apply to the other unless otherwise expressed.

Fsoft Pty Ltd ABN 85 610 678 209 is a financial services company and software development company that provides an automated direct debit solution to businesses through an online and mobile platform. The platform allows businesses to set up recurring or once off payments from their customers bank account and FSoft facilitates the transfer and process of the payment [**Biz Core™ Platform**].

As an Australian Financial Services Licence holder, we act on our own behalf when providing you with financial services.

Financial Services Guide

Important information

The purpose of this FSG is to inform you of our services and fees, and assist you when deciding whether to use those services.

The FSG includes information about:

- The financial services and product we provide.
- What to do if you have a complaint.
- The remuneration and other benefits that may be received by us.
- Fees and charges for our services.

Financial services we provide:

We are the issuer of the platform which is a non-cash payment facility. A person makes a non-cash payment if they make payments or arrange payments to be made through a facility, otherwise than through the physical delivery of cash or foreign currency.

We hold an AFSL and are authorised to provide the following financial services to retail and wholesale clients:

- Deal (issue, apply for, acquire, vary or dispose) or arrange for another person to deal in non-cash payment facilities. Our non-cash payment facility is a fully automated direct debit service using the direct debiting facility of the Bendigo Bank. Our product allows you to enter into an arrangement with us for the payment of recurring amounts to a single merchant by direct debit from your nominated bank account. We recommend that if you are not fully familiar with such products or facilities, you obtain independent advice before proceeding with a transaction.

Documents you may receive

You will receive this document at the time we believe that we may provide you with financial services. The FSG is intended to be provided before you decide to acquire any financial services from us. The PDS provides you with information about our platform, its features, benefits and risks, costs and other relevant information and is intended to be provided to you before you decide to acquire the platform. The FSG and PDS have been combined in accordance with s942DA of the Corporations Act.

If you choose to use our facility, you must sign a Direct Debit Request Authority Form (DDRA) to authorise the debiting of your account and provide details of the amount, start date, frequency and the nominated debit account.

You should read the DDRA Terms & Conditions before you decide to use Biz Core's payment facility.

If you have difficulties with access to or use of the Biz Core™ Platform, please contact us via the contact details provided in this document.

Our Contact Details

Level 2, 2-14 Murrabung Road, Springwood, 4127

Phone: 1300 037 638

Email: info@bizcore.com.au

Website: www.bizcore.com.au

Costs

We charge a fee for you to use our facility. The fees charged are outlined in Schedule 1 below. Should the amount of these fees change, we will notify you in writing no less than 14 days before such change is made to enable you to make other payment arrangements.

Commissions/Rebates

Our employees are paid a salary. On occasion, our employees may receive commissions or fees calculated by reference to the sale of products or services. Our employees may receive discretionary bonuses from the company based on the profit of the company, which may vary from time to time.

If you have been referred to us by a merchant, we may have an arrangement with that merchant to pay remuneration (including a commission) for that referral.

We may provide a rebate of up to 10% of the transaction fees to the merchant for all successful direct debit transactions each month.

Professional Indemnity Insurance

We hold professional indemnity insurance for compensation for loss or damages suffered in the event of a breach by FSoft Pty Ltd or its representatives in accordance with section 912B of the *Corporations Act 2001*.

Dispute Resolution

We are fully committed to providing you with quality financial services.

If you have a complaint about the services we provide to you, please follow the steps outlined below. Our dispute resolution system is free of charge. We are a member of the Australian Financial Complaints Authority (AFCA) complaints resolution scheme.

Step 1

Contact the Complaint Officer and provide the details of your complaint. Our contact details are:

email: info@fsoft.net.au

We will endeavour to acknowledge receipt of your complaint within one business day (or as soon as practicable).

We will endeavour to resolve your complaint quickly and fairly, within 30 days of receipt of your initial complaint. In some circumstances, for example where the complaint involves particularly complex issues, it may take longer than 30 days to resolve a complaint. If we determine that it will take us longer than 30 days to resolve a complaint we will write to you explaining the delay.

We will provide a written response informing you of the final outcome of your complaint and your rights to escalate the complaint if you are not satisfied with our final decision.

Step 2

If you are not satisfied with our final response to your complaint, or we have not resolved your complaint within 30 days, you may lodge your complaint with AFCA (provided that the complaint is within AFCA's terms of reference). AFCA is an independent complaints resolution body which is available to you free of charge.

Please note that AFCA will not initiate its process until we have had prior opportunity to respond to your complaint.

Online	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678
Fax	(03) 9613 6399
Mail	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Privacy

Australian Privacy Principles apply to how we collect and use personal information. For details of how we collect and use your personal information, please refer to our privacy policy which is available on our website.

