

Product Disclosure Statement

Amplus Global Pty Ltd

ACN 162 631 325

AFSL 505929

Date: 9 December 2025

Version 1.1

Product Disclosure Statement

Introduction

This Product Disclosure Statement (“PDS”) is dated 9 December 2025 and is issued by Amplus Global Pty Ltd (“Amplus Global”, “we”, “our”, “us”) (ACN 162 631 325).

This PDS describes the services we offer, including the benefits, risks and associated costs of those services, together with other general information necessary to help you make an informed decision about whether to purchase the Services.

The information contained in this PDS is general in nature and does not take into account your individual objectives, financial situation and needs. As such, before acting on this information, you should assess whether the Services are right for you. You should consider this PDS, in addition to speaking with an appropriate adviser, before making any decision about whether to acquire the Services. Please contact us or visit our website at www.amplusglobal.com.au if you would like more information in regard to the Services.

The information contained within this PDS is correct as at the date of issue but may change from time to time in which case we will issue a supplementary PDS (“Supplementary PDS”). This PDS and any Supplementary PDSs will be published on our website. Should you wish to have a paper copy of this PDS and/or any Supplementary PDSs, please email us at info@amplusglobal.com.au and we will provide you with copies free of charge.

Contact Details

Please find below our contact details:

Telephone: (03) 5625 3421
Web: www.amplusglobal.com.au
Email: info@amplusglobal.com.au
In person: 11 Hargraves Street
Norville NSW 2263

If you have any questions in relation to this PDS, please contact us.

Services Provided by Amplus Global

EonX Services Pty Ltd (ACN 615 958 873) (“EonX”) is a corporate Authorised Representative of Amplus Global. It is a financial technology company which offers loyalty and payment solutions (“Services”). When you use the Services, you can make payments and earn points which can later be redeemed for rewards and pay bills. Reward offerings include gift cards, access to the online marketplace, travel, accommodation and airline points.

The financial services are provided through a dedicated platform (“Platform”) which is operated and maintained by EonX’s related party – EonX Australia Pty Limited (ACN 685 941 360) (“the Platform Operator”). The Platform Operator provides the technology and user interface that allows access to the various products and services. The Platform Operator’s role is limited to:

- Operating and maintaining the digital Platform and related systems.
- Providing customer support in relation to technical or related issues concerning the Platform.
- Displaying product and service information.
- Facilitating communications and transactions between you and providers to enable payments and redeem rewards.

Product Disclosure Statement

Any financial services accessible through the Platform are provided by EonX as a Corporate Authorised Representative of Amplus Global. The Platform Operator is not responsible for the financial services, advice, or disclosures made by the financial services provider or any other third party accessible via the Platform.

Points that are redeemed to make payments to approved suppliers constitute the issuing of non-cash payment products.

Regulatory Authority

The Services are issued by Amplus Global pursuant to its Australian Financial Services (“AFS”) Licence number 505929, with authorisations to provide a broad range of financial products and services.

EonX 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 issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:

- Deposit and payment products limited to:
 - 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.

Taxation Implications

There may be tax implications for you in relation to any transactions you enter into in relation to our Services. Taxation laws are complex and vary depending on your personal circumstances. Accordingly, you should consider seeking advice from a tax specialist before entering into any arrangements.

Key Benefits

Accessing Rewards

Accumulated points can translate into benefits for your business by way of reward offerings which include: gift cards, access to online marketplace, travel, accommodation and airline points. There is no limit to the number of points you can earn and redeem on the Platform.

Financial Flexibility

Points can be converted to funds or other loyalty currencies (for example, airline flights, travel, gift cards) giving customers choice in how they extract value and redeem points.

Product Disclosure Statement

Ease of Use and Transparency

A clear conversion rate (at the time of conversion) makes it simple for you to track and plan redemptions. As a member you will enjoy access to a variety of exclusive member only benefits and rewards.

Security

The Platform on which you transact will protect your financial and personal information by not disclosing your card data or bank account information.

Added value

A points program provides you with added value, flexibility and recognition for your regular transactions and/or your interactions with the Platform. There is no limit to the number of points you can earn.

Key Risks

Our Services may not be suitable for all customers. The list of risks detailed below is not exhaustive and you should consider obtaining your own advice in relation to the Services to ensure that you make an informed decision.

