CMC Markets Stockbroking Limited

ABN 69 081 002 851 and AFSL No. 246381

CMC Invest Financial Services Guide (FSG)

28 November 2025



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01 CMC Markets Stockbroking Limited

CMC Markets Stockbroking Limited (trading as CMC Invest) is a member of the CMC Markets group of companies ('CMC Markets Group').

Our details are set out below. 'We', 'us', 'our', 'CMC Invest' or 'Broker' in this Financial Services Guide ('**FSG**') refers to CMC Markets Stockbroking Limited.

Capitalised terms used in this FSG that are not defined in this document have the same meaning as the defined terms in the CMC Invest Terms and Conditions.

CMC Markets Stockb	roking Limited (trading as CMC Invest)
Registered & business address	Client Services CMC Markets Stockbroking Limited Level 20, Tower Three, International Towers 300 Barangaroo Avenue Sydney NSW 2000 Australia
Postal address	Client Services CMC Markets Stockbroking Limited GPO Box 5351 Sydney NSW 2001 Australia
ABN	69 081 002 851
AFSL	246381
Phone	1300 360 071 (only in Australia)
Email	brokingservice@cmcmarkets.com.au
Web	https://www.cmcmarkets.com/en-au

02 Purpose and content of this FSG

This FSG is dated 28 November 2025. It is designed to assist you in deciding whether to use any of the financial services offered in this FSG. It aims to clearly define the role and responsibility of the Broker when it provides retail clients with the financial services described in this FSG.

In particular, this FSG contains information about:

- other documents that you may receive from us;
- how you may give us instructions;
- the kinds of financial services that we provide and the financial products to which those services relate;
- who we act for in providing financial services and what licensed markets and licensed clearing and settlement facilities we participate in;
- how we, our staff and other relevant persons are paid for the financial services offered as well as the associations or relationships between us and any related persons and issuers of financial products that might influence how we provide the financial services; and
- · how complaints against us are dealt with.

Other documents that you may receive from us

If we offer to issue, or arrange the issue of a financial product to you, we will give you a Product Disclosure Statement ('PDS'). The purpose of the PDS is to provide information in respect of the product so that you can make an informed decision whether to acquire the financial product. The PDS contains information about the relevant terms, significant benefits and risks, and the fees and costs associated with the provision of that financial product.

It is important for you to consider the CMC Invest Terms and Conditions in deciding whether or not to acquire any of the financial products offered by the Broker.

04 How to give us instructions

We accept instructions from you by telephone, by post or electronically via our online trading platform. If you are not registered to trade electronically, we normally require a signature from you to verify your instructions.

05 Authorised financial services

We are authorised under our Australian Financial Services Licence to:

- deal in:
 - deposit and payment products, limited to basic deposit products;
 - derivatives:
 - foreign exchange contracts;
 - interests in managed investment schemes (excluding investordirected portfolio services); and
 - securities.
- provide financial advice in relation to the financial products listed above (although it is our policy not to give personal advice);
- make a market for foreign exchange contracts and derivatives; and
- operate custodial or depository services other than investor-directed portfolio services.

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 or the Broker's opinions about the market and products that we recommend to you.

Any information you have requested about the market, any products that we recommend, or any discussion you have with an employee of the Broker in relation to any products, should only be regarded as general advice and will not take into account your objectives, financial situation or needs.

If you require personal advice specific to your particular financial situation, objectives or needs, you will need to speak to your financial adviser. The Broker's policy is not to give personal advice.

Any discussions with employees of the Broker about their view of current or future market conditions or prospects for a particular product should not be seen as personal advice. Rather, it should be regarded as general information for your consideration prior to making any decision in relation to the financial services we provide.

5.2 What is personal advice?

Personal advice is advice that takes into account any of your objectives, financial situation or needs. The Broker will not give you personal advice. Should you require personal advice please contact your financial adviser.

06 Who will be providing financial services?

6.1 What financial services does the Broker provide?

Except where a service or product is provided by a third party at our request, we act on our own behalf when we provide financial services to you and not as an agent or representative for anyone else.

