



Invest in the digital payments revolution

The Betashares Future of Payments ETF (ASX: IPAY) provides cost-effective exposure to a portfolio of leading companies innovating in the global payments sector.



GROWTH POTENTIAL

The adoption of innovative payment solutions is projected to grow strongly, with global mobile payments anticipated to increase from around US\$1.5 trillion in 2019 to US\$12.1 trillion by 2027.



EXPOSURE TO GLOBAL PAYMENTS <u>INNOVATORS</u>

IPAY provides exposure to up to 50 of the leading companies innovating in the global payments sector, including Visa, Mastercard, PayPal, Square and Affirm.



PORTFOLIO DIVERSIFICATION

IPAY offers potential portfolio diversification benefits to Australian investors, given that digital payment companies account for a relatively small share of the Australian market



COST-EFFECTIVE

With management costs of only 0.67% p.a. (or \$67 for every \$10,000 invested), IPAY is a cost-effective way to gain exposure to the growth potential of the digital payments sector¹.

IPAY's Index vs. MSCI World Index: 31 March 2018 - 31 July 2023



Source: Betashares, Bloomberg. IPAY's index is the Nasdaq CTA Global Digital Payments Index. Past performance is not an indicator of future performance of index of ETF. Does not take into account ETF fees and costs. You cannot invest directly in an index. The Fund's returns can be expected to be more volatile (i.e. vary up and down) than a broad global shares expsoure, given its concentrated sector exposure.

Buy and sell like any share on the ASX using the code: IPAY

 $^{\rm 1}\!\text{Other}$ costs, such as transaction costs, may apply. Refer to the PDS for more information.

Betashares Capital Ltd (ABN 78 139 566 868 AFS Licence 341181) is the issuer. Read the Target Market Determination and PDS at www.betashares.com.au and consider with your financial adviser whether the product is appropriate for your circumstances. The value of the units may go down as well as up. The Fund should only be considered as a component of a diversified portfolio.

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How to use IPAY in a portfolio:

- Tactical allocation to the digital payments thematic.
- As a complement to broad market core exposures.

IPAY is part of the Betashares range of thematic ETFs, which have been designed to provide investors with exposure to investment themes driven by long-term transformational megatrends in a single ASX trade.

There are risks associated with an investment in the Fund, including market risk, sector risk, international investment risk and concentration risk. The Fund's returns can be expected to be more volatile (ie vary up and down) than a broad global shares exposure, given its more concentrated exposure. The Fund should only be considered as a component of a diversified portfolio. For more information on risks and other features of the Fund, please see the Product Disclosure Statement.