

# CMC Markets Asia Pacific Pty Ltd

## Financial Services Guide (FSG)

27 October 2023

AFSL No. 238054 and ABN 11 100 058 213

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## 01 CMC Markets Asia Pacific Pty Ltd

CMC Markets Asia Pacific Pty Ltd is a member of the CMC Markets group of companies. ('**CMC Markets Group**')

Our details are set out below. 'We', 'us', 'our' or '**CMC Markets**' in this Financial Services Guide ('**FSG**') refers to CMC Markets Asia Pacific Pty Ltd.

CMC Markets Asia Pacific Pty Ltd	
<b>Registered &amp; business address</b>	Client Management Team CMC Markets Asia Pacific Pty Ltd Level 20, Tower 3, International Towers 300 Barangaroo Ave Sydney NSW 2000 Australia
<b>Postal address</b>	Client Management Team CMC Markets Asia Pacific Pty Ltd PO Box R1879 Royal Exchange NSW 1225 Australia
<b>ABN</b>	11 100 058 213
<b>AFSL</b>	238054
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<b>Email</b>	<a href="mailto:support@cmcmarkets.com.au">support@cmcmarkets.com.au</a>
<b>Web</b>	<a href="http://cmcmarkets.com.au">cmcmarkets.com.au</a>

## 02 Purpose and content of this FSG

This FSG is dated 27 October 2023. It is designed to help you to decide whether or not to use any of the services we offer in this FSG. It aims to clearly define the role and responsibility of CMC Markets when it provides retail clients with the financial services described in section 5. Those financial services relate to the derivative products ('**Products**') that you trade in with CMC Markets on our various platforms ('**CMC Markets' Products**').

This FSG contains important information about:

- the financial services we offer;
- how we and other relevant persons are paid for those services;
- the capacity in which we act when we provide financial services;
- our internal and external dispute resolution procedures and how you can access them; and
- how you can contact us.

The key information is set out in answers to the questions below. If you need more information or clarification, please contact us.

## 03 Product Disclosure Statements and other documents

CMC Markets has a number of Product Disclosure Statements ('**PDS**').

The Product Disclosure Statement – Derivative Products issued on the Next Generation Platform ('**Next Generation PDS**') is issued in respect of Products traded on the Next Generation platform. There are additional PDS issued for accounts that you can open with CMC Markets, which are considered separate trading accounts on a different platform.

In this FSG:

- 'Next Generation Platform' refers to the platform on which CMC Markets' Products subject to the Next Generation PDS are traded;
- 'Other Platforms' refers to platforms on which CMC Markets' Products subject to any other PDS are traded, including but not limited to the Meta Trader 4 platform; and
- The Next Generation Platform and Other Platforms may be referred together as 'Platforms'.

Each PDS contains information about the relevant CMC Markets Products, including risks and benefits, costs, fees and charges, how to trade in CMC Markets' Products, dispute resolution, significant characteristics and features of CMC Markets' Products, and tax considerations. These PDS' are available from our website or by phoning us.

This FSG and each PDS are important documents and should be read in their entirety before deciding whether to acquire or to continue to hold the relevant CMC Markets Products. You should keep this FSG, the relevant PDS, all other documents described in section 4.2 and any updated information that is provided to you ('**CMC Markets Documents**') for future reference.

Before you can open an account with us to trade CMC Markets' Products, you must have received and read the relevant CMC Markets Documents.

Capitalised terms not otherwise defined in this FSG are defined in the glossary or definition section of the relevant PDS and have the same meaning unless the context otherwise requires.

## 04 Trading in CMC Markets' Products

### 4.1 CMC Markets' Products

CMC Markets offers the financial products to its customers in Australia on the Platforms, as described in item 2 of Schedule 1.

In general terms, CMC Markets' Products are instruments that allow you to make a profit or loss from fluctuations in the price of the underlying reference instrument. The price of a Product is based on the price of an underlying reference instrument (for example, a share on an exchange). See the relevant PDS for further details on CMC Markets' Products.

