



Shift Cash Management Trust

Financial Services Guide

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Financial Services Guide (FSG)

This Financial Services Guide (**FSG**) is an important document that provides information about the financial services that are provided to you in relation to the Shift Cash Management Trust (**Fund**). It is designed to assist you in deciding whether to use any of these financial services.

You should read this FSG together with the Product Disclosure Statement (**PDS**) for the Fund and any incorporated information before making a decision about the Fund.

This FSG applies from 1 September 2026 and remains in effect unless a new FSG is issued to replace it.

Purpose of this Financial Services Guide

This FSG is issued by Shift RE Services Limited ABN 52 692 646 049, AFSL 700230 (**Shift RE, we, us, our**), in our capacity as the responsible entity of the Fund.

This FSG explains:

- the financial services we provide in relation to the Fund
- who we act for
- how we are remunerated
- potential conflicts of interest
- how you can give instructions
- how complaints are handled, and
- where you can obtain further information.

Additional documents you should read

In addition to this FSG, we will provide you with a PDS for the Fund. The PDS contains important information about the Fund, including its key features, benefits, risks, fees and costs. You should read the PDS carefully to enable you to make an informed decision about whether to invest in the Fund.

The information in this FSG and the PDS is general information only and does not take into account your objectives, financial situation or needs. You should consider whether the Fund is appropriate for you and obtain independent financial, legal or tax advice if required.

We do not provide personal financial advice and you should not expect to receive a Statement of Advice.

You should ensure you read all documents carefully and consult with your licensed financial adviser if required.

About Shift RE Services Limited

Shift RE Services Limited is a subsidiary of ACS Australia Holdings Pty Ltd, the ultimate holding company of the Shift group. Since its founding in 2014, the Shift group has provided funding to support the growth aspirations of more than 30,000 Australian businesses, as at 1 September 2026.

Shift RE is the responsible entity of the Fund. As responsible entity, we are responsible for:

- the operation and administration of the Fund
- managing the Fund's investments in accordance with the Fund's constitution and the *Corporations Act 2001* (Cth) (**Corporations Act**), and
- issuing units in the Fund.

Shift RE does not provide financial services through corporate authorised representatives. Certain employees within the Shift group are appointed as authorised representatives of Shift RE in their individual capacity.

Financial services we provide

Under our Australian Financial Services Licence, we are authorised to provide the following financial services in relation to the Fund:

- operate a registered managed investment scheme
- dealing in interests in a managed investment scheme, including issuing and dealing in units in the Fund, and
- providing general financial product advice in relation to interests in the Fund and its underlying assets.

We are authorised to provide financial services to retail and wholesale clients.

We provide these services in our capacity as responsible entity of the Fund. We do not act for you.

We do not provide personal financial advice, custodial or depository services, or any financial services other than those described above in relation to the Fund.

Who we act for

When we provide financial services in relation to the Fund, we act on our own behalf as the responsible entity of the Fund, and not for you.

How you can give instructions

You may give instructions in relation to the Fund by using the Shift platform or by contacting us using the contact details set out at the end of this FSG. The Shift platform is accessible at <https://my.shift.com.au/login>

Instructions relating to applications, withdrawals and distributions must be given in accordance with the procedures set out in the PDS.

Fees and other remuneration

If you invest in the Fund, we will receive remuneration in relation to your investment. This remuneration includes holding a management class of units in the Fund which entitles us to receive any excess income above the target return payable to unitholders. We may also be reimbursed for expenses incurred in operating the Fund, as described in the PDS and the Fund's constitution, however as at the date of this FSG we do not intend to recover any expenses from the Fund.

Details of the fees and costs payable in relation to the Fund are set out in the PDS.

The financial services in relation to the Fund are provided by personnel made available to Shift RE by other entities within the Shift group. Those personnel are remunerated by salary and may also receive performance based incentives. These incentives are not directly linked to recommendations or decisions to invest in the Fund.

Conflicts of interest

We may have conflicts of interest in operating the Fund, including because we receive remuneration via holding a management class of units in the Fund which entitles us to receive any excess income above the target return payable to unitholders.

In addition, entities within the Shift group, including Shift Financial Pty Ltd, may provide services to the Fund or to us in connection with the operation of the Fund and may receive fees for those services.

We have policies and procedures in place to identify, manage and monitor conflicts of interest, including related party arrangements, to ensure that we act in the best interests of members of the Fund.

Compensation arrangements

Shift RE has arrangements in place to maintain professional indemnity insurance as required under section 912B of the Corporations Act. This insurance covers claims arising from the provision of financial services by Shift RE and its past and/or present representatives.

You do not have a direct right to claim under this insurance.

Remuneration or benefits paid to other parties

You may receive advice in relation to the products we offer from financial advisers that do not work for us. These advisers do not receive any commission from us. The adviser's remuneration is added to the fees you may pay when investing in our products. Your adviser is also required to set out the remuneration they receive in their FSG and SOA which they must give to you.

Shift RE will be entitled to receive fees and recover Fund related expenses out of the assets of the Fund as outlined in the PDS for the Fund.

Complaints

If you have a complaint or concern about the financial services provided in relation to the Fund, please contact us:

Telephone: 1300 249 649

Email: disputeresolution@shift.com.au

Address: Level 21, 177 Pacific Highway,
North Sydney NSW 2060

We aim to acknowledge complaints promptly and resolve them within the timeframes required under our internal dispute resolution procedures.

If you are not satisfied with our response, you may escalate your complaint to:

Australian Financial Complaints Authority (AFCA)

Telephone: 1800 931 678

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Privacy

We handle personal information in accordance with the Privacy Act 1988 (Cth). Our Privacy Policy explains how we collect, use, disclose and store personal information and is available at www.shift.com.au.

Contact details

Shift RE Services Limited

Level 21, 177 Pacific Highway

North Sydney NSW 2060

Telephone: 1300 249 649

Email: contact@shift.com.au

Website: www.shift.com.au

This FSG is effective from 1 September 2026.



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