

Humanforce Thrive

Frequently Asked Questions



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Before you start

What is Humanforce Thrive?

Humanforce Thrive is a financial wellbeing app that gives you the tools to make money simple, not stressful. Backed by social impact charities and investors, our mission is to improve the financial lives of workers all over the world.

With Humanforce Thrive you're in complete control with access to flexible pay to cover emergencies and unexpected costs, the ability to track your earnings in real-time, grow money before you're paid, as well as check your financial fitness levels to get bite-sized, actionable money insights to take the best next step.

Why Humanforce Thrive?

Humanforce Thrive started when a friend of former CEO Josh Vernon took out a high-interest loan and found themselves in a debt spiral. Josh knew there had to be a fairer way for people to be able to cover unexpected expenses that didn't cost them their financial future. It was founded with a social mission - everything we do and every product we create is designed to improve the financial wellbeing of people at work.

Over the past three years, we've grown to become award-winning mission-led experts in financial wellbeing globally, providing innovative tools designed to ensure all employees can be financially secure.

We help people to grow their savings, avoid unnecessary high-cost short term credit and feel more financially secure. People who use the app have found pay tracking helps them budget and flexible pay gives them peace of mind, all the time.

How do I sign-up to Humanforce Thrive?

You can be up and running with Humanforce Thrive in minutes. Follow these steps to get started:

1. Download the Humanforce Thrive app
2. Find your employer's name
3. Enter your details - you'll just need to share the name, date of birth and phone number your employer has on file, plus your email address
4. Link the bank account your employer pays your earnings into so you can withdraw instantly if you need to

Is my data safe with Humanforce Thrive?

Yes, absolutely. We use bank-level encryption technology to protect your data - it's one of our top priorities. For more details, check out our [privacy policy](#).

Know your employer offers Humanforce Thrive, but can't see them listed?

If you're struggling to find your employer, reach out to us and we'll guide you through the process. Just tap 'Chat to support' in the app.

Who can benefit from Humanforce Thrive?

Humanforce Thrive is a tool for anyone looking to make managing money simple, not stressful. Whether it's checking your financial fitness and getting a personalised action plan, tracking your pay in real-time or accessing your earned wages when you're in a tight spot, Humanforce Thrive is here to support you.

How long does Humanforce Thrive hold my personal and banking details after I leave my employer?

We're able to remove your personal details from our database whenever you ask us to.

Since we pay you directly into your bank account, we're required under Anti Money Laundering and Counter-Terrorism Financing law to keep all transaction records for seven years. This includes your banking details. Our [Privacy Policy](#) has more on how we collect and keep your details in compliance with our legal obligations.

We take privacy and security seriously and can assure you these details are kept safe for the seven-year period. We don't use your data for any other reason aside from complying with our obligations and use multiple layers of security and monitoring in compliance with best practices in data and security management.

If you have any concerns, chat with us!

How can I get an answer to my questions or an employee's question about

Humanforce Thrive? Typically, most employees use the in-app support feature to get answers to questions relating to their Humanforce Thrive account. These requests come directly through to our Support Team to manage.

The Support Team is available between 9.00am and 6.00pm AEST, Monday to Friday.

In the event that a Humanforce Thrive related question is sent through to someone at HO, there are two options:

1. An Employer should refer the team member to the Humanforce Thrive Support Team to manage (preferred)
2. An Employer can refer to this FAQ document provided by Humanforce Thrive

Using Humanforce Thrive

How do I reset my password?

Follow these steps to reset your password:

1. Tap **Log in**
2. Tap **Forgot your password?**
3. Enter your **email address** and hit **Next**
4. Enter the **4-digit verification code** texted to your mobile
5. Enter your new password and click **update**

If this doesn't work, reach out to us and we'll guide you through the process.

Why is it saying my date of birth is incorrect?

To help us confirm your identity, your date of birth must match the details provided to us by your employer.

If you get a message saying we can't find your date of birth on file or it doesn't match our records, you'll need to update it in your employer's system. Depending on your employer, you may be able to:

- Manually change your date of birth in your payroll system - it will then be passed to us by your employer.
- Contact your employer's payroll team and let them know about the issue. They'll then update your details and pass this on to us.

Once your details have been updated, you'll be able to proceed with the sign-up process. If you still experience problems, reach out to us.

