

CMC Markets Stockbroking Limited

Financial Services Guide (FSG)

April 2018

AFSL No. 246381 and ABN 69 081 002 851



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01 CMC Markets Stockbroking Limited

CMC Markets Stockbroking Limited is a member of the CMC Markets group of companies ('CMC Markets Group') which includes CMC Markets Asia Pacific Pty Ltd (ABN 11 100 058 213, AFSL 238054) ('CMC Markets') and CMC Markets Pty Ltd (ABN 75 100 058 106, AFSL 279437).

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

CMC Markets Stockbroking Limited	
Registered & business address	Client Services CMC Markets Stockbroking Limited Level 20 Tower 3 International Towers 300 Barangaroo Ave 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) +61 (0)2 9229 6100 (direct)
Fax	+61 (0)2 9221 9365
Email	info@cmcmarkets.com.au
Web	cmcmarkets.com.au

02 Purpose and content of this FSG

This FSG is dated 31 January 2018. 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 CMC Markets Stockbroking 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.

03 Other documents that you may receive from us

Our policy is not to provide personal advice to our clients. However, if we do provide you with personal advice or further assistance in selecting products or services that meet your personal objectives, financial situation or needs, we will give you a Statement of Advice ('SOA') that will set out the personal advice we have given you, including the basis on which that advice is given and information about any fees, commissions, associations or relationships with product issuers or other parties which might have influenced the provision of that advice. If we have previously given you an SOA and we give you further market-related advice, we may not give you an SOA relating to that advice. You can request a record of that advice provided that we receive the request within 90 days after the date on which the advice was provided.

If we recommend that you acquire a particular financial product (other than securities such as listed shares) or offer to issue, or arrange the issue of a financial product to you, we will give you a Product Disclosure Statement ('PDS') containing 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 Markets Stockbroking Terms and Conditions in deciding whether or not to acquire any of the financial products offered by CMC Markets Stockbroking.

04 How to give us instructions

We accept instructions from you in person, by telephone, by facsimile, 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;
 - interests in managed investment schemes (excluding investor-directed portfolio services);
 - securities;
 - miscellaneous financial investment products that are ASX-traded managed investment warrants; and
 - Exchange traded funds ('ETFs')
- Provide financial advice in relation to the financial products listed above (although it is our policy not to give personal advice); 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 CMC Markets Stockbroking'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 a CMC Markets Stockbroking employee 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. CMC Markets Stockbroking's policy is to not give personal advice.

Any discussions with CMC Markets Stockbroking's employees 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. CMC Markets Stockbroking 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 CMC Markets Stockbroking provide?

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 Chi-X Australia Pty Ltd ('Chi-X');
- 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 of companies.

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 CMC Markets Stockbroking, during the T+2 settlement period in accordance with the ASIC Market Integrity Rules (ASX Market) 2010 ('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 CMC Markets 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.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. Set out below is a table which shows CMC Markets Stockbroking's brokerage rates. The minimum brokerage charged is \$11.00 (including GST) for casual traders reducing to a minimum of \$9.90 (including GST) where clients have traded sufficiently in the previous month. At CMC Markets Stockbroking's discretion a client may be offered reduced brokerage rates dependent on

the trading activity during the previous month. Upon meeting a certain trade threshold as detailed below and upon being notified by CMC Markets Stockbroking, a client may be upgraded to a preferential trading tier subject to any terms and conditions we may impose in connection with such trading tier.

Trading Tiers	
Trades in previous month	Tier
< 10 trades	"Classic" Tier
11 – 30 trades Or > 5 trades & \$500 in brokerage	"Active Investor" Tier
> 30 trades	"Premium Trader" Tier

In addition to the fees set out in this section 7, we may charge a fee of up to \$2.42 (including GST), for the printing and postage of confirmations where you have the ability to receive electronic confirmations but have chosen not to do so.

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

Australian listed products

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%
Chi-X 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%

Online orders			
Brokerage fee/rate (including GST)*			
Trade Count	Classic	Active Investor	Premium Trader
First 10 trades	\$11 or 0.10%	\$9.90 or 0.10%	\$9.90 or 0.075%
11th to 30th trade	\$9.90 or 0.08%	\$9.90 or 0.08%	\$9.90 or 0.075%
31st trade and above	\$9.90 or 0.075%	\$9.90 or 0.075%	\$9.90 or 0.075%

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

Trades placed through CMC Markets Stockbroking's online trading platform will be charged the applicable rate shown above at the time the order is placed.

Due to limitations of the webIRESS platform, trades placed through the webIRESS platform will be charged the brokerage for your particular Tier at the base rate (i.e. "First 10 Trades" rate) at the time the order is placed. Following the end of each calendar month you will receive a rebate for your 11th and subsequent trades to reflect the brokerage rates above.

