

Regulatory Information

The products and services offered by the Optal group are for exclusive use by businesses and are not available to consumers or the general public (nor micro-enterprises or charities as defined in the Payment Services Regulations 2017).

The Optal group consists of the following:

Entity Name and Company Details	Regulatory Status	Operating Jurisdiction(s)	Current Product / Service Offering
Optal Limited, registered in England and Wales (no. 05531282) with its registered office at 27/28 Eastcastle Street, London, W1W 8DH	Unregulated	Group holding company	N/A
Optal Financial Limited, registered in England and Wales (no. 08364883) with its registered office at 27/28 Eastcastle Street, London, W1W 8DH	UK: Authorised and regulated by the Financial Conduct Authority (“FCA”) as an Electronic Money Institution (“EMI”) with firm reference number (“FRN”) 900112	Providing services in the UK, with passports under EMD2 to all EEA states	VANS
	Hong Kong: Regulated by the Hong Kong Department of Customs and Excise with MSO licence no. 15-10-01736	Money remission services connected to Hong Kong	N/A
	<p>Mexico: En términos de la disposición Octava Transitoria de la Ley para Regular las Instituciones de Tecnología Financiera se informa que la solicitud de autorización presentada por Optal Financial Limited ante la Comisión Nacional Bancaria y de Valores para la organización y operación de Optal México, S.A. de C.V. como Institución de Fondo de Pago Electrónico, se encuentra en trámite ante dicha autoridad, por lo que a la fecha las actividades realizadas en México no se encuentran supervisadas por las autoridades mexicanas.</p> <p>In terms of the Eighth Transitory provision of the Law to Regulate Financial Technology</p>		

	Institutions, it is reported that the authorization request presented by Optal Financial Limited before the National Banking and Securities Commission for the organization and operation of Optal México, S.A. from C.V. as an Electronic Payment Fund Institution, is in process before said authority, so that to date the activities carried out in Mexico are not supervised by the Mexican authorities.		
Optal Financial Europe Limited, registered in Ireland (no. 612228) with its registered office at 3rd Floor, Fleming Court, Fleming's Place, Dublin 4, Ireland, D04 N4X9	Authorised and regulated by the Central Bank of Ireland as an EMI with code C176000	Providing services in Ireland with passports under EMD2 to all EEA states	VANs
Optal Asia Limited, registered in Hong Kong (no. 2189337) with its registered office at 31/F, Tower Two, Times Square, 1 Matheson St, Causeway Bay, Hong Kong	Regulated by the Hong Kong Monetary Authority as a Stored Value Facility Issuer with licence no. SVF0006	Providing services in Hong Kong	VANs
Optal Singapore, registered in Singapore (no. 201717379M) with its registered office at 30 Cecil Street, #19-08 Prudential Tower, Singapore 049712	Regulated by the Monetary Authority of Singapore as a non-bank credit card issuer	Providing services in Singapore	VANs
Optal Australia Pty Ltd, registered in Australia (no. 614 774 248) with its registered office at Suite 2, Level 14, 31 Queen Street, Melbourne 3000, Australia	Intermediary of Invapay Australia Ltd	Provision of Australian domestic payment services	VANs
Invapay Payment Solutions Limited, registered in England and Wales (no. 06402512) with its registered office at 27/28 Eastcastle Street, London W1W 8DH	Authorised and regulated by the FCA as a Payments Institution with FRN 631411	Providing services in the UK, with passports under PSD2 to all EEA states	Invapay Solution

<p>Invapay Australia Limited, registered in Australia (no. 605813009) with its registered office at Level 14, 31 Queen Street, Melbourne, Victoria 3000, Australia</p>	<p>Regulated by the Australian Securities & Investments Commission with licence no. 493261</p>	<p>Australian wholesale customers only</p>	<p>Invapay Solution</p>
<p>Invapay New Zealand, registered in New Zealand (no. 5909367) with its registered office at Level 2, 41 Bath Street, Auckland 1052, New Zealand</p>	<p>Unregulated</p>	<p>New Zealand customers only</p>	<p>Invapay Solution</p>
<p>Invapay Singapore Pte Ltd, registered in Singapore (no. 201527677E) with its registered office at 30 Cecil Street, #19-08 Prudential Tower, Singapore 049712</p>	<p>Unregulated</p>	<p>Domestic Singaporean payments only</p>	<p>Invapay Solution</p>