



Product Disclosure Statement

1 September 2026

This Product Disclosure Statement (**PDS**) is issued by Shift RE Services Limited ABN 52 692 646 049, AFSL 700230 (in this PDS '**Shift RE**', '**we**', '**us**' or '**our**'), the responsible entity of the Shift Cash Management Trust ARSN 701 319 486 (the **Fund**).

This PDS is dated 1 September 2026.

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This PDS is a summary of significant information about the Fund. You should consider this PDS before making a decision about the Fund.

The information provided in this PDS is general information only and does not take into account your personal financial situation or needs. You should therefore obtain financial advice that is tailored to your personal financial situation or needs.

Information in this PDS may change from time to time and where the changes are not materially adverse to investors, the information may be updated on the Shift RE website at www.shift.com.au/business-account. A paper copy of any updated information is available free of charge on request.

All dollar amounts are in Australian dollars.

No member of the Shift RE group, or any of their related entities, directors or officers guarantee the repayment of capital or the performance of the Fund. Members of the Shift group may invest in the Fund, provide services to the Fund or otherwise support the operation of the Fund. This may include providing administrative, technology, transaction processing, liquidity management or other support services from time to time. Related entities may also provide short-term funding or liquidity support to assist with the Fund's day-to-day operations. These arrangements may give rise to conflicts of interest. Any conflicts of interest are managed in accordance with Shift RE's conflicts of interest policy and applicable law.

Subject to the terms set out in this PDS it is proposed to issue and distribute this PDS in both printed and electronic form within Australia. This PDS does not constitute an offer or invitation in any place where, or to any person to whom, it would not be lawful to make such an offer or invitation.

The distribution of this PDS (including its accessibility on any computer network) in jurisdictions outside Australia may be subject to legal restrictions. Any person who resides outside Australia and who receives or gains access to this PDS should comply with any such restrictions as failure to do so may constitute a violation of securities laws.

If you would like to request a printed copy of this PDS or any of the other important information that forms part of this PDS, please contact us on 1300 249 649.

1. About Shift RE

Shift RE is the responsible entity of the Fund. It is responsible for the investment management, operation and administration of the Fund including all investment decisions. As the Fund is legally organised as a unit trust, Shift RE is also the trustee of the Fund. The duties, rights and obligations of Shift RE are set out in the Fund's constitution and the Corporations Act.

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.

2. How the Fund works

The Fund is a registered managed investment scheme, organised as a unit trust. Investment in the Fund is available to customers who open and maintain a Shift Business Account. It is not a bank account, deposit account or term deposit, and does not create a customer-bank relationship. Investments in the Fund are not covered by the Financial Claims Scheme or any government guarantee.

When you contribute money to a registered managed investment scheme, your money is pooled together with other investors' money and you are issued with units. The units are a measure of your beneficial interest in the Fund and the Fund assets as a whole. We may issue units in different classes.

We invest the pooled money and manage the assets of the Fund on behalf of all scheme members (**unit holders**). We hold the assets in our own name (on behalf of unit holders) but may appoint a custodian to do this.

The Fund is governed by a constitution (**Constitution**). Together with the Corporations Act, the Constitution sets out the rules and procedures under which the Fund operates and our rights, responsibilities and duties as responsible entity, as well as those of investors. A copy of the Constitution can be inspected or provided free of charge upon request.

Applications and redemptions

Units are intended to be issued and redeemed at a price of \$1 per unit.

Unlike many managed funds, where unit prices rise and fall as the market value of underlying assets changes, the Fund is designed so that investment returns are reflected through income distributions rather than changes in the unit price. This is due to the Fund investing only in deposit accounts issued by banks, which pay interest but are otherwise unlikely to change in value.

While the Fund is designed to maintain a unit price of \$1.00, this is not guaranteed. The unit price may change in extreme or unusual circumstances.

The minimum investment, withdrawal (redemption) and account balance amounts are set out below.

Initial investment	\$0.01 minimum
Additional investment	\$0.01 minimum
Withdrawal	\$0.01 minimum
Account balance	\$0.00 minimum

You can increase your investment at any time by buying more units and decrease your investment by withdrawing or transferring some of your units.

Applications made by direct debit or other electronic payment methods are processed once application funds are received into the Fund's account.