<https://www.bizcore.com.au/privacy-policy>

Associations and relationships

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

Product Disclosure Statement

This PDS has been prepared by FSoft Pty Ltd.

The date of this PDS is 12 September 2025.

The PDS covers our non-cash payment facility (**Biz Core™ Platform**) which is issued by us.

The PDS has not been lodged with the Australian Securities and Investments Commission (**ASIC**). ASIC takes no responsibility for its contents.

The PDS is an important document. It is intended to assist you decide whether the Biz Core™ Platform described in the PDS is appropriate for you.

The information in this PDS has been prepared without taking into account your personal circumstances, needs or objectives. Nothing is intended to constitute investment, legal, tax, accounting or other professional advice and you should seek professional advice on whether the Biz Core™ Platform is appropriate for your particular circumstances.

The PDS may only be used by persons who receive it in Australia. The information in this PDS does not constitute an offer in any jurisdiction other than Australia. The distribution of this PDS in jurisdictions outside Australia is limited and may be restricted by law. Persons who come into possession of this PDS who are not in Australia should seek advice on any such restrictions that apply.

The information in this PDS is subject to change and is up to date at the date of this PDS. Where new information is materially adverse, we will issue a new PDS or supplementary PDS. However where the information is not materially adverse, we will not issue a new PDS or supplementary PDS but you will be able to find the updated information on our website at <https://www.bizcore.com.au/payments/>.

Bendigo Bank has given its consent to be named in this PDS.

Platform

Merchants

You must apply to acquire the Platform by completing our Onboarding Form.

The Platform operates in the following manner:

- The Platform is an online cloud-based service available 24/7, with the exception of scheduled maintenance or unexpected outages.
- Your business entity is granted a licence and user access to the Biz Core Platform.
- Use the platform's features to set up payment plans and request signed authority from your customers.
- You are able to amend or cancel any existing direct debit agreements.
- FSoft is continually releasing new features and improvements for the benefit of its users.

End Users (Payers)

- You agree to pay the merchant by signing a Direct Debit Request Authority Form, which will state the agreed terms of payment.
- Payments are automatically debited from your nominated bank account.
- The funds take 2 business days to clear and are then transferred to the merchant.

Features

- Our facility allows you to make recurring payments from your account to a single merchant - for example you can make recurring payments for a gym membership.

The facility is paperless and highly automated, payments are automated once the DDRA Form is signed.

Benefits

Our facility has many significant benefits such as:

- Set and forget - by setting up a direct debit, your payments are automatically debited for the agreed amount and frequency. No more late fees because you forgot to pay on time.
- Secure payments - payments are processed through the Australian Payments Network, which maintains the BECS framework and procedures, ensuring a safe and secure way to process payments.
- Data security and protection - Biz Core uses Microsoft Azure as its infrastructure provider and takes advantage of all the security features inherently provided by the Microsoft online platform. Your data is stored in Microsoft Azure SQL Databases, which is fully encrypted, with the decryption key stored outside of the database.
- FSoft doesn't charge setup fees for onboarding you to use the facility
- Direct debits are a cost-effective and efficient solution for collecting recurring payments.

Risks

- You will need to make sure you have enough funds in your account to cover the periodic payment amount.
- If you wish to stop the periodic payment, you will need to do so by contacting the merchant, who may charge you cancellation fees.
- Any refunds or funds transferred will need to be organised directly with the merchant unless the credit was the result of an error made by us.
- Disruption to computer and/or telecommunications systems may occur from time to time resulting in the temporary unavailability of our facility.
- If you stop using our facility after we have started direct debiting your bank account, you may be in breach of your agreement with the merchant.

Cooling Off Period

There is no cooling off period for our facility. You have the right to terminate your direct debit authority with your financial institution at any time.

Legal risks

AML/CTF

Privacy

Contact us

Level 2, 2-14 Murrajong Road, Springwood, 4127

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Schedule 1 Fee Schedule

Fee	Amount	Payable
Open Claim Fee	Up to \$40.00	Per claim opened - paid by the Business
Dishonour Fee	Up to \$30.00	Per dishonoured direct debit - paid by you and/or the Business
Settlement Fee	Up to \$3.50	Per settlement payout - paid by the Business
SMS Fee	Up to \$0.15	Per SMS - paid by the Business
Successful Claim Fee	Up to \$40.00	Per successful claim - paid by the Business
Transaction Fee	Up to \$3.50	Per direct debit attempt - paid by you and/or the Business

Amounts exclusive of GST