We are:

- a market participant of the Australian Securities Exchange Limited ('ASX');
- a market participant of the Sydney Stock Exchange Limited ('SSX');
- a market participant of Cboe Australia Pty Ltd (previously known as Chi-X) ('Cboe')
- a clearing participant of ASX Clear Pty Limited (the clearing and settlement facility for the derivatives markets operated by ASX);
- a participant of CHESS, the clearing and settlement facility operated by ASX Settlement Pty Limited; and
- a member of the CMC Markets Group.

We use the custodian services provided by CMC Markets Stockbroking Nominees Pty Ltd ('CMC Markets Stockbroking Nominees') ACN 081 424 375, a wholly owned subsidiary of the Broker, during the T+2 settlement period in accordance with the ASIC Market Integrity Rules (Securities Markets) 2017 ('ASIC Rules'). The ASIC Rules require that all financial products being held for a client during this period be registered under a nominee company. CMC Markets Stockbroking Nominees holds these financial products on your behalf in accordance with the ASIC Rules. These services are conducted under our licence and we are responsible for the conduct of CMC Markets Stockbroking Nominees in respect of those services.

6.2 Privacy Statement

All information that CMC Markets Group collects about you will be treated in accordance with our Privacy Statement which can be found online at cmcmarkets.com/en-au

The CMC Markets Privacy Statement is in accordance with the Australian Privacy Principles.

07 Remuneration and other benefits we receive

7.1 Brokerage

We receive brokerage, ongoing commissions, fees and charges for transactions conducted on trading accounts. The level of brokerage differs between listed products and exchange traded options. Below are tables which set out our brokerage rates. At our discretion and subject to certain eligibility criteria, a client may be invited by CMC Invest to be reclassified as an Alpha client, for the purposes of receiving premium services. Reduced brokerage rates may apply to you as an Alpha client, dependent on your trading activity.

In addition to the fees set out in this section 7, we may charge a fee of up to \$3.85 (including GST), for the printing and postage of trade confirmations where you have the ability to receive electronic trade confirmations but have chosen not to do so.

Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of GST.

Australian listed products

Online equities orders placed on the Standard, Mobile or Pro platform			
Brokerage fee/rate (including GST)*			
	Standard	Alpha	
First buy order processed on any trading day, up to the value of \$1,000 per stock^	\$0	\$0	
Second and each subsequent buy order processed on any trading day, up to the value of \$1,000 per stock			
OR Buy orders exceeding \$1,000 per stock OR	\$11.00 or 0.10%	\$9.90 or 0.075%	
All buy orders linked to a margin lending account			
All sell orders	\$11.00 or 0.10%	\$9.90 or 0.075%	

^{*}Brokerage is the greater of the dollar value or the percentage amount shown

[^]Excludes all buy orders settled by a margin lending facility.

IRESS Platform orders		
Brokerage fee/rate	(including GST)*	
	Standard	Alpha
All orders	11.00 or 0.10%	\$9.90 or 0.075%
*Brokerage is the greater of the dollar value or the percentage amount shown		
ASX Telephone orders		
Value of shares	Brokerage fee/rate (including GST)	
\$0-\$20,000	\$59.95	
\$20,001–\$37,500	\$82.50	
Over \$37,500	0.22%	

SSX Telephone orders		
Value of shares	Brokerage fee/rate (including GST)	
\$0-\$20,000	\$66.00	
\$20,001–\$37,500	\$90.75	
Over \$37,500	0.22%	
Cboe Telephone orders		
Value of shares	Brokerage fee/rate (including GST)	
\$0-\$20,000	\$59.95	
\$20,001–\$37,500	\$82.50	
Over \$37,500	0.22%	

Trades executed through the CMC Invest online trading platform will be charged the applicable rate shown above, calculated at the time the order was placed.

Employee Share Plans		
Value of shares	Brokerage fee/rate (including GST)	
All	1.1% or a minimum of \$110*	
Estate sale#		
Value of shares	Brokerage fee/rate (including GST)	
\$0-\$25,000	\$82.50	
Over \$25,000	0.33%	
Exchange traded options Telephone orders		
Premium	Brokerage fee/rate (including GST)	
\$0–\$8,000	\$44.00	
Over \$8,000	0.55%	

Exchange traded options Online orders		
Premium	Brokerage fee/rate (including GST)	
\$0-\$10,000	\$33.00	
Over \$10,000	0.33%	
Exchange traded options Exercises or Assignments		
Value of Shares	Brokerage fee/rate (including GST)	
\$0-\$10,000	\$33.00	
Over \$10,000	\$29.95 or 0.11%	
Unlisted managed funds (mFunds)		
Value of funds	Brokerage fee/rate (including GST)*	
All	\$29.95 or 0.11%	