### 4.2 Trading in CMC Markets' Products

Your trading in CMC Markets' Products is governed by the CMC Markets Documents, which consist of the following:

- (a) the Next Generation PDS and the relevant PDS in respect of any additional accounts opened on Other Platforms, in addition to your account on Next Generation Platform;
- (b) this FSG;
- (c) the Product Library;
- (d) any Confirmation; and
- (e) any other terms and conditions published by us from time to time on the Next Generation Platform, any other Platform or on our website.

### 4.3 Consult your financial adviser

Before trading in CMC Markets' Products you should give consideration to your objectives, financial situation, needs and the

risks of loss associated with trading in CMC Markets' Products in order to assist you in deciding whether CMC Markets' Products are suitable for your purposes.

CMC Markets recommends that potential customers seek advice from an appropriately qualified independent financial adviser before deciding to make an application to open an account with CMC Markets.

## 4.4 Who regulates CMC Markets?

CMC Markets is regulated in Australia by the Australian Securities and Investments Commission and holds an Australian Financial Services Licence (No. 238054).

## 4.5 CMC Markets Privacy Statement

The CMC Markets Privacy Statement ('**Privacy Statement**') explains how we collect personal information about you and how we maintain, use and disclose that information. All information that CMC Markets collects about you will be treated in accordance with our Privacy Statement. The Privacy Statement can be found online at [cmcmarkets.com.au](http://cmcmarkets.com.au).

The Privacy Statement complies with the Privacy Act 1998 (Cth) and the Australian Privacy Principles under this Act.

## 05 What financial services does CMC Markets provide?

CMC Markets is authorised under its Australian Financial Services Licence to:

- issue and otherwise trade in derivatives such as CMC Markets' Products;
- make a market in CMC Markets' Products and other derivatives; and
- give general advice about CMC Markets' Products and other derivatives.

We are authorised to provide these financial services to retail and wholesale clients.

CMC Markets will often provide information and advice to its clients about CMC Markets' Products. This information and advice will only be general in nature because it will not take into account your personal financial situation, objectives or needs. This type of advice is discussed in more detail in section 5.1.

CMC Markets will **not** provide you with **personal advice**. In particular, we will not advise you when and if to open, maintain or close a position. We discuss this in more detail in section 5.2.

### 5.1 What is general advice?

**General advice may differ from what you might commonly understand or expect.**

General advice under Australian law can include information about CMC Markets' Products and the underlying markets and CMC Markets' opinions about, or outlook for, CMC Markets' Products.

If you require **personal advice** specific to your particular financial situation, objectives or needs, you will need to speak to your financial adviser.

**CMC Markets' policy is to not give personal advice.**

Any information you have requested about CMC Markets' Products and the underlying markets and any discussions with CMC Markets employees about their view of current or future market conditions or prospects for a particular

CMC Markets' Product should not be seen as **personal advice**, as they will not have taken into account your particular financial circumstances, objectives or needs. Rather, it should be regarded

as general information for your consideration prior to making any decision to trade in any CMC Markets Product.

### 5.2 What is personal advice?

**Personal advice** is advice that takes into account any of your objectives, financial situation or needs. **CMC Markets will not give you personal advice.** If you require **personal advice**, please contact your financial adviser.

### 5.3 How do I trade in CMC Markets' Products?

You may place orders to trade in CMC Markets' Products by using the Platforms applicable to the CMC Markets Product you are trading.

The Next Generation Platform can be accessed via the internet, iPad, iPhone or Android.

You can also place orders on any CMC Markets Product by phoning our client management team whose contact details are found in section 1 ('**Client Management Team**').

There are special types of orders that you can place when trading in CMC Markets' Products. Some of those orders are described in detail in the relevant PDS. If you require further information about the types of orders that you can place when trading CMC Markets' Products, ask a CMC Markets employee.

Each of our platforms has different features that allow you to view the status of your account, please consult the relevant PDS or ask a CMC Markets employee for more information on these features.

In the first instance you should use the relevant platform to confirm all trades undertaken with CMC Markets and to monitor your obligations.

