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# Financial Services Guide

*5 June 2026*

Selfwealth Pty Ltd  
ABN 52 154 324 428, AFSL 421789  
Level 7, 130 Lonsdale St,  
Melbourne VIC 3000

**Selfwealth**   
by Syfe

# About this Guide

This Financial Services Guide – General Advice (“FSG”) is an important document that we are required to give to you under the conditions of our Australian Financial Services Licence (“AFSL”).

The purpose of the document is to help you to decide whether to use our services.

The document contains information about:

- The limitations of ‘general advice’
- The Selfwealth business
- Our key associations and other relationships that influence our advice and services
- How you may contact us
- How we are remunerated
- How we handle complaints about our services
- Our compensation arrangements
- Fee Schedule

During your dealing with us, you may receive additional disclosure documentation including Selfwealth’s Terms & Conditions which details the terms governing your relationship with Selfwealth and the provision of our services to you.

Selfwealth’s account origination documents will also include the FNZ Securities Terms and Conditions (including the CHES Sponsorship Agreement). For international trading accounts, you will also receive account originating documents for PhillipCapital, including its Terms & Conditions and other Customer Agreement forms.

## General advice only

Selfwealth is Licensed to provide ‘general’ advice only. General advice is advice that does not take into account your individual situation, needs and objectives and as such, the advice and services we provide may not be appropriate for you. For this reason, before you decide to proceed with opening a trading account with Selfwealth, you should consider the appropriateness of our services in light of your individual situation, needs and objectives, including seeking independent advice as to the suitability of opening an account with Selfwealth.

## Who is Selfwealth?

Selfwealth Pty Ltd (“Selfwealth”) (ABN 52 154 324 428) (AFSL No. 421789) is part of the Syfe group, one of Asia Pacific’s leading digital investment and savings businesses.

Selfwealth is authorised to provide general financial advice to retail and wholesale persons and to deal in financial products including:

- Basic deposit products (e.g. banking accounts)

- Government-issued stocks, bonds and debentures
- Derivatives
- Securities
- Managed investment schemes, including investor directed portfolio services (e.g., managed funds 'platforms')

Selfwealth operates an online trading platform and other services to retail and wholesale persons, including:

- Access to brokerage of:
  - \$9.50AUD per trade across Australian listed securities
  - \$9.50USD per trade for US listed securities
  - \$88.00HKD per trade for Hong Kong listed securities.
- A subscription based "Premium" service that provides actionable insights from real investor portfolios and ASX live pricing.
  - \$29.00 per month (monthly subscription)
  - \$240.00 annually (annual subscription charged at \$20.00 per month)

For the Adviser members offering, Selfwealth operates an online trading platform to Adviser Clients, including:

- Access to brokerage of \$9.50AUD per \$70,000.00 trade size across Australian listed securities:
- Access to brokerage of:
  - \$9.50USD per trade for US listed securities
  - \$88.00HKD per trade for Hong Kong listed securities.

Foreign exchange ("FX") conversion fees are applied when transferring funds (cash deposits and withdrawals) between your AUD, USD and HKD trading accounts. FX conversion fees are applied as a basis point ("BPS") buy or sell spread on the currency you are converting to (not as a percentage-based fee):

- AUD/USD 60bps or 0.0060
- AUD/HKD 500bps or 0.500
- USD/HKD 500bps or 0.500

Fees detailed above are inclusive of GST.

## Bundled Trade Execution Services

As part of the trading services, from time to time, our platform allows you to place aggregated orders, where multiple trades for securities and/or ETFs in pre-determined allocations may be placed in a single order ("Bundles"). In allowing for multiple trades in a single order, Bundles allow you to achieve execution cost savings. Bundles do not consider and are not tailored to your individual goals and circumstances, and are not to be regarded as financial advice. You are advised to read and understand the descriptions and compositions of the various Bundles so as to have a good understanding of the underlying investments and to ascertain if

they are suitable for you. You may also wish to discuss the appropriateness of any particular Bundles for your personal financial circumstances with your own independent financial adviser.

While we take care to ensure that the composition of a Bundle is designed based on information relevant and available as assessed by us at the initial time of composition, such composition may not be amended or updated at every instance to be contemporaneous with prevailing market conditions. Accordingly, the compositions of a Bundle may not be based on contemporaneous and up-to-date information. You should ensure that you understand the composition of a Bundle and its suitability for you before placing the order.

## Who is FNZ Custodians (Australia) Pty Ltd?

FNZ Custodians (Australia) Pty Ltd (“FNZ Securities”) (AFSL 507452) is part of the FNZ Group which is a global wealth creation platform with end-to-end technology systems that as at March 2025 partners with more than 650 major financial institutions, has over US\$1.7 trillion in assets under administration and over 26 million end customers worldwide.