How do I update my mobile number?

Your mobile number will need to match the number your employer has on file. To update your mobile number, you can:

- Manually change your phone number in your employer's relevant system - it will then be passed to us.

- Contact your employer's payroll team and update your mobile number. They will then update your details and pass this on to us.

Once you've done one of the above, you should be able to request and receive a verification code to your new number. If you still experience problems, reach out to us.

Access

How do I make my first withdrawal?

Follow these steps to receive your money instantly.

1. Link your bank account
2. Enter how much you'd like to withdraw
3. Authorise your employer to deduct withdrawals from your upcoming pay
4. Read and confirm our T&Cs
5. Get your money in your account instantly (if your bank accepts fast payments)

How much does it cost to make a withdrawal?

You can access up to 50% of your estimated earnings for a flat fee of \$2.49 per withdrawal. But don't worry - you'll never be caught off guard with fees. The transfer fee will be clearly stated when you go to make a withdrawal.

How long does it take for a withdrawal to reach my account?

If your bank accepts fast payments, Humanforce Thrive withdrawals will hit your bank account instantly. If not, it can take up to 1 to 2 days. See [if your bank accepts fast payments](#) or ask your bank if they are set up for instant payments.

How is my available balance calculated?

We calculate your available balance based on data we receive from your employer. It is typically an estimate of 50% of your earned after-tax pay minus any withdrawals you've already made during the pay period.

If your available balance is different to what you'd expect, please get in touch with our support team and we'll be able to assist.

Why is my available balance different to what I expect it should be?

We use details from your employer (like salary, rosters or timesheets) to display your earnings in the app. There could be a few reasons why your balance is different to what you expect. Here are a few of them:

- It could be too early in the day for updates to be shown in the Thrive app. You can take a look at Track to see when your balance is updated
- Your manager may not have approved your shift yet
- Your employer may not have updated your pay details
- There may be an error in your employer's payroll or time & attendance system
- There may be missing details about your leave entitlements
- You may have changed roles or departments
- You may have forgotten to clock on or off at work

If something doesn't look quite right, check that your employer has the correct details for you in their system. If you still have questions, reach out and we'll guide you through the rest.

How do I repay a withdrawal from Humanforce Thrive?

Humanforce Thrive integrates with your employer's payroll and time and attendance systems so your withdrawals are automatically deducted from your pay before you're paid by your employer, as with other deductions like paying off your student loan.

If you withdraw a portion of your pay before you're paid by your employer, you will receive less than usual when your employer pays you. You can keep track of what you've withdrawn from the Humanforce Thrive app in Track.

Can I access 100% of my pay?

Your employer sets the percentage of your pay that you can access before you're paid. You can usually access up to 50% of your pay as you earn it. You can reduce what you're able to access in Settings.

How will withdrawals appear on my payslip?

Humanforce Thrive will appear as a deduction on your pay slip with its own deduction code named **Thrive Pay**. It will show the total amount due to be repaid for the period.

What if my repayment fails?

Humanforce Thrive uses pay data provided by your employer to estimate your after-tax earnings. Since payroll data isn't always up-to-date, in some instances you may be able to withdraw more than you're able to repay from your upcoming pay.

If this happens, reach out to our team to talk about the repayment process. Make sure you respond, as you're legally required to repay money you have withdrawn through Thrive.

How do I get a statement from Humanforce Thrive if my bank requests it?

Reach out to our support team and we'll provide you with a 3 month Withdrawal Statement. We'll also give you a document with all the information your bank will need to understand how Humanforce Thrive works.

How does Humanforce Thrive affect my income?

Accessing your earned wages through Humanforce Thrive doesn't impact your income, it just reduces the need to wait to be paid. You can access up to 50% of your earned after-tax income before the end of a given pay cycle.

How does Humanforce Thrive affect my tax?

Humanforce Thrive provides you with access to an estimate of your after-tax pay and doesn't affect the amount of money you earn or your overall income level. Everyone's circumstances are different, but typically Humanforce Thrive has no impact on your taxable income.

What is after-tax pay?

If you earn over \$18,200 a year, it's likely you need to pay income tax. At the end of the financial year, the amount of tax you pay depends on how much you earn and any deductions you claim, as well as your personal circumstances.