Employee Share Plans	
Value of shares	Brokerage fee/rate (including GST)
All	1.1% or a minimum of \$110

One off sales	
Value of shares	Brokerage fee/rate (including GST)
\$0-\$37,500	\$82.50
Over \$37,500	0.22%

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, also charged upon the exercise or assignment of the option	
Premium	Brokerage fee/rate (including GST)
\$0-\$8,000	\$44.00
Over \$8,000	0.55%

Exchange traded options Online orders, also charged upon the exercise or assignment of the option	
Premium	Brokerage fee/rate (including GST)
\$0-\$10,000	\$33.00
Over \$10,000	0.33%

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

US and Canadian listed products Online orders	
Value of Shares (AUD)	Brokerage fee/rate (AUD)
\$0-\$5,000	\$19.95
\$5,001-\$10,000	\$29.95
Over \$10,000	0.31%

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 CMC Markets Stockbroking. If you trade with CMC Markets Stockbroking 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 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, 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) of your investment amount.

7.3 Other fees and charges

Alert service

We operate an alert service where we send you alerts by email, short message service (SMS), via the Messages area of our website or by a telephone call by a broker. The alerts provide information on relevant prices, volumes, status or news.

Type of Alert	Charges per alert (Including GST)
Email	\$0.11
SMS	\$0.22
Messages on our website	\$0.00

CMC Markets Cash Account

If you have a CMC Markets Cash Account with Bankwest that was opened before 1 July 2014 we will receive a commission from Bankwest, details of which are set out in the PIS prepared by Bankwest in respect of that account. The amount of commission payable to us by Bankwest will vary according to the daily closing balance of your account but will not exceed 5% of the funds invested.

The commission is reflected in the credit interest rates payable.

Broker Service Fee

If you have a CMC Markets Cash Account with Bankwest that was opened on or after 1 July 2014, we will charge you a Broker Service Fee in respect of services that we provide to you in relation to the account. The fee is not paid directly by you, rather you authorize Bankwest to deduct the fee from your CMC Markets Cash Account and pay it to CMC Markets. The fee will result in your net interest rate being up to 1% lower per annum than you would have otherwise received from Bankwest. The fee is calculated daily and debited monthly in arrears.

Miscellaneous fees and charges on Australian listed products

Service	Fees & Charges (Including GST)
Cheque dishonour	\$30
Bank cheque	\$20
Foreign currency bank draft	\$35
Cheque stop payment	\$20
Customer trace fee	\$25
Any other form of	\$11

bank statement	
Telegraphic transfers	\$35
RTGS* (domestic)	\$35
Deceased estates share transfer	\$55 per stock
Change of trustee off market	\$110 for portfolio
Transfers	\$55 per stock
SRN requests to share registries	\$22 (minimum)
Fail fee	\$55 + ASX fee [^] per failed day
Late settlement fee	\$55 + 0.1% of value of trade fee per failed day
Postage of confirmation contract note	\$2.42 per confirmation contract note
Non-Australian Resident Issuer to CHES Conversion	\$20
IPO booking fee	\$55 per HIN

Note: CMC Markets Stockbroking reserves the right to pass on any other fee incurred by CMC Markets Stockbroking in respect of client activities.

* Real Time Gross Settlement

[#] minimum fee, CMC Markets Stockbroking will charge more for this fee where the fee charged to us by the exchange exceeds this amount

[^] 0.11% up to \$5,000, or \$110.

Miscellaneous fees and charges on International listed products

Service	Fees & Charges (Including GST)
Electronic transfer (in)	\$20 per holding
Physical transfer (in)	\$50 per holding
Transfer (out)	\$100 per holding
Custody Fee	0.50% p.a.*, minimum \$10
Currency Conversion	Displayed on the platform
FX spread	Up to 0.60%
FX buffer on buy orders	2% or as displayed on the platform
Account documentation fee (applied to relevant accounts that have not supplied a W-8 or W-9 form.	\$50 [^]

US Markets SEC fee	0.00231% on sell Orders
Stamp Duty	Displayed on the platform if applicable

* Applied monthly based on foreign asset holdings value excluding cash. This fee may be waived for clients in the Active Investor or Premium Investor or if the client has placed a trade on International Securities in the previous 12 months.

^ Applicable to Clients who have not submitted a W-8 or W-9 form prior to the dividend ex-date of a qualifying trade on a US-incorporated security.

Market Data Service

We are charged royalty fees by the ASX for the market data you use. There are three data options available on our trading platform for our retail clients (clients who have been introduced or referred to CMC Markets Stockbroking may be charged different rates. Please confirm with your introducing adviser/referrer). When you logon to the trading platform, you will be asked to nominate 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 delayed data service for future periods and you will need to settle the debt by making payment. CMC Markets Stockbroking reserves the right to withhold funds from future share sale proceeds to settle any debt.