To be included for processing on a given day, application requests must be received before 11:59pm (Sydney time) and cleared funds must be received into the Fund's account on that day. Income accrual commences from the date funds are received into the Fund's account.

While funds may be reflected for processing and income accrual purposes upon receipt, the issuance of units, processing of redemptions, and availability of funds from the Fund remain subject to confirmation of settlement and the Fund's operational, liquidity and risk management controls.

Units are generally issued on the date cleared funds are received into the Fund's account. Confirmation of the issue

will generally be provided within 1 to 5 Business Days after settlement has been confirmed.

Redemption requests are generally processed on the same Business Day they are received. In exceptional circumstances, processing may take longer.

Once a redemption request has been processed, redemption proceeds are generally paid to your nominated bank account and are typically available within 1 to 2 Business Days, depending on your bank and the payment method used. In rare or exceptional circumstances, payment may take longer.

For the purposes of this section, Business Day means a day other than a Saturday, Sunday or public holiday in Sydney or Melbourne.

Daily limits on applications and redemptions

Shift RE may apply transaction limits or controls from time to time, including limits based on transaction value, frequency or other risk indicators. Shift RE may request additional information, documentation or verification before processing a payment and may delay processing until those requirements have been satisfied.

Netting of applications and redemptions

Where more than one application or redemption request is processed on the same day, units are issued or redeemed based on the net amount settled for that day. Application amounts and redemption amounts processed on the same day are netted against each other, and units are issued or redeemed by reference to the resulting net position.

For example, if you make application payments totalling \$200 on a single day and submit redemption requests totalling \$50 on the same day, units will be issued based on a net application amount of \$150 for that day.

Providing instructions

Shift RE will only accept instructions in relation to a person's unit holding where the instruction is provided by an authorised person nominated at the time of account establishment (or as updated subsequently by the unit holder). It is the responsibility of the unit holder to promptly notify Shift RE of any changes to directors, officeholders, ownership, authorised signatories or other persons permitted to operate the account. Unless and until Shift RE receives and processes an update notification, Shift RE may refuse any instructions from a person who is not recorded as an authorised user of the account.

Settlement timing and availability of funds

Some payment types involve a settlement period during which a payment may be reversed or dishonoured. To protect the interests of investors and the Fund, Shift RE may, in its discretion, delay unit issuance, withdrawal (redemption) processing or access to funds until settlement is confirmed, particularly where:

- the payment remains within a settlement window
- the amount is larger or unusual relative to the investor's account history, or
- additional verification or risk checks are required.

Income distributions

How income is calculated

Income of the Fund is calculated on a daily basis, taking into account interest and other income earned on the Fund's investments and any fees, costs and expenses of the Fund.

Investors accrue an entitlement to income on a daily basis based on their unit holding. Income distributions are generally calculated at the end of each monthly distribution period and credited monthly.

The distribution period normally ends on the last day of each month, although we may change this from time to time.

The amount distributed to investors may differ from the total income earned by the Fund. As at the date of this PDS, the Fund's fees and costs are limited to the management class of units held by Shift RE. The management class entitles Shift RE to any income received by the Fund in excess of the Target Return.

Unit balances used for income calculations reflect units issued or redeemed on a net daily basis, as described under "Applications and redemptions".

When income is credited and paid

Income distributions are typically credited on the first day of the following month and are distributed through the issue of additional units shortly thereafter. However, under the Constitution we may take longer to pay distributions.

Although income accrues daily, accrued income is not credited, reflected in your unit balance or available for withdrawal (redemption) until it is credited on the first day of the following month. Prior to that time, accrued income is recorded in the Fund's records only.

Rounding of income amounts

Income is calculated and allocated to investors on a per unit basis. For operational and accounting purposes, income amounts credited to investors are calculated and recorded to two decimal places (cents).

Where rounding occurs, fractional amounts below one cent do not create an entitlement and are not credited or carried forward. These amounts are expected to be immaterial for individual investors.

What you will see in your statements

Statements will generally reflect income that has been credited or paid during the relevant period. If you exit the Fund, any income that has accrued up to the date your units are redeemed but has not yet been credited will remain payable to you. The amount will be calculated following the end of the relevant monthly distribution period, shown in your final statement and paid to your nominated account as soon as practicable after the distribution date.

