Financial Services Guide

14 October 2026

Selfwealth Pty Ltd
ABN 52 154 324 428, AFSL 421789
Level 4, 473 Bourke Street,
Melbourne, VIC, 3000

Selfwealth by Syfe

About this Guide

This Financial Services Guide ("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 make an informed decision about the services we offer. This document contains important information about:

- Who we are and how you can contact us
- The types of financial services and products we are authorised to provide and how we provide those services
- The documents you may receive in relation to those services
- What you can expect to pay for the financial services
- Associations and Relationships relevant to the products and services we provide
- How to make a complaint and how we handle complaints about our services
- Our compensation arrangements
- How we handle your personal information

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 CHESS Sponsorship Agreement). For international trading accounts, you will also receive account originating documents for PhillipCapital, including its Terms & Conditions and other Customer Agreement forms.

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 carry on a financial services business to provide financial services in respect of the following:

- Provide financial product advice to retail and wholesale clients with respect to the following financial products:
  - Basic deposit products (e.g. banking accounts)
  - Government-issued stocks, bonds and debentures
  - Managed Investment schemes excluding IDPS
  - Managed Investment schemes limited to MDA Services
  - Non-basic deposit products
  - Securities

- Derivatives(General Advice Only)

- Deal in (by issuing) Managed investment schemes limited to MDA services.
- Deal in (by applying for or arranging) the following financial products on behalf of another person:

  - Basic deposit products
  - Government-issued stocks, bonds and debentures
  - Managed investment schemes excluding IDPS
  - Managed investment schemes limited to MDA services
  - Non-basic deposit products
  - Securities

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 (available to select customers).
- 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 conversions are provided by PhillipCapital’s (defined below) service providers or by HSBC Bank Australia Limited. FX conversion fees are applied in the form of an added spread on top of both bid and ask price we receive from our FX liquidity providers.

- AUD to USD 0.0060 USD
- AUD/HKD: 0.0500 HKD
- USD/HKD: 0.0500 HKD

The FX conversion fee is not a separate fee, commissions, or percentage based charge.

It is built into the exchange rate itself as a buy or sell spread on the currency you are converting to. Fees detailed above are inclusive of GST.

Trade Execution Services

Bundles

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.

Auto-Invest

Selfwealth provides functionality on its platform to enable Clients to establish scheduled investments ("**Auto-Invest**"). Auto-Invest lets you set up recurring investments that run automatically based on parameters that investors set. On each scheduled date, the order is placed as a Market order after the market opens, with the funds deducted from your available balance. If the scheduled date falls on a non-trading day, the order is still placed that day but executes on the next trading day; if the date doesn't exist in a given month (for example, the 31st in a 30-day month), it moves to the last trading day of that month.

If your balance falls short, Auto-Invest places a market order for the largest number of shares that can be filled without exceeding your scheduled amount — and if your balance can't cover even that, no order is placed and you'll get reminders to top up before the next scheduled date. Once an order has been placed but not yet executed, it can only be deleted from open orders.

Minimum marketable parcels restrictions (if imposed by market operators) will apply to the first scheduled trade if you do not already hold that security. Brokerage fees apply to each scheduled Auto-Invest trade.

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 CHESS Sponsorship Agreement with FNZ Securities who will act as your CHESS 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 are Phillip Capital and Alpaca?

Both Phillip Capital Limited ("**PhillipCapital**") (ABN 14 002 918 247, AFSL 246827) and Alpaca Securities LLC DBA Alpaca Clearing ("**Alpaca**") have been engaged by Selfwealth to provide its 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 or Alpaca. Which service you are receiving depends largely on the date on which you added international trading capability. From August 2026, Selfwealth Customers that add international securities trading capability to their accounts will receive such services via Alpaca.

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. Those customers to whom international trading functionality is provided in conjunction with Phillip Capital prior to August 2026 may also receive Hong Kong Exchange trading services.

For more information on Phillip Capital Limited, visit www.phillipcapital.com.au.

Alpaca is a company incorporated in the United States of America, and is licensed to provide execution, clearing, settlement and custody services in that jurisdiction. Selfwealth has engaged Alpaca directly to provide those services to Selfwealth's customers. Those customers to whom international trading functionality is provided in conjunction with Alpaca will receive only US trading services.

For more information on Alpaca, visit www.alpaca.markets.

Trading in Hong Kong securities is only available to select customers until such time as Selfwealth makes such trading available more generally on the Selfwealth platform.

