



Financial Services Guide

9 November 2023



SelfWealth Ltd
Level 7, 130 Lonsdale Street, Melbourne VIC 3000
ABN 54 154 324 428, AFSL 421789

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.

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 Client 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 becoming a Member and 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 Limited (Selfwealth) (ABN 52 154 324 428) is a company listed on the Australian Stock Exchange (ASX:SWF) and holds Australian Financial Services Licence (AFSL) No. 421789. The company 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 flat fee share 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.
 - \$20.00 per month
 - \$240.00 annually

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

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

Fees detailed above are inclusive of GST.

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 February 2023 partners with more than 650 major financial institutions, has over US\$1.5 trillion in assets under administration and over 20 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 client 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 client 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).

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 IS PHILLIP CAPITAL?

Phillip Capital Limited ('PhillipCapital') (ABN 14 002 918 247, AFSL 246827) provides Selfwealth Clients 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 client 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

HOW YOU MAY CONTACT SELFWEALTH

In Writing: Level 7, 130 Lonsdale St 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. Staff may also be shareholders in Selfwealth either through direct purchases of Selfwealth securities on the open market, or via shares issued via a Limited Rights Plan (LRP).

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. Participation in the LRP is by invitation and is also linked to the individual's contribution to the overall financial performance of Selfwealth.

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 Clients 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 Clients 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 client 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 Client Services team member via the website 'chat' system, or if you prefer, you can email, or write to us.

If our Client Services team cannot resolve your complaint immediately, it will be escalated to our Complaints Manager who is 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

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 clients and consumers 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.
ASX Stock Fail Fee	\$100 per stock (up to \$1m trade value); 0.1% of trade value thereafter	Charged by the ASX when stock has failed to be delivered to the market (sell trades only)
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.
T+5 Buy In	\$550 + stock purchase costs	Applies when the settlement has failed for more than 5 trading days, the broker will automatically buy back the position to close out the outstanding 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.
Shareholder Reference Number (SRN) Query	\$27.50 per query	When you request to look up the details of a Share Holder Reference Number (SRN).
IPO/Placement Settlement Fee	\$33.00 per	Fee charged for each settlement of an IPO or Placement transaction. For Offers not placed via the Selfwealth ECM desk.

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	\$110.00 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	

	\$2,500.00 HKD	
Voluntary Corporate Action Fee	\$22.00 AUD \$14.85 USD \$123.00 HKD	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		
Securities and Exchange fees	0.0008% USD on sell orders	All sell orders on US exchanges, regardless of the broker you use, incur the following fees. These fees are subtracted from your sale proceeds. These fees are not charged by Selfwealth or Phillip Capital Pte but are governed by the US Securities and Exchange Commission (SEC)
Trading Activity Fee (TAF)*	\$0.000145 USD per stock, subject to a maximum of USD\$7.27.	Applicable only for sell trades
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		
Stamp Duty	0.13% 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	
FRC Transaction Levy	0.00015% HKD	Charged to each side of the consideration by the Securities and Futures Commission (SFC)
Transaction Fee	0.00565% HKD	Charged to each side of the consideration and paid to the exchange.
CCASS Fee	0.01% HKD	Minimum of HK \$3 and a maximum of HK\$300
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 Depositary 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.