How distributions are calculated

Distributions are calculated on a per unit basis and will vary from period to period. The amount available for distribution to investors will depend on the income earned by the Fund, the

expenses and liabilities of the Fund, the Target Return and any other relevant matters in administering the Fund. As at the date of this PDS, investors are entitled to receive distributions with reference to the Target Return before any income is allocated to the management class of units.

For illustrative purposes only, assume the Fund has earned \$5.01 of distributable income and there are 100 units on issue. If the amount required to provide distributions to investors having regard to the Target Return is \$5.00, investors would receive \$0.05 per unit and the remaining \$0.01 may be allocated to the management class of units. This example is provided for illustrative purposes only and is not a forecast or projection of future distributions.

How distributions are paid

Distributions of income are automatically reinvested through the issue of additional units in the Fund. Investors are not able to opt out of reinvestment.

Set-off where another credit facility is in default

If you have a credit product offered by Shift Finance Australia Pty Ltd or another member of the Shift group, and that credit product is in default, Shift RE may apply amounts attributable to your investment in the Fund (including through redemption of units) to reduce amounts outstanding under that defaulted credit product.

This may include redeeming units and applying the proceeds, and may occur even where the value of your investment in the Fund is otherwise positive. Any such application is limited to the amount required to address the default.

Applications of distributions to debit interest on a business overdraft

If your investment in the Fund is linked to an overdraft facility offered by Shift Finance Australia Pty Ltd or a related entity, distributions, redemption proceeds and other amounts payable to you in connection with your investment may be applied towards amounts owing under that overdraft facility. Any such application is limited to amounts owing under the linked overdraft facility and does not constitute a general right of set-off.

Accrued income

Accrued income is not forfeited as a result of withdrawals, transfers or account closure. This does not prevent the application of standard rounding conventions when income is calculated and credited.

Potential delay of redemptions

In some unusual or exceptional circumstances, such as where there is a suspension of redemptions, investors may not be able to redeem their investment within the usual period or at all. Shift RE reserves the right to delay or suspend redemptions if it determines this is in the best interests of investors or in extraordinary circumstances as permitted under the Fund's Constitution and the Corporations Act. This may include circumstances where liquidity is constrained, settlement has not occurred, or redemptions would otherwise be prejudicial to members as a whole.

Service providers

We may appoint specialist service providers to assist us in operating the Fund. These service providers may perform administrative, registry, technology, reconciliation, transaction processing and other operational functions on our behalf.

For example, we currently engage external service providers to assist with maintaining investor records, processing applications and redemptions, calculating distributions, performing reconciliations and supporting the operation of the Fund.

Although these functions may be outsourced, Shift RE remains responsible for the operation of the Fund and the oversight of those service providers.

3. Benefits of investing in the Fund

The Fund aims to provide investors with regular income. The return received by investors is expected to vary over time and will depend on the income earned by the Fund. The Fund has a Target Return, which is an indicative variable return determined by Shift RE from time to time and published on our website. Any rate of return shown on our website is indicative only. It is not guaranteed, is not a forecast or promise of future returns, and may change at any time without notice. Historical or current rates are not a reliable indicator of future returns. Actual returns may be lower than the Target Return.

Benefits of investing in the Fund include easy access to funds and a focus on capital preservation and liquidity, while generally seeking to provide a competitive return relative to traditional 'at call' business bank accounts. Investors also gain access to a portfolio of bank deposits, regular reporting and online access to account information.

If the Fund becomes a disclosing entity under the Corporations Act, it will be required to comply with ongoing reporting and disclosure obligations. Copies of documents lodged with the Australian Securities and Investments Commission (ASIC) may be obtained from, or inspected at, an ASIC office. You may obtain a copy of the following documents from us: the annual financial report most recently lodged with ASIC by the Fund, any half year financial report lodged with ASIC by the Fund after the lodgement of that annual financial report and before the date of the PDS; and any continuous disclosure notices given by the Fund after the lodgement of that annual report and before the date of the PDS.