### 5.4 What is CMC Markets' position when trading in CMC Markets' Products with you?

CMC Markets is a market maker and an issuer of CMC Markets' Products, not a broker. CMC Markets therefore acts as a principal on our own behalf when providing financial services to you. We do not act as your agent.

### 5.5 Who is responsible for the advice given to me?

When you speak with us, you are dealing with one of CMC Markets' employees. CMC Markets is therefore responsible to you for any general advice given to you.

## 06 How will I pay for the financial services?

CMC Markets will not charge any specific fee for giving you information and general advice about CMC Markets' Products.

CMC Markets as issuer of the CMC Markets Products will receive the amounts described in item 3 of Schedule 1 all of which are described in more detail in the CMC Markets Documents. This FSG only contains a general summary of the common fees, costs and charges. You should refer to the CMC Markets Documents for further details. All fees, costs and charges and other amounts payable are subject to change from time to time.

The fees and charges that you pay to CMC Markets may ultimately benefit other members of the CMC Markets group and their associates.

Where any amount of remuneration or other benefits referred to in this FSG are not able to be ascertained as at the date of this FSG, you may contact us to request particulars of the remuneration or other benefits. Your request for particulars must be made within a reasonable time after you receive this FSG and before we provide you with any of the financial services referred to in this FSG.

The fees in this section apply where you trade directly with CMC Markets. If you trade with CMC Markets through an introducing

adviser or referrer, that introducing adviser or referrer may have its own schedule of fees. Refer to your introducing adviser or referrer's financial services guide, website or contact your introducing adviser or referrer for further information. In those circumstances, if there are differences in the introducing adviser or referrer's fees for a particular service, the introducing adviser or referrer's fees will apply, not the fees for the service outlined in this FSG.

## 6.1 What are the common fees, costs and charges that I will pay when trading Products on the Platforms?

Please refer to item 3 of Schedule 1 for a full description of all fees, costs and charges you may pay when trading Products on the Platforms.

## 6.2 What administration charges will I pay?

CMC Markets will also charge administrative charges in respect of CMC Markets' Products. The administration charges relevant to each CMC Markets Product are described in full in item 4 of Schedules 1. Administration charges are subject to change from time to time and are deducted from your account on or shortly following occurrence of the relevant event.

All charges are inclusive of GST (where applicable).

## 6.3 What benefits are paid by/to CMC Markets to/by introducing advisers, referrers and third parties?

CMC Markets may pay all or a portion of the fees, costs and charges charged by CMC Markets as described in item 3 of Schedule 1 or provide other benefits to introducing advisers and referrers for the introduction or referral of customers to us.

### 6.3.1 Introduction Fees

Any amount paid to introducing advisers and referrers is negotiated on an individual basis and is typically based on a sliding scale which takes into account:

- the number of customers the introducing adviser or referrer introduces or refers to CMC Markets; and
- the number of trades made by customers introduced or referred to CMC Markets.

In addition to the above, CMC Markets may pay a fixed fee to introducing advisers and referrers for each customer they refer to CMC Markets. This referral fee will typically be A\$125, although a referral fee of up to A\$500 per customer may be paid to referrers. Unlike the variable commission and benefits outlined above, this fixed fee is not based on the amounts charged by CMC Markets as described in item 3 of Schedule 1.

### 6.3.2 Service Fee

If you were introduced by an introducing advisor, the introducing advisor may provide you with additional services in respect of your trading with CMC Markets including, if you have authorised the introducing advisor in accordance with a limited appointment of agent form, acting as an agent in relation to your account. Your introducing advisor may charge you a service fee in connection with the services that they provide to you. If you agree to pay any such service fee you must complete a fee payment authorisation form available from us so that the fees can be paid to your introducing advisor on your behalf by CMC Markets by deducting the fee from your account.

Service Fees are negotiated between you and your introducing adviser. For further details of what these service fees consist of please consult your introducing advisor or CMC Markets.

### 6.3.3 Service Fee

We may receive commission from third parties where a CMC Markets customer utilises the third party's product in connection

with their trading with us. We may also pay commission to third parties where a product or service of the third party is used in connection with an account held by a customer with us.