Managed Investments

Selfwealth issues managed discretionary accounts ("**MDA**") pursuant to the *ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968*, through which we actively manage limited scoped portfolios of financial products on behalf of investors ("**Managed Investments**"). When you invest in a Managed Investment, you authorise us to make and implement investment decisions for your portfolio at our discretion – within the scope of the discretions and investment strategy agreed with you – without obtaining your prior approval for each transaction. You retain beneficial ownership of your portfolio assets at all times.

The Managed Investments services will be provided through portfolios designed to achieve certain investment goals. To invest in an MDA, you must undergo a suitability assessment through which our digital advice solution will assess your personal circumstances to determine suitability of the portfolios to your personal circumstances.

Managed Investments Contract

You will not receive Managed Investment services unless you first undergo a suitability assessment and enter into a written contract with us ("**Managed Investments Contract**" or "**Contract**"). The Managed Investments Contract sets out the terms and conditions on which we provide Managed Investments services to you, including the nature and scope of the discretions that we will be authorised, and required, to exercise in managing your portfolio and the investment strategy that will be applied in exercising those discretions.

You or Selfwealth may terminate the Managed Investments Contract at any time by giving notice of no more than 2 business days' notice. The Contract explains how it may be terminated and how your portfolio assets will be dealt with, disposed of or transferred to you on termination.

Your Investment Program

Your Managed Investments Contract will include an investment program ("**Investment Program**") prepared by Selfwealth. The Investment Program will be contained in a Statement of Advice, which shall comply with Division 3 of Part 7.7 (Statements of Advice) and Division 2 of Part 7.7A (best interests obligations) of the *Corporations Act 2001* (Cth).

Your Investment Program will contain:

- a statement about the nature and scope of the discretions that we will be

authorised, and required, to exercise under the Managed Investments Contract, and the investment strategy that is to be applied in exercising those discretions;

- information about any significant risks associated with the Managed Investments Contract;
- the basis on which the Managed Investments Contract is considered to be suitable for your relevant personal circumstances; and
- warnings that the Managed Investments Contract may not be suitable for you if you have provided us with limited or inaccurate information about your relevant personal circumstances, and that the Managed Investments Contract may cease to be suitable for you if your relevant personal circumstances change.

The suitability of the MDA service for you depends on the accuracy and completeness of the information you give us about your relevant personal circumstances, and the service may cease to be suitable for you if your circumstances change and you do not inform us.

Review of your Contract and Investment Program

Selfwealth is responsible for reviewing your Investment Program. Before we enter into the Contract with you, and at least once every 13 months after that, Selfwealth will give you personal advice about whether the Contract, including your Investment Program, remains suitable for your relevant personal circumstances.

The way we provide personal advice at each review will depend on whether your relevant personal circumstances have changed. If there have been significant changes, we will provide this advice in the form of a Statement of Advice ("**SoA**"). If there have been no significant changes, we will provide this advice in the form of a Record of Advice ("**RoA"**).

It is important that you tell us if your relevant personal circumstances have changed. As part of each review, we will make reasonable inquiries to determine whether there have been any changes to your relevant personal circumstances. If you do not respond to our inquiries, we will undertake the review using the information reasonably available to us at the time, or take other action we deem is appropriate and in your best interests.

Significant risks of investing through the Managed Investments service

As with any financial investment, there are risks involved with implementing this advice. These include:

- Market Risk: Movements in a market can cause an investment to decrease (or increase) in value.
- Counterparty Risk: Risk of loss due to a counterparty not honouring a financial commitment which may cause the value of the Managed Investments portfolio to fall. Counterparties include brokers, settlement houses, banks and other authorised deposit-taking institutions.
- Custodial Risk: Your assets are held on your behalf rather than registered in your own name, and their safekeeping depends on both Selfwealth and IBKR performing their obligations. There is a risk of loss if either fails to do so. While

custodial assets must be held separately from the custodian's and sub-custodian's own assets, this segregation may not protect you against loss in all circumstances.

- Strategy Risk: The possibility that the investment processes of the Managed Investments portfolio do not successfully reproduce historical or intended results. This may have an adverse effect on the performance of the Managed Investments portfolio.
- Liquidity Risk: The possibility that investment cannot be sold at a fair price due to a liquidity issue.
- Credit Risk: The possibility that an institution holding your capital may fail to return your capital.
- Regulatory Risk: The possibility of government policy changes negatively affecting your financial strategy.
- Timing Risk: The possibility that a strategy of trying to time an entry and exit from markets will expose you to greater short-term volatility.
- Manager Risk: The possibility that you will invest based primarily on recent past performance without regard to its fundamental ability to cater to your particular needs or performance expectations over the timeframe you have in mind.