4. Risks of managed investment schemes

a) Investing generally and investing through a managed fund

All investments carry risk. Different investments carry different levels of risk, depending on the investment strategy and the underlying investments. Generally, the higher the potential return of an investment, the greater the risk (including the potential for loss and unit price variability over the short term). When you make an investment, you are accepting the risks of that investment. It is important to understand these risks before deciding to invest.

The value of investments and the level of returns will vary (that is, go up or down). Future returns may differ from past returns. Returns are not guaranteed, and you may lose some of your

money. The level of risk for each person will vary depending on a range of factors, including age, investment time frames, where other parts of the investor's wealth are invested, and the investor's risk tolerance. Additionally, laws affecting registered managed investment schemes may change in the future.

b) Summary of significant risks of investing in the Fund

There is no guarantee that the value of your initial investment will be maintained or that the Target Return will be achieved. In other words, the value of your investment may rise or fall. Significant investment risks include:

Market risk – Economic, technological, political, or regulatory factors and market sentiment can change and may affect the value of investment markets and the Fund's investments. We regularly monitor market risk. Investments in the Fund are not covered by the Financial Claims Scheme or any government guarantee.

Manager risk – Investment returns depend on our ability to manage the portfolio of Fund assets successfully. There is a risk the selected investments will not perform to the Fund's investment objective.

Liquidity risk – Break costs are sometimes incurred when investments are terminated or withdrawn prior to their maturity. A lack of liquidity may also affect the amount of time it takes us to satisfy withdrawal requests. We aim to minimise this risk by actively monitoring the cash levels of the Fund and the markets in which it invests.

Outsourcing risk – The payment facilities provided by us in connection with the Fund may involve us entering into support arrangements with outsourced service providers. Such a provider may default in its obligations and cause loss to you, us, or the Fund. We manage this risk by only entering into such arrangements with reputable counterparties, and by regularly monitoring the performance of their obligations.

Interest rate risk – The value of the investments that the Fund has exposure to will generally be sensitive to changes in market interest rates.

Legal and regulatory risk – Laws and regulatory policy affecting registered managed investment schemes may change in the future and have an adverse impact on the Fund.

Settlement risk – Certain payment methods involve a settlement period during which funds may be reversed or dishonoured. In these circumstances, Shift RE may delay unit issuance or redemptions until settlement is confirmed. This may result in delays to accessing invested amounts or withdrawing funds.

Conflicts of interest – Shift RE and related entities may receive benefits from the operation of the Fund, including through fees or other income arrangements. These arrangements may give rise to conflicts of interest, which we manage in accordance with our conflict management policies and the Corporations Act.

Linked credit products and overdrafts – If you have a credit product or overdraft facility offered by Shift Finance Australia Pty Ltd or another member of the Shift group, your units may be compulsorily redeemed to satisfy outstanding amounts under those products if a credit product is in default or debit interest accrues on an overdraft facility.

5. How we invest your money

In deciding whether to invest in the Fund, you should consider the likely investment return, the risk and your investment timeframe. The Fund does not offer a choice of investment options. As a result, you are not able to switch between options.