## 6.4 Can I ask for further information about fees and charges?

You may request particulars of the remuneration (including commission) or other benefits described in this FSG. That request must, however, be made within a reasonable time after you are given this FSG and before any financial service identified in this FSG is provided to you.

Refer to your introducing adviser or referrer's financial services guide, website or contact your introducing adviser or referrer for further information on the benefits they receive.

## 07 What should I know about the risks of trading CMC Markets' Products?

You should carefully consider whether trading in CMC Markets' Products is appropriate for you in the light of your financial circumstances.

In deciding whether or not you wish to become involved in trading in any Products with CMC Markets, you should be aware that CMC Markets' Products are speculative products. CFDs are highly leveraged and carry significantly greater risk than non-leveraged investments such as share trading, and you could both gain and lose large amounts of money. You may sustain losses in excess of the margin required to establish and maintain a CFD position with CMC Markets. In certain circumstances, CMC Markets may exercise its discretion to close out your position.

You should not invest in Products unless you understand and are comfortable with the risks of trading in Products. You should refer to the relevant section of each respective applicable PDS for further details.

## 08 If you have any complaints

### 8.1 Who can I complain to if I have a complaint about CMC Markets' financial service?

CMC Markets is committed to providing a high standard of service to its customers. If you have a query about the quality or level of service, or if we have failed to meet your expectations, we would like to hear from you.

#### Internal Dispute Resolution

You can make a complaint verbally by calling us or write to us via email or post, through the details provided below. You may also appoint a representative to lodge a complaint with us, on your behalf.

Email: [support@cmcmarkets.com.au](mailto:support@cmcmarkets.com.au)

Telephone: 1300 303 888

Mail: PO Box R1879, Royal Exchange NSW 1225, Australia

If we cannot resolve your concerns at the first point of contact, we will raise a complaint on your behalf to our dedicated in-house complaints team for further investigation. They may request additional information and/or supporting documents may be requested from you.

Upon receipt of all required supporting documents, our complaints team will conduct a thorough investigation. Once completed a detailed written final response will be provided to you.

We aim to resolve most issues within 21 days. However, some matters are more complex and can take longer to resolve. If that is the case, we will explain any reasons for the delay and keep you

informed of our progress.

We will respond to any communication, complaint, claim or dispute in English. Any translation or language assistance provided shall be for convenience only. To the extent there is a conflict between the English version and any translation, the English version shall prevail.

## External Dispute Resolution

### AFCA

If CMC Markets does not resolve your complaint to your satisfaction, you may lodge a complaint with Australian Financial Complaints Authority ('AFCA'), which is an independent disputes resolution scheme of which CMC Markets is a member. If you are not satisfied with the final response issued by CMC Markets, you may refer the matter to AFCA within 2 years of the date of the final response. AFCA provides fair and independent financial services complaint resolution that is free to all consumers:

AFCA  
GPO Box 3  
Melbourne VIC 3001  
Australia  
Phone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)

### ASIC

You may also choose to refer the matter to the Australian Securities and Investments Commission ('ASIC'). ASIC may be contacted on their free call Infoline 1300 300 630.

## Arbitration and Legal Proceedings

If the complaint does not fall within the rules of AFCA, you may request CMC Markets to submit the complaint to arbitration. If CMC Markets agrees to your request, the arbitration will be conducted in accordance with, and subject to, the Institute of Arbitrators and Mediators of Australia Expedited Commercial Arbitration Rules. To the extent permitted under those rules the Arbitrator will be a person recommended by the New South Wales Chapter of the Institute of Arbitrators and Mediators of Australia.

If CMC Markets does not agree to your request, you may not submit the dispute to arbitration, although you may commence legal proceedings against CMC Markets, in which case you agree to submit the dispute to the courts of New South Wales, Australia.

To the maximum extent permitted by law, any dispute or difference whatsoever raised by you in connection with the FSG and any CMC Markets Documents, and our products must be dealt with in Australia as described above. The CMC Markets Documents are governed by the laws of New South Wales, Australia.

### 8.2 What is the effect of external determination?

You and we agree to accept the determination of AFCA or the arbitrator, as the case requires, as final and binding and submit to the non-exclusive jurisdiction of the Courts in New South Wales for the enforcement of any such determination.