Other risks are detailed in the Statement of Advice.

How your investments are made and assets are held

Selfwealth has appointed Interactive Brokers Australia Pty Ltd (ABN 98 166 929 568, AFSL 453 554) ("**IBKR**") to provide trade execution services to Selfwealth in respect of Managed Investments. This means that each investment Selfwealth makes on behalf of an investor is executed in the market by IBKR.

You are the beneficial owner of your client portfolio assets, which we hold on trust for you. Selfwealth has engaged IBKR to also act as the sub-custodian for the portfolio assets of all Managed Investments. IBKR holds those assets on trust for Selfwealth, on Selfwealth's behalf. Selfwealth is responsible to you for the custody of your portfolio assets, including for the acts and omissions of any sub-custodian it engages.

Additional detail the arrangement with the sub-custodian and your rights are detailed in the Managed Investments Contract. **Outsourcing arrangements**

We outsource certain functions in relation to the Managed Investments services to third-party service providers. The functions we outsource, and the entities performing them, are:

- trade execution: performed by IBKR on your behalf;
- sub-custody of portfolio assets: performed by IBKR on behalf of Selfwealth.

Selfwealth draws on the wealth management pedigree of its sister entity, Syfe Pte. Ltd. ("**Syfe**") (a financial services provider registered and licensed in Singapore), to provide investment management support. This includes guidance on trade operations and wider support on investment decisions.

Before appointing a service provider, we undertake due diligence on the provider to ensure they are of a standard quality and skill you would expect of someone managing your investments. These checks include an assessment of the provider's licensing and regulatory standing, operational capability, resourcing and track record. We also monitor the ongoing performance of our service providers by undertaking period performance assessments, maintaining communication channels with all functions related to the provision of Managed Investment services, holding regular meetings on operations, executing our audit rights where necessary, and maintaining effective escalation procedures.

Non-limited recourse products

Your portfolio assets will not include any non-limited recourse products.

Fees and costs

The fees and costs in this section are for the MDA Service (the product) only, and shows the fees and other costs that you may be charged for the Selfwealth MDA Service.

We do not charge any fee for the preparation of your Statement of Advice, and we do not charge any separate advice fees for ongoing annual MDA suitability reviews. The management cost described below is the only fee you pay for the MDA Service. Fees and costs for the product are deducted from the cash account held within your portfolio. To meet these costs, we automatically keep a target cash balance in your portfolio of up to 1% of your portfolio value. The target varies depending on the portfolio type and the applicable fee rate and is set so that the fees and costs can be paid progressively over time without the need for frequent sales of investments. If the cash balance is insufficient to meet fees and costs when they fall due, we may sell investments held in your portfolio to restore the cash balance. You should read all the information about fees and costs because it is important to understand their impact on your investment.

In short: you pay a single management cost of between 0.05% and 0.45% p.a. (minimum A$3 per month, inclusive of GST). There are no establishment, contribution, withdrawal, exit or switching fees, and no advice or Statement of Advice fees.

Type	Amount	Description
Initial advice fee	A$0	No initial advice fee is payable. Your Statement of Advice (SOA) and ongoing annual reviews are provided free-of-charge as part of the MDA service.
MDA management fee	Between 0.05% and 0.45% p.a. (minimum A$3 per month, inclusive of GST)	The single, all-inclusive ongoing fee for managing your investments. It's calculated daily on the total value of your investment, and charged monthly. No portion of this fee is allocated to financial advice.
Administration fee	A$0	No separate administration fee. Administration, reporting and access to the platforms (website and mobile apps) are all covered by the single management fee above.
Brokerage / trading fees	A$0	No brokerage/trading fees are payable for buying and selling your securities, and are covered by the single MDA management fee.

Rebalancing fee	A$0	No rebalancing fee. Rebalancing of your portfolio is covered by the single MDA management fee.
Performance fee	A$0	No performance fee.
Entry fee	A$0	No entry fee.
Establishment fee	A$0	No fee payable to open your Selfwealth MDA account.
Contribution fee	A$0	No fee payable to deposit an amount into your Selfwealth portfolios.
Exit fee	A$0	No exit fee
Withdrawal fee	A$0	No fee payable to withdraw partially or fully from your MDA portfolios. Your redemption from MDA portfolios are automatically transferred to your Selfwealth account's wallet. You can use it for brokerage services, or withdraw to your bank account.
Switching fee The fee for changing investment options	A$0	No fee to change investment options / portfolios. However, if you redeem a portfolio to raise funds to invest into another, you may realise a capital gain or loss and be liable for capital gains tax on the redemption.