But during the year when your employer pays you, it's likely they'll tax you at a certain rate so you don't have a huge tax bill come 1 July. What you receive in your bank account is your after-tax pay – the amount you earn minus any taxes you pay.

Keep in mind we estimate your after-tax pay

At Humanforce Thrive, we want to make managing your pay as simple as possible. That's why we show an estimate of your daily after-tax pay on the app. Keep in mind these figures are estimates only and don't represent your final take home pay.

We use your gross pay provided to us by your employer to estimate your daily after-tax pay. Then we use an income tax calculator to subtract what you might pay in tax from your gross income. We subtract the medicare levy and medicare levy surcharge when calculating your estimated daily pay.

How can I manage my withdrawal limit?

You can change your withdrawal limit by following these steps:

1. Log-in to Thrive and open **Settings**
2. Tap **Manage withdrawal limit**
3. Select the percentage you'd like to have access to and tap **Save**

This can be useful if you're withdrawing from Humanforce Thrive more than you're comfortable with or if you're worried you're going to be tempted to access more than you'd like. If you're concerned and would like help, reach out to our support team straight away.

What are pending repayments?

If previous withdrawals haven't been deducted from your pay, they're called pending repayments and will be deducted from your next pay. If you have a pending repayment, it's likely for one of these two reasons:

1. Your previous withdrawals haven't been deducted yet

If this is the case, your withdrawal will be deducted by payroll soon. You'll be able to withdraw from Humanforce Thrive again once you've earned double the amount that is pending.

2. Your withdrawals were deducted from your pay but your employer hasn't told us yet

If this is the case, you'll need to wait until your employer confirms your withdrawals have been deducted. Then you can withdraw from Humanforce Thrive as usual.

If you're still unsure why your withdrawals are showing, get in touch with our support team.

Grow

What is Grow?

Grow gives Humanforce Thrive users access to the Blossom Fund, which uses fixed income investments to help you reach your savings goals faster. The Blossom Fund invests in investment-grade fixed income products and targets 5.95% p.a. Returns (as of November 2023).

How do I save with Grow?

You can set it up through the Humanforce Thrive app in minutes.

1. Download the Humanforce Thrive app through Google Play or the App Store
2. Tap the 'Grow' button in the bottom menu bar or on your home screen
3. Open your account and set your goal - how much do you want to save?
4. Review the Humanforce Thrive T&Cs and Blossom's Product Disclosure Statement
5. Finalise your goal and away you grow! Enjoy 5.95% p.a. Targeted returns (as of November 2023).

Blossom will plant a tree for you to celebrate the first transfer using your new Grow account. You can use Grow to access your savings instantly (as long as your bank supports instant payments) and for free. You can also change or pause or cancel your goal anytime.

What happens next?

Once you set up your goal, the amounts you've chosen to save will be allocated as you earn. When it comes to the end of the pay cycle, your savings amounts will be deducted from your pay, like a normal Humanforce Thrive deduction, but this time the money will be transferred after payday on your behalf and invested in the Blossom Fund for you.

Can I access my funds through my Grow account when I need them?

You can withdraw funds through your Grow account at any time and at no cost.

Are withdrawals instant?

Withdrawals from your Grow account are instant, as long as your bank supports fast payments. When you withdraw from Grow, you're requesting Thrive to pay you instantly and directing Blossom to pay Humanforce Thrive your savings from your Blossom Fund account.

Who provides Grow?

Grow is a product of Earnd Pty Ltd ABN 46 625 490 968 Corporate authorised Representative No. 001296715 Gleneagle Asset Management Limited. Gleneagle Asset Management Limited ABN 29 103 162 278 AFSL 226199 is the Responsible Entity of the Blossom Fund ARSN 645 889 998 (Fund).

You should consider the relevant Product Disclosure Statement, along with the Target Market Determination, available on (www.blossomapp.com). Your savings are not deposits held in a bank account and are subject to investment risk.

What are the tax implications from using Grow?

Redeeming your savings from the Blossom Fund may give you taxable gains, depending on your individual circumstances. Refer to the Blossom Fund PDS (www.blossomapp.com) to learn more about how investments in the Blossom Fund may be taxed.

Why does Grow need my tax file number?