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

Data Service Fees

Data Service	Data Type	Monthly fees & charges (Including GST)
Dynamic Data Service	Live—refreshes automatically	\$41.25 for non-professional investors \$82 for professional investors
Live—requires a click to refresh	Live—requires a click to refresh	\$10 for non-professional investors \$82 for professional investors
Delayed data service	20 minute delay	Free

Note: CMC Markets Stockbroking will charge more for these fees where the fee charged to us by the exchange exceeds this amount.

Subject to the Trading Tiers set out in section 7.1, the Data Service fee may be waived.

International Data Service Fees

If you activate certain International Securities you may be required to pay a market data fee. Please refer to the platform for details about applicable market fees.

Platform Fees

Platform	Monthly fees & charges (Including GST)
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Standard online trading platform	Free
Pro platform	\$49
WebIRESS Non-Professional (includes ASX Market Point)	\$126.50
WebIRESS Professional (includes ASX Market Point)	\$159.50

Subject to the Trading Tiers set out in section 7.1, the Pro Platform fee may be waived.

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

WebIRESS Additional Service Fees

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

Service	Monthly Fees (Including GST)
AAP Market News	\$30
ASX Company New Live	\$33
ASX24	\$60.50
Dow Jones Australia/NZ News	\$55
Dow Jones International News	\$82.50
Dow Jones Asia Pacific News	\$33
International Markets Live Module	\$11
International Markets Live Indices*	\$31.35
London Metals Exchange*	\$19.80
NZ Module	\$27.50
NZSE Data Royalty^	NZ\$88
Reuters News	\$55

Note: CMC Markets Stockbroking will charge more for these fees where the fee charged to us exceeds this amount.

*Requires International Markets Live Module

^Requires NZ Module

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

7.4 Interest on CMC Markets Stockbroking Trust Account

We hold your money in a CMC Markets Stockbroking Trust Account 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 Markets Stockbroking Trust Account.

7.5 What benefits are paid by CMC Markets Stock-broking to introducing advisers and referrers?

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

CMC Markets Stockbroking may receive commission from third parties where a CMC Markets Stockbroking client utilises the third party's product in connection with their trading with us. CMC Markets Stockbroking 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 CMC Markets Stockbroking provide its financial services in relation to its products?

CMC Markets Stockbroking 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 employees earn a performance-based commission and/or other monetary rewards calculated by reference to the financial products they sell and whether they achieve or exceed their sales targets. For example, employees may earn commission for new accounts opened. Such commissions are based on the volume of accounts opened per month and the amount of such commission earned will vary between employees. Amounts of volume-based commission may vary between \$0 and \$200 for a new account and there is a cap on the amount an employee can earn from such commissions.

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 CMC Markets Stockbroking's financial service?

CMC Markets Stockbroking is 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 to hear from you.

Firstly, contact CMC Markets Stockbroking and speak to an employee. Explain carefully the nature of your problem and tell us how you would like us to fix the problem. Usually problems can be quickly rectified and the sooner you refer an issue to us the better.

If your complaint cannot be resolved at the first point of contact, you should write to:

Complaints Officer
CMC Markets Stockbroking Limited
Level 13, 130 Pitt Street
Sydney NSW 2000
Australia

If CMC Markets Stockbroking does not resolve your complaint to your satisfaction, you may lodge a complaint with the Financial Ombudsman Service ('FOS'), which is an independent dispute resolution scheme of which CMC Markets Stockbroking is a member.

Before FOS deals with your complaint you must have first lodged a formal complaint with us and given us time to resolve your complaint internally. This generally takes 45 days, although we may extend this time in complex cases.

To lodge a complaint with FOS you should send the necessary documents and information to:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Australia
Phone 1300 780 808 or +61 (0)3 9613 7366
Fax +61 (0)3 9613 6399
Website fos.org.au

If the complaint does not fall within the rules of FOS, you may request CMC Markets Stockbroking to submit the complaint to arbitration. If CMC Markets Stockbroking 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, and 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 Stockbroking does not agree to your request, you may not submit the dispute or difference to arbitration, although you may commence legal proceedings against CMC Markets Stockbroking, in which case you agree to submit the dispute or difference 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 CMC Markets Stockbroking Terms and Conditions or other relevant documents ('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.

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

You and we agree to accept the determination of FOS 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 with CMC Markets Stockbroking's employees

CMC Markets Stockbroking 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 CMC Markets Stockbroking and you.

10 Professional Indemnity Insurance

CMC Markets Stockbroking has professional indemnity insurance in place which satisfies the requirements for compensation arrangements pursuant to the Corporations Act. This policy covers claims made against CMC Markets Stockbroking in relation to professional services provided by our current and former employees.

Level 20 Tower 3
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