

Product Disclosure Statement

1. Important Notes

- This document is intended as a plain-English product disclosure for a web-based application. It is not legal advice.
- **Valour Compliance** is a compliance gap analysis tool. It does not certify compliance and is not a substitute for professional advice.
- Nothing in this document limits your rights under the Australian Consumer Law.

2. About DRRP Corp Pty Ltd and Valour Compliance

DRRP Corp Pty Ltd operates **Valour Compliance**, a web-based tool that helps customers assess their documentation and processes against selected Australian legislative and regulatory obligations and identify potential gaps.

Valour Compliance is legislation and regulation based. Access, outputs, and workflows are organised by Legislation and/or Regulation Modules (e.g., an AML/CTF Tranche 2 module), rather than being organised primarily by user type.

Product URL: <https://www.valourcompliance.com.au>

Support contact email: info@valourcompliance.com.au

3. Intended Customers and Use Cases

Valour Compliance is designed for organisations that want a structured way to understand expectations and identify what is missing against a selected Australian legislative and regulatory obligation.

For initial release, **Valour Compliance** targets Australian SMEs that are new to AML/CTF Tranche 2 obligations and want to:

- check whether a regulation is likely to apply to them (where supported by the relevant module);
- assess current policies, procedures, frameworks and evidence against module requirements;
- identify gaps and prioritise remediation actions;
- generate reports for internal business purposes and to share with external parties (e.g., legal, compliance, regulators, auditors). Sharing and export functionality may be tier-dependent and may be limited by your available assessment cycles (e.g., a set number of assessment cycles per time period) and other plan limits.

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4. Regulation Modules (How Valour Compliance is Structured)

Valour Compliance may make available one or more Regulation Modules. Each module contains the workflows, mapping logic and reporting outputs relevant to a defined legislation/regulation set.

4.1 What a Module Includes (Typical)

- eligibility/applicability prompts (where appropriate);
- guided data capture (questionnaires and workflows);
- mapping logic that links your inputs to module requirements;
- gap analysis report and prioritised action list outputs.

4.2 What a Module Does Not Do

- It does not provide a legal determination that you are in-scope, or compliant.
- It does not replace your obligation to interpret and implement requirements appropriately for your business.
- It does not file regulatory submissions on your behalf (unless explicitly stated as a future feature).

5. What Valour Compliance Does

Depending on your subscription tier and the modules you select, **Valour Compliance** may provide:

- structured questionnaires and guided workflows to capture business context and compliance posture for a module;
- automated mapping to the selected module's requirements;
- gap identification, prioritisation and recommended remediation actions;
- report generation and access to previously generated Outputs.

6. What Valour Compliance Does Not Do

Valour Compliance has clear scope boundaries. It does not:

- provide legal advice, financial advice, or regulatory determinations;
- guarantee that you are compliant or that you will remain compliant;
- act as your AML/CTF compliance officer, auditor, or external compliance provider;
- replace the need for internal governance, controls, training and oversight.

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7. Benefits, Risks and Limitations

7.1 Key Benefits

- Provides a structured starting point for customers adopting new regulatory obligations.
- Creates visibility of gaps and helps prioritise actions.
- Supports consistency by using a repeatable assessment workflow.
- Produces reports that can be shared with advisers to accelerate remediation.

7.2 Key Risks and Limitations

- Output accuracy depends on the quality, completeness and timeliness of information you provide.
- Regulations and guidance may change; modules may require updates over time.
- A gap report does not equal compliance; incorrect reliance without professional advice may increase risk.
- Use of digital services introduces cyber risks (e.g., phishing). You should use strong passwords and secure devices.

8. Reliance, Assumptions and Customer Responsibilities

8.1 Your Responsibilities

- Provide accurate and complete information and only submit information you are authorised to provide.
- Maintain appropriate internal governance and oversight for compliance decisions.
- Seek professional advice where needed, especially for higher-risk circumstances.
- Keep copies of Outputs you rely on for your records.

8.2 Assumptions Used in Outputs

Where **Valour Compliance** uses assumptions (e.g., based on your selected module inputs), these should be visible in the report outputs. If assumptions are wrong, the outputs may be unreliable.

9. Fees, Subscription Structure, and Usage Limits (Summary)

Valour Compliance is offered under subscription tiers. Subscription tiers may be structured by: (a) the Regulation Modules included; and (b) usage limits.

- Tiers may include access to one or more Regulation Modules.
- Usage limits may be multi-factor (e.g., maximum active users, and/or maximum reports generated per month and/or maximum active regulations).
- Current pricing is displayed at <https://www.valourcompliance.com.au/pricing> (inclusive of GST).

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10. Data Handling Summary (Australia-Only)

Depending on your use of **Valour Compliance**, DRRP Corp Pty Ltd may process and store account data, Content, operational logs, and billing records.

Payment processing may be handled by third-party payment providers. We do not store full payment card details where a provider is used.

DRRP Corp Pty Ltd’s policy is to store and process customer data in Australia only. **Valour Compliance** is configured to use Australian data centres for hosting and storage, and DRRP Corp Pty Ltd selects vendors/subprocessors accordingly.

Security controls include access controls, encryption in transit (and where supported at rest), logging/monitoring, and controlled change management.

11. Digital Delivery, Access, and Versioning

Valour Compliance is delivered digitally (via web). DRRP Corp Pty Ltd aims to present disclosures and key information in a way that is easy to retrieve, view and keep for future reference.

- Reports and Outputs can be downloaded or printed to PDF during the Download Window following cancellation (see section 12).
- Where disclosures are presented digitally, DRRP Corp Pty Ltd aims to make it practical for customers to store, save, print, or forward copies for ongoing access.

DRRP Corp Pty Ltd will maintain version control for this PDS and significant policy documents. Prior versions are available on request.

12. Cancellation, Retention, and Deletion Summary

12.1 Post-Cancellation Windows

Downloads/exports are available until the cancellation effective date (end of your current billing cycle).

After the cancellation effective date, you will not be able to access your account or any Outputs generated while the account was active.

12.2 Reactivation

You may reactivate anytime prior to the cancellation effective date (end of the billing cycle). Reactivation takes effect upon successful payment and restores access without loss of previously generated Outputs and uploaded Content, subject to tier limits.

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12.3 Deletion and Backups (30 Days)

After the cancellation effective date, DRRP Corp Pty Ltd may delete or de-identify Content in accordance with its data retention approach, except where retention is required by law or for legitimate security, fraud prevention, or dispute resolution purposes. Copies may persist in backups until backup rotation cycles complete (currently up to 30 days).

13. Complaints and Dispute Resolution

If you have a complaint about **Valour Compliance** or DRRP Corp Pty Ltd's handling of your account, contact DRRP Corp Pty Ltd via info@valourcompliance.com.au. We aim to acknowledge complaints within 2 business days and resolve them within 10 business days where practicable, in line with AEST/AEDT whichever is in effect at the time of the complaint. This section does not limit your rights under the Australian Consumer Law.

14. Changes to Valour Compliance and this PDS

DRRP Corp Pty Ltd may update **Valour Compliance** features, Regulation Modules, and policies from time to time. If material changes occur that impact customers, DRRP Corp Pty Ltd will communicate changes through reasonable channels and update this PDS accordingly.

15. Contact

Support contact email: info@valourcompliance.com.au

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