While it's not compulsory, we recommend providing your Tax File Number (TFN) through the Humanforce Thrive app so we can provide it to Blossom. The law is strict on how your tax file number can be used. If we don't receive your tax file number and you don't give us a valid exemption number, tax at the highest personal rate, plus the Medicare levy, must be withheld before passing on any distributions to you. You may claim a credit in your annual income tax return in respect of tax withheld. To avoid this, enter your tax file number or exemption number in the Settings tab in the app.

What information will I get to assist me in completing my tax return?

Humanforce Thrive will send you an annual tax statement each year. This statement will be able to assist you to complete your tax return. It will have all the information you need regarding your savings with the Blossom Fund.

Track

What is Track?

Track is a way to see an estimate of your after-tax daily earnings so you have a clear picture of what you've earned at any point in the pay cycle. You can also compare earnings to previous pay cycles so you're better placed to predict any potential shortfalls.

Keep in mind these figures are estimates only and don't represent your final take home pay. We use your gross pay provided to us by your employer to estimate your daily after-tax pay. Then we use an income tax calculator to subtract what you might pay in tax from your gross income. We subtract the medicare levy and medicare levy surcharge when calculating your estimated daily pay.

Perks

What is Perks?

Perks is a range of financial benefits program that helps you to continue enhance your employees' experience in financial wellbeing. Within Thrive Perks, employees will have access **Learn** and the **Card-linked cashback program**.

Perks - Learn

What is Learn?

Learn is where you can go to boost your financial fitness by reading behaviourally-informed actionable insights to help you with managing money.

Research shows that financial behaviours are the strongest correlates with financial fitness, but there are also predictable barriers that stop us from achieving them.

Learn focuses on the five key behaviours of financial fitness, offering money management principles and actionable steps to overcome challenges.

The five behaviours are:

1. Spending less than you earn
2. Staying connected to your money
3. Staying on top of your debt
4. Preparing for rainy days
5. Saving for the future.

What is a financial fitness plan?

We know that learning about money is most effective when it's easy to engage with and act on. It's even more worthwhile when it's relevant to your situation.

That's why we've introduced a financial fitness quiz to give you personalised insights and steps across the 5 key behaviours to financial fitness.

Once you set up your financial fitness plan, you'll be able to see how you're doing across the five key areas of financial fitness. You'll be given tailored Learn articles based on your own financial fitness score in your 'for you' section of Learn.

Perks - Card-linked cashback

What is card-linked cashback?

Card-linked Cashback is a rewards program that offers you cashback on your purchases when you link your credit or debit card to the Thrive Cashback program. When you make eligible purchases with the linked card at participating merchants, you earn a percentage of cashback rewards automatically to your Thrive wallet.

How do I earn cashback?

You earn cashback by linking your Visa or Mastercard details with the Thrive Cashback program. Simply make a purchase as you normally would at one of any of the participating merchants and start earning real Cashback into your Thrive Wallet.

Cashback earnings are added to your Thrive Wallet in the Perks -> Cashback section and can be withdrawn once you've accumulated at least \$25 in your balance. You can withdraw the cashback from Thrive Wallet directly into your bank account registered with

Thrive. You may even choose to leave it there to save for a special occasion. Withdrawing cashback is completely free, incurring no fees!

Is cashback free to use?

Yes! The Thrive Cashback program is completely free.

How do I link my card?

You can link any Visa, Eftpos or Mastercard from any bank in Australia by following these steps:

1. Go to Perks and tap on Automatic Cashback
2. Tap on Link Card
3. Enter your card details and save
4. Browse offers, shop and start enjoying your cashback

What happens if I have more than one Visa, Eftpos, or Mastercard?

You can link all your Visa cards, Eftpos cards and Mastercards in the app providing they are all in your name.

How does Card-linked Cashback differ from other rewards or discount programs?

Cashback is unique in that you can wave goodbye to the experience of redeeming loyalty points, vouchers or QR codes payments.

Simply tap / pay with your linked card as you would normally do, and the Cashback will automatically be shown in your Thrive wallet. You can also use Google/Apple pay if it is the same card that is linked in the Thrive Cashback program.

What is the difference between card-linked cashback and affiliate cashback?

