



**Updates to the Product
Disclosure Statement
pursuant to the ASIC
Corporations
(Updated Product
Disclosure Statements)
Instrument 2016/1055**

This notice is dated 6 December 2022 and is issued by Indue Ltd (ABN 97 087 822 464, AFSL 320204), the issuer of the Spriggy Parent Wallet and Prepaid Card.

The purpose of this notice is to provide updated information with respect to the Product Disclosure Statement for the Spriggy Parent Wallet and Prepaid Card dated 30 March 2022 (the **PDS**). Unless otherwise defined, capitalised terms used in this notice have the meaning given to them in the PDS.

This notice is provided pursuant to ASIC Corporations (Updated Product Disclosure Statements) Instrument 2016/1055 on the basis that the updates to the PDS are not materially adverse.

Effective from 6 December 2022, the following updates have been made to the PDS:

- the Parent may apply to access the following additional product features:
 - an external pay-in feature which enables the Cardholder to receive Value onto the Prepaid Card;
 - a feature which enables payments to be made from the Prepaid Card to another Cardholder's Prepaid Card;
- key benefits and risks have been added in respect of these additional product features; and
- Rivva Pty Ltd (ABN 86 603 542 918, AFSL 513762) (**Spriggy**), the operator of the Spriggy App, may charge a Payment Processing Surcharge to Parents. If applicable, the Payment Processing Surcharge applies to top ups to the Parent Wallet, as set out in the Spriggy Terms and Conditions. Information in relation to the fees and charges applied by Spriggy is contained in the Spriggy Terms and Conditions which are accessible at www.spriggy.com.au/terms. As at the date of this notice, Spriggy does not charge a Payment Processing Surcharge. The introduction of this fee would be subject to the terms of the Spriggy Terms and Conditions (including any advance notice requirements), which are accessible at www.spriggy.com.au/terms.

The information contained in this notice is a summary only, please refer to the PDS for further details. The PDS is accessible at www.spriggy.com.au/terms. You may download a copy of the PDS from the same webpage, or request a paper or electronic copy free of charge by contacting Spriggy at hello@spriggy.com.au.

The information in this notice is current as at 6 December 2022. If you have any questions regarding this notice, please contact Spriggy.

Important information about the Spriggy Parent Wallet and Prepaid Card

The Spriggy Parent Wallet and Prepaid Card are issued by Indue Ltd (ABN 97 087 822 464, AFSL 320204) based in Brisbane, Australia (Indue). Rivva Pty Ltd (ABN 86 603 542 918, AFSL 513762) (**Spriggy**) has been appointed as a third party agent of Indue. See Spriggy's FSG at www.spriggy.com.au/terms. Consider the Product Disclosure Statement, Product Terms and Conditions and the Target Market Determination at www.spriggy.com.au/terms to ensure the product is right for you. Spriggy Terms and Conditions also apply, these are accessible at www.spriggy.com.au/terms. Any advice provided is general in nature and does not take into consideration your objectives or financial situation. Before acting on any advice consider its appropriateness. See full terms at www.spriggy.com.au/terms.