Locally, FNZ Securities is a market and trading participant of ASX and Cboe, a general participant of ASX Clear and a general settlement participant of ASX Settlement.

When you open an Australian securities trading account with Selfwealth, you also become a customer of FNZ Securities for the purpose of the execution, clearing and settlement services. Selfwealth acts as your agent and intermediary communicating your trading and other related instructions (e.g., buy and sell orders) to FNZ Securities who will execute or facilitate transactions on your behalf. As a customer of FNZ Securities, in addition to Selfwealth’s Terms & Conditions, you will also be bound by FNZ Securities Terms & Conditions, which are provided to you as part of the Selfwealth application process (and updated from time-to-time – available via Selfwealth and FNZ websites).

When you open a trading account with Selfwealth, you will enter a CHESSE Sponsorship Agreement with FNZ Securities who will act as your CHESSE Sponsoring Participant.

FNZ Securities will also carry the settlement obligations in respect of your transactions and as such, you will owe your corresponding settlement obligations in respect of those transactions to FNZ Securities, and not to Selfwealth as the carrier of your instructions.

To trade through FNZ Securities on the Selfwealth online trading platform, you will also require a cash account linked to your trading account. When you open a trading account with FNZ Securities through Selfwealth you authorise Selfwealth to establish the cash account, in accordance with Selfwealth Terms & Conditions and FNZ Securities Terms & Conditions. The Cash Balance of your trading account is held on your behalf in a trust account with the Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ). Selfwealth holds the Trust Account in its name as bare trustee for you.

For more information on FNZ, visit <https://www.fnz.com/>.

## Who is Phillip Capital?

Phillip Capital Limited (“PhillipCapital”) (ABN 14 002 918 247, AFSL 246827) provides Selfwealth customers with global market execution and clearing and settlement services in relation to Selfwealth’s international securities trading service.

When you elect to add an international securities trading capability to your Australian securities trading account with Selfwealth, you also become a customer of PhillipCapital. PhillipCapital has an arrangement with a related company in Singapore, Phillip Securities Pte Ltd to provide execution facilities in international securities and to provide and to act as international custodian to settle and hold international securities on your behalf. Selfwealth acts as your agent and intermediary communicating your trading instructions to PhillipCapital who will execute transactions on your behalf.

For more information on Phillip Capital Limited, visit [www.phillipcapital.com.au](http://www.phillipcapital.com.au).

## How you may contact Selfwealth

In Writing: Level 7, 130 Lonsdale St Melbourne 3000

By email: [support@selfwealth.com.au](mailto:support@selfwealth.com.au)

Website: [www.selfwealth.com.au](http://www.selfwealth.com.au) – use our ‘Chat’ feature to engage with our Customer Service team

## How is Selfwealth remunerated for the services it provides to you?

Selfwealth staff are employees who are remunerated by way of base salary and potential bonuses.

Potential annual bonuses are entirely discretionary and based on the achievement of a range of performance outcomes related to the individual staff member’s key performance indicators as well as company-linked performance.

There are no financial incentives for the provision of general advice, or any volume-based financial incentives linked to the sale, or promotion, of financial products by individual staff members.

Selfwealth derives income from:

- Sharing in the fixed fee ‘brokerage’ charged to its customers on securities transactions through its market participant, FNZ Securities and through PhillipCapital for international securities, with the fees outlined in the Schedule.
- Sharing in the other fees charged to its customers on securities transactions, as set out in the Schedule.
- Sharing in the spread applied to the Foreign Exchange rate (FX) when members transfer cash to and from their Selfwealth AUD Cash Account and their Selfwealth international Foreign Currency Cash Account
- Interest earned on customer cash balances held at ANZ bank (paid to Selfwealth by ANZ)
- Subscription fees charged to Selfwealth Members who subscribe to the premium subscription model.

- Third-party finance professionals may contribute their content to Selfwealth's social media platforms and live sessions. Selfwealth may receive compensation for such material, and if we do, we will disclose this as paid content.

Selfwealth staff and representatives may receive benefits up to \$300 in value, but don't generally receive or accept gifts from 3rd party service providers.

## What if you have a complaint?

We take every complaint seriously and if you have reason to complain we encourage you to take it up with us as soon as possible. You may raise your complaint with a Customer Services team member via the website 'chat' system, or if you prefer, you can email, or write to us.

If our Service Experience team cannot resolve your complaint immediately, it will be escalated to our Risk & Compliance team who are required to understand and resolve the issue within 30 days.