Platform Availability

There may be occasions that the Platform may be inaccessible – some may be outside of our control. In the event of the Platform not being available, you may not have access to your account, which will limit your ability to make and process payments or redeem your points.

External Providers

We may use a third party with whom we are contracted to assist in providing the Services you select. As a result, some of the Services may terminate, be delayed or otherwise be affected, through no fault of our own, and will result in an inability to provide you with the applicable Services.

Unauthorised transactions

Although unlikely due to our security arrangements, you may suffer loss if there are unauthorised transactions on your account.

Limited Redemption Options

There may be occasions where redemption partners or available reward options may be limited, discontinued or subject to additional fees.

Privacy and Data Use

Participation usually involves sharing personal and transaction data, which can be used for targeted marketing or analytics beyond what you may expect.

Issuer Failure or Insolvency

If the Platform Operator or EonX become insolvent, you may lose your accumulated points.

Tax or Financial Implications

In some cases, redeeming points may have tax consequences or affect means-tested benefits.

Fees and Charges

The fees we charge for providing you with our Services are outlined below and there is further reference in the Financial Services Guide. All prices indicated are inclusive of GST.

We are required to fully disclose all fees and charges, so if you are in doubt, please ask us to explain.

We may introduce new fees and charges or increase existing fees and charges at any time by giving you notice via the Platform.

There are no fees associated with the issuing of the financial products, pursuant to the services provided in accordance with this PDS.

As a result of transacting through EonX, you will receive reward points which are calculated in accordance with the applicable terms and conditions.

Your points balance is maintained by the Platform Operator on your account and the value of points is only relevant at the time of redemption.

Your points may be redeemed for rewards which include gift cards, airline points programs, travel and hotel bookings. Points can also be used to help you pay third party invoices in full, or in part.

The act of redeeming these points for the applicable benefits of your choosing does not attract any fees.

Remuneration or Other Benefits Received

Amplus Global's directors and employees are remunerated by salary and may also be eligible for a discretionary bonus based on their performance, both financial and non-financial. Employees may also be rewarded by monetary and non-monetary benefits. It is not possible to determine in advance what (if any) additional benefits any employee will receive as these benefits are not generally attributed to any particular product or service they provide.

Other Arrangements

EonX may arrange for you to be supplied with financial services and products issued by non-related product issuers. EonX may receive a fee, commission payment, or other form of remuneration, or other benefits from these non-related issuers as a result of you using one of their products or services. These relationships in no way influence the provision of financial services by EonX to you.

Privacy

Amplus Global is committed to protecting your Personal Information in accordance with the Australian Privacy Principles pursuant to the *Privacy Act 1988* (Cth). Our Privacy Policy contains up-to-date information about our privacy practices and procedures. A copy of this policy can be accessed on our website at www.amplusglobal.com.au, or alternatively, a copy can be sent to you upon written request to our Privacy Officer at the contact details provided in this PDS.

Amplus Global will not disclose your Personal Information without your consent, except as authorised under its client agreement, its Terms and Conditions, and/or as authorised or required under any Australian law or regulation.

Similarly, EonX is committed to protecting your Personal Information in accordance with the Australian Privacy Principles pursuant to the *Privacy Act 1988* (Cth). Its Privacy Policy contains up-to-date information about its privacy practices and procedures. A copy of this policy can be accessed on EonX's website at www.eonx.com, or alternatively, a copy can be sent to you upon written request to our Privacy Officer at the following contact details:

Product Disclosure Statement

Telephone: 1300 134 418
Address: 695 Burke Road
Camberwell Victoria 3124
Web: www.eonx.com
Email: financialservices@eonx.com

EonX will not disclose your Personal Information without your consent, except as authorised under its client agreement, its Terms and Conditions, and/or as authorised or required under any Australian law or regulation.

Complaints and Disputes

If you wish to make a complaint, the Compliance Officer can be contacted (03) 5625 3421 or at www.amplusglobal.com.au.

Amplus Global has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by our Compliance 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 our clients to use an independent industry arbiter, namely, the Australian Financial Complaints Authority (“AFCA”). Here are the contact details for AFCA:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Toll Free: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

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