### 8.3 Records of phone conversations with CMC Markets' employees

CMC Markets may record phone conversations between you and its employees. Such recordings, or transcripts from such recordings, may be used as evidence in any dispute or anticipated dispute between CMC Markets and you.

## 09 CMC Markets' representatives

### 9.1 How does CMC Markets provide its financial services in relation to CMC Markets' Products?

CMC Markets provides its financial services to you through its employees.

### 9.2 How are CMC Markets' Group employees and directors paid?

CMC Markets' Group employees, representatives and directors are remunerated by way of salary and other employee benefits. A discretionary cash bonus may be paid to employees and directors as part of their remuneration, based on their performance, the performance of their business unit and/or the performance of CMC Markets Group as a whole.

You can request further information regarding remuneration, commission and other benefits received by CMC Markets Group employees by contacting CMC Markets. Your request, however, must be made within a reasonable time after you are given this FSG and before any financial service identified in this FSG is provided to you.

## 10 Professional indemnity insurance

CMC Markets has professional indemnity insurance in place which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act 2001 (Cth). This policy covers claims made against CMC Markets in relation to professional services provided by our current and former employees.

## Schedule 1 – Platform Products & Fees

### 01 Definitions

Capitalised terms in this Schedule 1 are defined in the glossary or definition section of the relevant PDS and have the same meaning unless the context otherwise requires.

### 02 Products

We offer Products to you based on the following underlying reference instruments:

- shares;
- indices;
- commodities;
- treasuries;
- currencies; and
- such other products as are notified by CMC Markets to clients from time to time.

### 03 Fees

#### 3.1 Spread Costs

When trading Products on the Platforms you will notice that each Product that you request a Price in has a lower price and a higher price at which you can place your Order. These two Prices are termed the Sell Price (represented by the lower figure) and the Buy Price (represented by the higher figure).

#### 3.2 Commissions

When trading on the Platforms you will be charged Commission each time you enter into a Transaction in respect of certain Products. There may be a minimum Commission as well as a Commission based on the size of the Transaction. Details of any applicable Commission for a Product are set out in the Attributes for that Product which you can view in the Product Library on the Platforms.

#### 3.3 Holding Costs

For certain Products, in respect of each Trade that remains open at the end of each Calendar Day (i.e. 5pm New York time, with the local time equivalent varying depending on daylight savings), a Holding Cost will be calculated and applied, with the exception for Products that relate to shares listed on the New Zealand Exchange, where the Holding Cost will be calculated based on Positions held at 9am (NZST) and applied to your Account at the end of each Calendar Day. This cost applies regardless of whether you are long or short on a Trade. Whether or not a Holding Cost applies in respect of a particular Product will be stated in the Product Library. Holding Costs can be positive or negative.

The Next Generation Platform will calculate the Holding Cost as follows:

##### On a buy Trade

$$\text{Holding Cost} = \frac{(\text{Units} \times \text{Level 1 Mid Price} \times \text{Holding Rate Buy})}{365} \times \text{CMC Currency Conversion Rate}$$

##### On a sell Trade

$$\text{Holding Cost} = \frac{(\text{Units} \times -1 \times \text{Level 1 Mid Price} \times \text{Holding Rate Sell})}{365} \times \text{CMC Currency Conversion Rate}$$

Any Holding Cost will be applied to your Account at the Holding Time for the relevant Product, details of which are displayed in the Product Library. You must have sufficient Cash in your Account at the relevant Holding Time to meet any Holding Cost.

If the Cash in your Next Generation Account is above the Offset Threshold, we may, in our sole discretion, apply an Offset to reduce the amount of any Holding Cost(s) due from you. Details of any applicable Offset Threshold will be shown on the Next Generation Platform.

Please refer to the relevant PDS and the Product Library for further details on the Holding Costs.

#### 3.4 Market Data Fees

If you activate certain Products on the Platforms, you may be required to pay a market data fee. The market data fee covers fees CMC Markets must pay to its price vendors for use of market data in deriving its pricing for certain Products.