ETF Management Fees

ETF management fees are charged by each fund issuer and included in the traded unit price. On a portfolio weighted basis, the ETF management fees are typically 0.13% - 0.4% per year.

How your management fee tier is worked out

Your management fee rate depends on your fee tier, which is based on your total Selfwealth balance: brokerage, managed portfolio and cash combined. The Cash portfolio is charged at the Cash rate for your tier; all other Model Portfolios (including the Defensive and Enhanced portfolios) are charged at the Managed Portfolio rate for your tier.

Tier	Balance band	Managed Portfolio	Cash
Blue	<$100k	**0.45% (min $3/mo)**	**0.25% (min $3/mo)**
Black	$100k – <$500k	**0.40%**	**0.20%**
Gold	$500k – <$1m	**0.35%**	**0.15%**
Platinum	$1m – <$5m	**0.30%**	**0.10%**
Diamond	$5m+	**0.25%**	**0.05%**

The whole balance is charged at the single rate for its band. Fees accrue daily on that day's balance and tier and are deducted monthly, so the rate can change day to day as your balance crosses a band. Fees are inclusive of GST.

Example of annual fees and costs

These tables give examples of how the fees and costs for the MDA Service can affect your investment over a 1-year period (assuming no withdrawals). You should use these tables to compare this product with other products offered. The fees shown are the costs charged by Selfwealth for the MDA Service; the underlying ETFs have their own indirect costs, which are noted separately below each example. The examples use the Blue tier rates that apply to a total Selfwealth balance under $100,000.

EXAMPLE — Cash portfolio Balance of $50,000 with a contribution of $5,000 during the year		
Contribution Fees	**Nil**	For every additional $5,000 you put in, you are charged $0 — there is no contribution fee.
PLUS Management costs	**0.25% p.a. (min A$3/month, A$36/year)**	And, for every $50,000 you have invested in the Cash portfolio, you will be charged $125 each year.
EQUALS Cost of the MDA Service	**$137.50**	If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees of $137.50 for that year.*

Indirect costs (not charged by Selfwealth). The ETFs held in the Cash portfolio charge their own management costs of approximately 0.13% p.a. (around $65 on $50,000). This is an indirect cost borne within the ETFs and reflected in their value and returns — it is not a fee charged by Selfwealth and is not included in the "Cost of the MDA Service" above.

EXAMPLE — Defensive portfolio Balance of $50,000 with a contribution of $5,000 during the year		
Contribution Fees	**Nil**	For every additional $5,000 you put in, you are charged $0 — there is no contribution fee.
PLUS Management costs	**0.45% p.a. (min A$3/month, A$36/year)**	And, for every $50,000 you have invested in the Defensive portfolio, you will be charged $225 each year.
EQUALS Cost of the MDA Service	**$247.50**	If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees of $247.50 for that year.*

Indirect costs (not charged by Selfwealth). The ETFs held in the Defensive portfolio charge their own management costs of approximately 0.23% p.a. (around $115 on $50,000). This is an indirect cost borne within the ETFs and reflected in their value and returns — it is not a fee charged by Selfwealth and is not included in the "Cost of the MDA Service" above.

EXAMPLE — Enhanced portfolio Balance of $50,000 with a contribution of $5,000 during the year		
Contribution Fees	**Nil**	For every additional $5,000 you put in, you are charged $0 — there is no contribution fee.

PLUS Management costs	**0.45% p.a. (min A$3/month, A$36/year)**	And, for every $50,000 you have invested in the Enhanced portfolio, you will be charged $225 each year.
EQUALS Cost of the MDA Service	**$247.50**	If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees of $247.50 for that year.*

Indirect costs (not charged by Selfwealth). The ETFs held in the Enhanced portfolio charge their own management costs of approximately 0.35% p.a. (around $175 on $50,000). This is an indirect cost borne within the ETFs and reflected in their value and returns — it is not a fee charged by Selfwealth and is not included in the "Cost of the MDA Service" above.

* The management cost in these examples is calculated on the $50,000 opening balance plus the $5,000 contribution (that is, on $55,000), assuming the contribution is invested for the full year. Because fees accrue daily on your actual balance and tier and are deducted monthly, your actual cost will depend on your balance during the year and the timing of any contributions or withdrawals.