^{*}Brokerage is the greater of the dollar value or the percentage amount shown # Includes shares listed in and outside of Australia

International listed products

UK, US, Canadia	un and Japanese listed products Online orders
Value of Shares (AUD)	Brokerage fee/rate (AUD)
All	No charge

Online orders for listed products outside Australia, UK, US, Canada and Japan		
Trade Value (AUD)	Brokerage fee/rate (AUD)	
All	\$59.00 or 0.59%*	

^{*}Brokerage is the greater of the dollar value or the percentage amount shown

Where any amount of remuneration (including commission) or other benefits referred to in this section 7 is not able to be ascertained as at the date of this FSG, you may contact us to request particulars of the remuneration (including commission) 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 FSG apply where you trade directly with us. If you trade with us 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 and/or 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 section 7.

7.2 Commissions on investments in financial products issued by others

We are remunerated through the fees we charge you. With certain financial products, we are also remunerated by product issuers through commissions paid to us.

Initial commissions are a one-off payment and are calculated as a percentage of the funds you have invested. They are deducted from the amount invested. Initial commissions range from 0% to 6.5% (including GST) of your investment amount.

In certain cases where you apply for securities in a new issue, Initial Public Offering ('**IPO'**) or float, we may receive fees from the issuer. All such fees associated with the issue will be disclosed in the product disclosure statement or prospectus for the issue. These fees vary but will typically range from between 1% to 5% of the amount raised. Unless otherwise agreed by us in advance you are not entitled to any of these fees.

Ongoing commissions (also known as trailing commission) are paid for the length of time you hold the financial product. They are usually paid directly to us by the product issuer out of the revenue the product issuer earns. In some cases they may be deducted from your investment. Ongoing commissions range from 0% to 3% (including GST) per annum of your investment amount.

7.3 Other fees and charges

Bank Account / Cash Account

If you have an ANZ Cash Account, opened on your behalf by the Broker with ANZ, we may be entitled to receive interest on that account. If you would like further information on any interest that we may receive on your account, please contact the Broker. The interest received by the Broker will vary depending on the applicable rate at the time and the portion the Broker determines to retain or pass on to you.

Miscellaneous fees and charges on Australian listed products

Service	Fees & Charges (Including GST)
Customer trace fee	\$25.00
International transfers (telegraphic)	\$37.00
Real Time Gross Settlement (domestic)	\$35.00
Off market share transfers*	\$55.00 per stock
Change of trustee off market	\$110.00 for portfolio
SRN requests to share registries	\$22.00 (minimum)#
Fail fee	\$55.00 + ASX fee [^] per failed day
Late settlement fee	\$55.00 + 0.1% of value of shares traded per failed day

Postage of trade confirmation	\$3.85 per trade confirmation
Emailed trade confirmation	No charge
Non-Australian Resident Issuer to CHESS Conversion	\$20.00
CHESS statement reprints	\$16.50
IPO/Placement booking fee	\$55.00 per security
Rebooking fee	\$27.50
BPAY® for corporate actions	\$10.00
Direct debit dishonour fee	\$6.00
Algorithmic trading fee (in addition to any brokerage charged)	0.033% of the traded value

Note: The Broker reserves the right to pass on any other fee incurred by it in respect of client activities.

Miscellaneous fees and charges on International listed products

Service	Fees & Charges (Including GST where applicable)
Transfer (out)	\$100.00 per holding
Custody Fee	\$0.00
Currency Conversion	An indicative FX Rate [™] will be displayed at the time of placing the order on the order ticket
FX spread	Up to 0.60% of the FX Rate^^
SMS trade confirmation	\$0.33 per trade confirmation
Postage of trade confirmation	\$3.85 per trade confirmation
Exchange trading fees and taxes (including Stamp Duty)	Displayed on the order ticket if applicable

^{^^} FX Rate – we will convert currencies at the time of trade execution based on the best available bid/offer exchange quoted by our chosen FX transfer agent.