Shift Cash Management Trust	The Fund invests in deposit accounts issued by banks with an S&P credit rating of A- (or equivalent) or higher.						
Investment return objective	The Fund aims to provide regular income while preserving capital through a low-risk investment strategy focused on investments in deposit accounts issued by banks. The return received by investors is expected to vary over time and will depend on the income earned by the Fund's underlying investments, the expenses of the Fund and the Target Return determined by Shift RE from time to time.						
Target Return	The Target Return is the indicative variable rate determined by Shift RE from time to time and published on the Shift website. The Target Return is intended to provide investors with an indication of the return the Fund is seeking to provide, having regard to the Fund's investment strategy and prevailing market conditions. Please refer to www.shift.com.au/business-account for the current Target Return. The Target Return is not guaranteed. It is not a forecast, projection or promise of future returns and may change at any time without notice. Historical or current returns are not a reliable indicator of future returns. The Fund may not achieve the Target Return. Where the Fund's income for a distribution period is less than the amount required to provide distributions by reference to the Target Return, investors will receive distributions based on the income available for distribution for that period. The management class is only entitled to receive income of the Fund once investors have been paid the Target Return for the relevant distribution period. Each monthly distribution period is calculated independently i.e. a shortfall in one period is not required to be made up in any following period.						
Asset allocation	The Fund will be fully invested in deposit accounts issued by banks with an S&P credit rating of at least A- or equivalent, which include term deposits and any other bank issued deposit products. The Fund does not propose to enter into any long term borrowing arrangements. However, short term borrowing may occur in relation to the daily management of liquidity. Shift RE aims to not borrow a total amount that at any one time exceeds 10% of the total value of all investments and cash comprising the Fund.						
Target investors	The Fund may be suitable for investors who are looking for an investment with the return objective of the Fund listed above and are prepared to accept the risks of the Fund set out in Section 4. A Target Market Determination (TMD) for the Fund, which includes a description of the class of consumers for whom the Fund is likely to be consistent with their objectives, financial situation and needs, is available at www.shift.com.au/business-account .						
Suggested minimum investment timeframe	There is no suggested minimum timeframe.						
Standard Risk Measure (SRM)	1 Very Low	2 Low	3 Low to medium	4 Medium	5 Medium to high	6 High	7 Very High
The Standard Risk Measure is a guide that indicates the likely number of years in which the Fund could experience a negative return over a 20-year period. The Fund has been assigned an SRM of 1 – Very low, which means it is expected to experience a negative annual return less than 0.5 years in every 20 years on average. This reflects the Fund's investment strategy of investing in deposit accounts issued by highly rated banking institutions. The SRM is based on industry guidance and is not a guarantee of future performance. It is not a complete assessment of all forms of investment risk.							

We may from time to time vary the investment objective and/or asset classes and strategic allocation. We will notify you of any such changes. We do not take into account labour standards, environmental, social or ethical considerations when selecting, retaining or realising investments in the Fund.

Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower fees. Ask the Fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (www.moneysmart.gov.au) has a managed funds fee calculator to help you review different fee options.

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your investment, from the returns on your investment or from the assets of the managed investment scheme attributable to the Fund. Taxes are set out in another part of this PDS. You should read all of the information about fees and other costs as it is important to understand their impact on your investment. You can use this information to compare costs between different simple managed investment schemes.

Fees and costs summary

Type of fee or cost	Amount	How and when it is paid
Ongoing annual fees and costs		
Management fees and costs The fees and costs for managing your investment	Not applicable	Not applicable
Performance fees Amounts deducted from your investment in relation to the performance of the product	0.05% pa of the net asset value of the Fund (estimated)	Shift RE holds a management class of units which is entitled to income of the Fund in excess of the Target Return. The estimated performance fee shown in this table represents the amount of Fund income that is expected to be allocated to the management class and is not deducted from an investor's capital investment. Income entitlements for the manager class are calculated and paid monthly from the Fund's assets. Please refer to section 5 for more information about the Target Return.
Transaction costs The costs incurred by the Fund when buying or selling assets ³	Not applicable	Deducted from the Fund's assets, reflected in the unit price and are generally paid when incurred.
Unitholder activity related fees and costs (fees for services or when your money moves in or out of the Fund)		
Establishment fee The fee to open your investment	Not applicable	Not applicable
Contribution fee The fee on each amount contributed to your investment	Not applicable	Not applicable
Withdrawal (Redemption) fee The fee on each amount you take out of your investment	Not applicable	Not applicable
Exit fee The fee to close your investment	Not applicable	Not applicable
Switching fee The fee for changing investment options	Not applicable	Not applicable

Unless stated otherwise, all fees are shown inclusive of GST and net of any input tax credits (ITCs) and/or reduced input tax credits (RITCs) and are shown without any other adjustment in relation to any tax deduction available to us.

Example of annual fees and costs

This table gives an example of how the ongoing annual fees and costs in the Fund can affect your investment over a one year period. You should use this table to compare the Fund with other products offered by managed investment schemes.

Important: The Fund does not charge investors a management fee. The performance fee disclosed in this section is an estimate of the amount of Fund income that may be allocated to the management class of units held by Shift RE. Investors are entitled to the Target Return before any income is allocated to the management class.