Reports on your Managed Investments

We will provide you with continuous electronic access via the Selfwealth platform, covering at least the preceding 12 months and updated to no more than 48 hours (excluding non-business days) before the time of access This will set out the transactions effected for your portfolio, the assets held and a reasonable valuation of them, the opening and closing value of your portfolio and related liabilities, and all revenue and expenses (including fees and charges) relating to your Managed Investments. Within three months after the end of each financial year, we will also give you an annual statement summarising the transactions during the year, together with a report from a registered company auditor and your Statement of Advice.

Other information

Selfwealth offers its Managed Investments through a limited menu of model portfolios ("**Model Portfolios**"). Each Model Portfolio has been created by Selfwealth using an investment strategy that aims to achieve certain investment objectives. Selfwealth does not design, construct or manage a bespoke or individually tailored portfolio for each investor. The information we collect about your relevant personal circumstances is sought, and used, only for the purpose of determining whether one or more of the Model Portfolios is suitable for you. Where a Model Portfolio is determined to be suitable, the Investment Program for that Model Portfolio will be outlined to you in your Statement of Advice.

Because your portfolio is managed in accordance with the investment strategy of the Model Portfolio to which you have been matched, the discretions we exercise under your Contract are exercised by reference to that strategy and are applied consistently across all investors invested in the same Model Portfolio. You cannot direct us to tailor, vary or exclude particular investments from your Model Portfolio. If none of the Model Portfolios is suitable for your relevant personal circumstances, we will recommend that you are unsuitable for Managed Investments at that point in time.

How you may contact Selfwealth

In Writing: Level 4, 473 Bourke Street, Melbourne 3000

By email: support@selfwealth.com.au

Website: 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 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 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 and HSBC banks (paid to Selfwealth by the banks).
- 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.

We will acknowledge your complaint either verbally or in writing within 24 hours. In some

circumstances we will be able to resolve your complaint within 5 business days of receipt.

If our Service Experience team cannot resolve your complaint within 5 business days, it will be escalated to our Compliance team who will provide you with a written response detailing the outcome of your complaint.

In the event we are unable to resolve your complaint to your satisfaction, you can lodge the complaint with The Australian Financial Complaints Authority ("AFCA"). AFCA is a fair and independent financial services complaint resolution scheme that is free for consumers. You can contact AFCA via:

By Phone: 1800 931 678

In Writing: GPO Box 3, Melbourne VIC 3000

By Email: info@afca.org.au

Website: 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 Brokerage 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?
Phillip Capital Fees		
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.
Other Fees – US Exchange (passed through from Phillip Capital)		
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.
Other Fees – HK Exchange (passed through from Phillip Capital)		
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.
Other Fees - General		
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.

Alpaca – Pass-Through Regulatory Fees		
SEC Transaction Fee (sells only)	$0.0000206 USD x Trade Value	Charged on sell orders in US-listed equities, at a rate set by the SEC to cover its operation costs.
FINRA Trading Activity Fees (sells only)	$0.000195 USD per share (*Maximum of $9.79 per trade. Capped at 50,205 shares or more)*	Charged on sell orders in, at a rate set by FINRA to cover its operation costs.
FINRA Consolidated Audit Trade Fee (buys and sells)	$0.000003 USD per executed transaction	Charged by FINRA to fund the Consolidated Audit Trail, the system that tracks all US equity and options order activity for regulatory surveillance.
Alpaca Transfer Fees		
ACATS Transfer (Outbound)	$55USD per full or partial ACAT	Moving your account/position to another brokerage via the Automated Customer Account Transfer Service
ACATS Transfer (Inbound)	Free	Bringing a position in from another broker via ACATS
DWAC (Outgoing/Incoming)	$150 USD per security	Deposit/Withdrawal at Custodian, an electronic method (via DTC) for moving shares between a brokerage account and a transfer agent (e.g., to hold shares directly in your name)
DWAC Reject	$100 USD per reject	Charged when a DWAC request fails/is rejected
DRS (Outgoing/Incoming)	$100 USD per security	Direct Registration System transfers, moving shares between a brokerage account and being held directly on the issuer's books (via the transfer agent) rather than in "street name"
DRS Reject	$150 USD per reject	Charged when a DRS request fails
DTC Transfer (Outgoing)	$75 USD per security per submission	Moving a security between brokers via the Depository Trust Company
DTC Transfer (Incoming)	Free	Receiving a security via DTC
Internal Transfer	Free	Moving a position between accounts within the same brokerage

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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