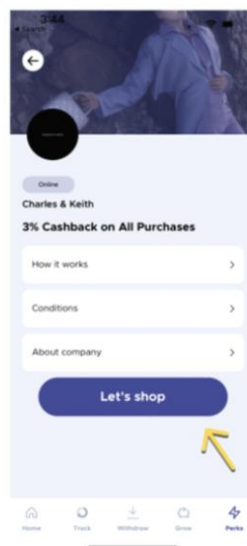
You can earn cashback automatically when purchasing directly with the merchant where card linking applies. Alternatively, if the merchant is not card-linked based, you'll get your cashback by purchasing directly via the **Let's shop** button in the Thrive app.

- **Card-Linked Cashback (Online / In-store):**

Purchase using your linked card to earn cashback directly to your Thrive Wallet from the participating **online and/or in-store merchants**. Just tap your card on the eftpos machine as usual for in-store purchases. There is no need for a coupon code or showing the app to the merchant. Always check the individual merchant's offer requirements under "How it works" to ensure it is card-link based.

- **Affiliate Cashback (Online only):**

You must purchase via the **"Lets Shop"** button in the app to earn cashback directly to your Thrive wallet. Always check the individual merchant's offer requirements under "How it works" to be certain its affiliate based and that you will need to click the button to earn cashback.



How do I track / check my cashback?

If you can't see your cashback in your Thrive wallet yet, don't worry, it can take up to 7 days from the date of your purchase to appear in your wallet in a pending state. Please allow up to 7 days before contacting the team. Should your transaction not appear within 7 days, please contact us within 60 days of the date you made the transaction so we can investigate with the retailer.

Please make sure to provide as much information as possible: name of merchant you purchased from, date of purchase, purchase amount, card used, receipt and order ID if possible. For online purchases you can generally find this information in the email confirmation received from the retailer. For in store purchases you can look in your banking app for a transaction receipt. In some cases, we may ask for further information.

Why is my cashback pending?

Merchants can take 3-120 days from the date of purchase to approve transactions. This varies as it is at the discretion of the retailer to allow for a returns period on purchased items and cancellations etc. We can't payout cashback until we get confirmation from the retailer that the cashback has been approved. They do this when they know the goods purchased won't be returned for a refund. Once the returns period has passed your cashback will change from 'pending' to 'available'. Should your cashback state not change within 120 days, please contact us so we can investigate!

Why is my cashback cancelled?

Your cashback will be marked as cancelled if your purchase was refunded by the merchant. Some merchants can take 120 days from the date of purchase to approve your transaction (or after the item's change of mind/refund period). We can't pay-out cashback until we know the goods purchased won't be returned for a refund. If a refund occurs, your cashback will be marked as cancelled and you won't be able to access the funds.

Disclaimers

Important Information

Nothing in this website or on the Humanforce Thrive iOS or Android app should be construed as being personal financial advice. It is general nature only and has not taken into account your particular circumstances, objectives, financial situation or needs. You should consider whether the information, strategies and investments are appropriate and suitable for you or seek personal advice from a licensed financial planner before making an investment decision. An investment in the Fund is subject to investment risk (see below under "Blossom Fund and PDS"). The target rate of annual return from investments retained in the Fund is not guaranteed and no assurance is given that the target rate will be achieved for any time the investment is held in the Fund. Distributions from the Fund to investors may be lower than targeted and may vary. Past performance of the Fund is not a reliable indicator of future performance. No performance is forecast.

Blossom Fund and PDS

Grow is a product of Earnd Pty Ltd ABN 46 625 490 968 Corporate authorised Representative No. 001296715 Gleneagle Securities (Aust) Pty Ltd. Gleneagle Asset Management Limited ABN 29 103 162 278 AFSL 226199 is the Responsible Entity of the Blossom Fund ARSN 645 889 998 (Fund). You should consider the relevant Product Disclosure Statement, along with the Target Market Determination, available on (www.blossomapp.com), before deciding whether to invest, or to continue to invest, in the Fund. An investment in the Fund through holding an account is not a bank account deposit and is subject to investment risk, including the loss of capital invested. No assurance is given as to distributions or their rate when investments are withdrawn or repayment of moneys invested. Withdrawal rights are subject to liquidity and may be delayed or suspended (see the [PDS](#)). Other significant features and risks are disclosed in the PDS.