In the event we are unable to resolve your complaint, you can lodge the complaint with our external dispute resolution provider – the Australian Financial Complaints Authority ("AFCA"):

By Phone: 1800 931 678

In Writing: GPO Box 3, Melbourne VIC 3000

By Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

There is no charge payable by a complainant for making a complaint to either Selfwealth or to the Australian Financial Complaints Authority (AFCA).

## What compensation arrangements are in place?

Selfwealth is required to have arrangements for the compensation of retail customer who suffer a financial loss because of a breach of Selfwealth's AFS License obligations.

Selfwealth is a member of an external dispute resolution ("EDR") scheme with the Australian Financial Complaints Authority (AFCA, Member No. 30405) and agrees to be bound by the authority's rulings and to pay compensation to consumers when directed.

Selfwealth also holds professional indemnity insurance cover for claims made arising from current and former employee representatives in the provision of financial services provided on behalf of Selfwealth.

These arrangements satisfy the requirements under s912B of the Corporations Act.

## Schedule Of Fees

Selfwealth is committed to keeping fees to a minimum, however sometimes extra fees will apply for additional services as outlined below.

All fees and charges are inclusive of GST unless otherwise indicated.

### Australian Trade Service Fee Schedule

Fee Type	Fee	Description / when is it payable?
Settlement Fail Fee	\$55.00 per trade	If you do not settle a trade (buy or sell) or supply holder information by the required time, fail fees will be charged to your account.
Stock Borrowing Fee	\$330.00	Where you do not hold the stock to facilitate settlement, and the broker is able to borrow the stock fulfil the settlement obligation.
Off-Market Transfers	\$27.50	This fee will apply for each holding, when you request a transfer of securities between entities and/or accounts that result in a change of ownership.
IPO/Placement Settlement Fee	\$33.00 per placement	Fee charged for each settlement of an IPO or Placement transaction.

Additional ASX fees may apply in the event of settlement failures and be passed through to your account. These will be communicated to you directly in this situation.

## International Trade Service Fee Schedule

The fees outlined in the table below are administered by Phillip Capital. Please refer to Phillip Capital's Financial Services Guide for a complete schedule of international transaction fees.

Fee Type	Fee	Description / when is it payable?
<b>Phillip Capital Fees</b>		
Stock Transfer fee	\$138.00 AUD per transfer	This fee will apply for each holding, when you request a transfer of securities out of your International Trading account.
USD Cash Dividend Fee	1.5% rounded to the nearest cent. Capped at \$1.50 USD	Processing fee for the payment of cash dividend paid to your cash account.
HKD Cash Dividend Fee	1.5% rounded to the nearest cent. Capped at \$250 HKD	
Voluntary Corporate Action Fee	\$15.00 USD	Corporate Actions are also subject to Deposit /Withdrawal at Custodian (DWAC) fees and other Foreign Broker fees as prescribed at the time of the Corporate Action.
<b>Other Fees – US Exchange (passed through)</b>		
Securities and Exchange fees	0.00% USD on sell orders	US Securities and Exchange Commission (SEC) fee. Rate set at 0.0% from 14 May 2025
Trading Activity Fee (TAF)	\$0.000166 USD per share	Financial Industry Regulatory Authority (FINRA) fee applicable only for sell trades, subject to a maximum of USD\$8.30 per trade.
Financial Transactions Tax	usually equate to less than 0.3% USD	Certain US-listed stocks will attract special fees due to factors such as domiciled country or corporate structure. Charged at time of order placement.
<b>Other Fees – HK Exchange (passed through)</b>		
Stamp Duty	0.1% HKD	Rounded up to nearest dollar. Charged to each side of the consideration by the Securities and Futures Commission (SFC).
Transaction Levy	0.0027% HKD	
AFRC Transaction Levy	0.00015% HKD	Charged to each side of the consideration by the SFC.
Trading Fee	0.00565% HKD	Charged to each side of the consideration and paid to the exchange.
CCASS Fee Stock Settlement	0.042% HKD	Central Clearing and Settlement System (CCASS) fee.
<b>Other Fees - General</b>		
Foreign Broker Fees	Charged per stock	Fees cannot be determined until notified by the Issuer. The fee will be distributed across all Selfwealth accounts holding the same financial product.
International Pass-Through Fees (IPT)	Charged per stock	Applies to American Depository Receipts (ADR). While the amount of this fee will generally range from USD\$0.01 - \$0.20 per share, the amounts may differ by ADR. The fee is calculated and then distributed across all Selfwealth accounts, holding the same financial product.

US and HK exchange and settlement fees are correct at the time of publication and are subject to change. Refer to the SEC and HKEK websites for further details on these fees.

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