Market Data Service

We are charged royalty fees by the ASX, Cboe and other International Markets for the market data you use. There are various data options available on our trading platform for our retail clients (clients who have been introduced or referred to the Broker may be charged different rates. Please confirm with your introducing adviser or referrer). When you log on to the trading platform, you will be asked to nominate

^{*} including all off market share transfers where there is a change in legal ownership including those relating to deceased estates accounts

[#] minimum fee. The Broker will charge more for this fee where the fee charged to it by the exchange exceeds this amount.

^{^ 0.11%} up to \$5,500, or \$110.

which data service you would like to have access to. You can change your data service at any time using the online trading platform however any downgrades will only take effect for the next calendar month and you will be charged for the current month.

Fees are payable in arrears and will be debited from your nominated account at the start of each month. The monthly data service fees can be found in the table below. You must ensure that you have adequate funds in your nominated account to cover the market data fees. If there are insufficient funds in your nominated account, you may, at our discretion, be switched to the Live – click to refresh data service for future periods and you will need to settle the debt by making payment. We reserve the right to withhold funds from future share sale proceeds to settle any debt.

If you do not log on to the trading platform during a calendar month, no fee will be payable regardless of which market data service you have chosen.

ASX Data Service Fees

Data Service	Data Type	Monthly fees & charges (Including GST)
Dynamic Data Service	Live–refreshes automatically	Free for non-professional investors \$118.80 for professional investors
Live–requires a click to refresh	Live–requires a click to refresh	Free for non-professional investors \$118.80 for professional investors
ASX ComNews	Live-refreshes automatically	Free for non-professional investors \$46.75 – for professional investors

Note

- When you log on to our trading platform, you will be asked to select whether you are a nonprofessional investor or professional investor. These terms have the meaning given to them by the ASX.
- 2. The Broker will charge more for these fees where the fee charged to us by the exchange exceeds this amount.

The Data Service fee may be waived from time to time, by CMC Invest at its sole discretion.

Cboe Market Data Service Fees

You will need to contact our Client Services team to activate Cboe Market data subscription. We may at our sole discretion waive any Cboe market data fee at the point of subscription activation.

Data Service	Data Type	Monthly fees & charges (Including GST)
Dynamic Data Service*	Live–refreshes automatically	\$11.00
Live–requires a click to refresh	Live–requires a click to refresh	\$11.00

^{*} Only available when also subscribed to ASX Dynamic Data Services

International Data Service Fees

If you activate certain International Market data subscriptions you may be required to pay a market data fee.

Data Type	Monthly fees & charges (Including GST)
Live	US - \$11.00
	NZ - \$11.00
Delayed	All markets – Free

Platform Fees

Platform	Monthly fees & charges (Including GST)
Standard online trading platform	Free
Pro platform	\$49.00
IRESS Non-Professional (includes ASX Market Point)	\$135.30
IRESS Professional (includes ASX Market Point)	\$241.80

The Pro platform fee may be waived from time to time, by CMC Invest at its sole discretion.

Platform fees are for use of the trading platform, and do not include market data fees or, for IRESS, any additional service fees. They are applied per calendar month or part thereof.

IRESS Additional Service Fees

In addition to the IRESS Platform fee you must pay for any additional services you subscribe to.

Service	Monthly Fees (Including GST)
ASX Company New Live	\$51.70
ASX24	\$145.20
Cboe Market Data (Professional)	\$69.85
Cboe Market Data (Non- Professional)	\$11.00
International Markets Live Module	\$93.50
International Markets Live Indices*	\$26.50
London Metals Exchange*	USD27.50 (GST exclusive)
NZ Module	\$66.00 (GST exclusive)
NZ Depth, Reports and Prices	NZD11.00 (GST exclusive)
NZX Equity Market All	NZD121.00 (GST exclusive)

Note: The Broker will charge more for these fees where the fee charged to us exceeds this amount.

*Requires International Markets Live Module

Monthly fees are charged for each calendar month or part thereof.

Investment Portfolios

The Investment Portfolios service is an online subscription-based service that provides subscribers with model portfolio trading strategies for up to 5 different portfolios. The model portfolio trading strategies are provided by Rivkin Securities Pty Ltd ABN 87 123 290 602 AFSL 332802 at the request of the Broker. This service is available via a monthly subscription fee ranging between \$20 and \$130, depending on the model portfolios selected.