Please note that CMC Markets provides market data for non-professional use only. Please contact the Client Management Team to discuss your options if you are a professional investor.

Applicable market data fees are listed in the below table, and can also be found on our Platform.

Platform	Market	Monthly fees & charges (Including GST)
Next Generation	Australia	22 AUD for private investors 112.20 AUD for non-private investors
	Belgium, France, the Netherlands & Portugal	Free for private investors 77.28 EUR for non-private investors
	Denmark, Finland, and Sweden	Free for private investors 35.53 EUR – for non-private investors
	Ireland	Free for private investors 22.77 EUR for non-private investors
	Italy	Free for private investors 16.17 EUR for non-private investors
	Spain	Free for private investors 33.00 EUR for non-private investors
	UK	Free for private investors 51.48 GBP for non-private investors
	US	Free for private investors 37.40 USD for non-private investors
	All other markets	Free for private and non-private investors

## 3.5 Other amounts

You may also be required to pay certain other amounts to us in respect of Products traded on the Platforms as described below.

### 3.5.1 Corporate Action and Adjustment Events

If a Corporate Action or Adjustment Event occurs, we will, in our commercially reasonable discretion, make any appropriate calculations, adjustments (including adjustments to the Price at which Orders to enter into the affected Products were executed), credits or debits. If we determine that any calculations, adjustments, credits or debits cannot be made in a commercially reasonable manner or at all, we may close the affected Products. Please consult the relevant PDS for further information.

### 3.5.2 Margin

Margin is payable on acceptance of your Order. The amount of Margin Requirement for each CFD is calculated using the Margin Rate for each CFD and the method of calculation of Margin is set out in the relevant PDS and in the Product Library on the Platforms. Margin also varies depending on the type of CFD and the

underlying market.

Fees and charges that you pay in connection with a CMC Markets Product will be shown in your Account on the Platforms.

### 3.5.3 Premiums for Guaranteed Stop Loss Orders

You will be charged a GSLO Premium in respect of any Guaranteed Stop Loss Order, placed through the Next Generation Platform. The premium rate applicable for each Product will be displayed on the Next Generation Platform. The GSLO Premium is calculated by multiplying the premium rate displayed on the Next Generation Platform by the number of Units. The GSLO Premium will be applied to your Account when the Guaranteed Stop Loss Order is placed, including when modifying an existing Pending Order or Trade.

## 04 Administration charges

The administration charges relevant to each CMC Markets Product traded on a Platform are detailed below.



Administration service	Fee (per transaction)
<b>Receipts</b>	
Electronic Funds Transfer (AUD)	No charge
<b>Card (Visa/Mastercard/PayPal)</b>	
<b>Australian Accounts</b>	
Credit card (Visa/MasterCard) (AUD)	1.00%
Credit card (Visa/MasterCard) (HKD)	3.5%
Credit card (Visa/MasterCard) (USD)	3.5%
Debit card (Visa/MasterCard) (AUD)	0.60%
Other currencies	No charge
PayPal (deposits only) (AUD)	1.00%
<b>Accounts in other countries / regions</b>	
Credit card (Visa/MasterCard) (HKD)	3.5%
Credit card (Visa/MasterCard) (USD)	3.5%
Debit card (Visa/MasterCard) (HKD)	3.5%
Debit card (Visa/MasterCard) (USD)	3.5%
<b>Withdrawals</b>	
<b>Australian Accounts</b>	
Electronic Funds Transfer (AUD)	No charge
Telegraphic transfers (AUD)	A\$35
<b>Accounts in other countries / regions</b>	
Withdrawal charge – Hong Kong (withdrawing USD)	US\$25
Withdrawal charge – Hong Kong (withdrawing HKD)	HK\$190
Withdrawal charge – China (withdrawing USD)	US\$5
Withdrawal charge – Taiwan (withdrawing USD)	US\$5
<b>Other</b>	
Dormant Account fees (applicable if there has been no activity on your Account for a continuous period of 12 months)	A\$15 monthly
Transcripts of phone conversations	Upon application
Audit certificates	Upon application

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