Example		Balance of \$50,000 with a contribution of \$5,000 during year
Contribution fees	Not applicable	For every additional \$5,000 you put in, you will be charged \$0 .
PLUS Management fees and costs	Not applicable	And , for every \$50,000 you have in the Fund, you will be charged or have deducted from your investment \$0 each year.
PLUS Performance fees	0.05% pa ¹	And , you will be charged or have deducted from your investment \$25 in performance fees each year.
PLUS Transaction costs ²	Not applicable	And , you will be charged or have deducted from your investment \$0 in transaction costs.
EQUALS Cost of Fund		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, it is estimated you would have deducted from any income earned fees and costs of \$25.00 . ³

1. Calculated based on Shift RE's reasonable estimate of the amount of Fund income expected to be allocated to the management class for the current financial year, expressed as a percentage of the Fund's average net asset value. This amount represents an allocation of Fund income above the Target Return and is not deducted from an investor's capital investment. It is not a forecast of future fees and costs, which may be higher or lower.
2. Calculated using the costs as a percentage of the average net asset value of the Fund for the previous financial year. It is not a forecast of the costs, which may be higher or lower in the future.
3. Assumes there is no variation in the value of investment and the additional investment of \$5,000 is made at the end of the period. The value attributable to the Fund may fluctuate daily and therefore, the actual fees and costs charged may vary accordingly.

7. How managed investment schemes are taxed

Registered schemes do not pay tax on behalf of members. Members are assessed for tax on any income and capital gains generated by the Fund.

Investing in a registered managed investment scheme is likely to have tax consequences. You are strongly advised to seek professional tax advice.

The Fund is an Australian resident unit trust for Australian tax purposes.

The Fund is expected to qualify as an eligible Attribution Managed Investment Trust (AMIT) and so, intends to elect-in to the AMIT regime. The AMIT legislation applies an attribution model whereby the responsible entity attributes amounts of trust components of a particular character to investors on a "fair and reasonable" basis consistent with the operation of the Fund's Constitution (which includes provisions in relation to the application of the AMIT regime).

On the basis that the Fund is an AMIT, you will be attributed your share of the assessable income, of the Fund. That income is expected to be wholly comprised of interest income. This means that the tax liability for income derived by the Fund should be with the investors, and the Fund itself should not generally be subject to Australian income tax.

Consequently, you may need to pay income tax on interest earned.

If you have a tax file number (TFN) or Australian Business Number (ABN), you may quote it to us. Whilst it is not compulsory for you to provide us with your TFN or ABN, failing to do so may result in tax being withheld from the distributions made to you by the Fund (unless you otherwise provide us with an exemption from quoting a TFN). In this regard, the current rate of withholding is the highest marginal tax rate for individuals, plus the Medicare Levy (currently, 2%). In the situation where we do apply withholding in this way, you may be able to claim a credit for the amount withheld in your income tax return.

Where you are not a resident of Australia for income tax purposes and you have an address outside of Australia recorded against your account, we will deduct withholding tax from interest earned on your account at the rate of 10%.

8. How to apply

To invest in the Fund you should:

1. Read this PDS.
2. Complete the online application via Shift Online which includes agreeing to the PDS and FSG. For new customers, this will also include registering your business with Shift Financial Pty Ltd, which is completed via Shift Online. Supporting information including business details and individual identification is required.

Cooling-off period

A 14 day cooling-off period applies for retail clients during which you may change your mind about your application for units and request the return of your money in writing. Generally, the cooling-off period runs for 14 days from the earlier of the time your application is confirmed, or the end of the fifth Business Day after your units are issued. Cooling-off rights will not apply to wholesale clients, additional applications, reinvested distributions or where an investment is made through a master fund or wrap account. The amount refunded to you may be less than your investment amount due to adjustments for any expenses, applicable taxes or transaction costs incurred between the date of the application and the date of withdrawal. Any income accrued during the cooling-off period may be adjusted in accordance with the Constitution and applicable law.

Complaints

If you have a complaint or other concern, you should first contact our Customer Service team and discuss your complaint or concerns. If your concerns are not resolved to your satisfaction then please write to the Dispute Resolution Manager of Shift RE at disputeresolution@shift.com.au or at Level 21, 177 Pacific Highway North Sydney NSW 2060.

We will do our best to resolve any complaints quickly and fairly. If you are dissatisfied with our response to your complaint you may contact:

The Australian Financial Complaints Authority

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Contact details

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