Portfolio	Monthly fees & charges (Including GST)
ASX Blue Chip	\$20
ASX Income	\$20
ASX Growth	\$20
US Growth	\$20
ASX Events	\$50

The subscription fee may change from time to time as a result of promotional offers. Discounts may also be offered for pre-payment and will vary by length of term.

Please note that to the extent the model portfolio trading strategies provide advice, this is general financial product advice only. This means that the advice has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice, you should consider the appropriateness of the advice, as well as any additional warnings, disclaimers or qualifications.

Tax Tools

If available to you, subscriptions to Tax Tools Plus and Premium attract the following fees:

Tax Tools	Where you pay quarterly	Where you pay annually
Plus	\$29	\$99
Premium	\$139	\$479

7.4 Interest on CMC Invest's Trust Account

We hold your money in a CMC Invest Trust Account or with ASX Clear (for exchange traded options margins) in certain circumstances in accordance with the *Corporations Act 2001* (Cth) ('Corporations Act'). We may receive, derive and retain any interest or income generated from this CMC Invest Trust Account.

7.5 What benefits are paid by the Broker to introducing advisers and referrers?

We may pay commission or provide other benefits to introducing advisers and referrers for the introduction or referral of clients to us. The commission we pay to introducing advisers and referrers may include a flat rate, or an amount calculated as a percentage of the brokerage paid by you to us when you trade via CMC Invest.

We may receive commission from third parties where a CMC Invest client 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 a trading account.

7.6 Third party adviser fees

If you have agreed to pay a third party adviser a fee for the services that they provide to you, then unless otherwise stated you agree for us to pay that fee to your adviser on your behalf. You will be required to pay to us an amount equal to the specified adviser fee in addition to any amounts you owe us.

7.7 Changes to fees

All fees, costs and charges and other amounts payable are correct as at the date of the FSG but are subject to change from time to time.

08 CMC Markets Group representatives

8.1 How does the Broker provide its financial services in relation to its products?

The Broker provides its financial services to you through its employees.

8.2 How are CMC Markets Group employees and directors paid?

CMC Markets Group's 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.

In addition, some CMC Markets Group's employees may receive a quarterly commission or bonus calculated based on revenue received during that period, from clients approved by the Broker whose introductions are attributable to those employees. This may be up to 10% of any such revenue, after deducting commission or benefits paid to introducing advisers and referrers for the introduction or referral of clients to CMC Invest, and after deducting any execution or clearing costs.

You can request further information regarding remuneration, commission and other benefits received by CMC Markets Group employees and directors by contacting our Compliance Department. 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.

09 Complaints

9.1 Who can I complain to if I have a complaint about the CMC Invest financial service?

We are committed to providing a high standard of service to clients. If you have a query about the quality or level of service, or if we have failed to meet your expectations, we would like the opportunity to investigate and promptly rectify this for 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 complaints with us, on your behalf.

Phone: 1300 360 071

[^]Requires NZ Module

Email: brokingservice@cmcmarkets.com.au GPO Box 5351 Sydney NSW 2001 Mail:

If your concerns are unable to be resolved at the first point of contact, a complaint will be raised on your behalf to our dedicated in-house complaints team for further investigation. Additional information and/or supporting documents may be requested to support your complaint.

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

We aim to resolve most issues within 30 days of receiving the complaint. However, some matters are more complex and can take longer to resolve. If that is the case, we'll keep you informed of our progress, including reasons for the delay.

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

External Dispute Resolution

AFCA

The Broker is a member of an external dispute resolution scheme operated by the Australian Financial Complaints Authority ('AFCA'). If you are not satisfied with the final response issued by the Broker, 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 Website: 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 that the Broker submit the complaint to arbitration. If the Broker 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 the Broker does not agree to your request, you may not submit the dispute to arbitration, although you may commence legal proceedings against the Broker, in which case you agree to submit the dispute to the courts of New South Wales, Australia.

Governing Law

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

9.2 What is the effect of a determination by AFCA or the arbitrator?

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.

9.3 Records of phone conversations

The Broker may record telephone 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 the Broker and you.

10 **Professional Indemnity Insurance**

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

Level 20, Tower Three International Towers 300 Barangaroo Avenue Sydney NSW 2000 Australia

GPO Box 5351 Sydney NSW 2001

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E <u>brokingservice@cmcmarkets.com.au</u>

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