

GO Markets Pty Ltd

Financial Services Guide-CFDs

Version Date: 16 October 2023

© 2023 GO MARKETS PTY LTD. | ALL RIGHTS RESERVED

ABN 85 081 864 039 - AFSL 254963



GO MARKETS

first choice for trading

Contents

1. About GO Markets.....	2
2. Purpose of this FSG	2
3. Product Disclosure Statement and other documents.	2
4. GO Markets' Privacy Policy.....	3
5. The Financial Products we are authorised to provide to you.	3
6. GO Markets financial Products available via different trading platforms.	3
7. What is General and Personal Advice?	4
8. How do you trade in GO Markets' Products?.....	4
9. What are the common fees, costs and charges that I will pay when trading in GO Markets' Products?	5
10. Benefits.....	7
11. Third-Party referrals	7
12. Complaints and Disputes.....	7
13. Professional Indemnity Insurance.	8

1. About GO Markets.

GO Markets Pty Ltd (GO Markets) is a company incorporated in Victoria, Australia (ACN 081 864 039) and holder of an Australian Financial Services Licence (AFSL 254963) issued by the Australian Securities & Investment Commission (“ASIC”).

GO Markets provides over-the-counter derivatives products, and our contact details as below:

Company Name:	GO Markets Pty Ltd
Address:	Level 11, 447 Collins Street, Melbourne, VIC 3000, Australia
ABN:	85 081 864 039
AFSL:	254963
Phone:	1800 885 571 (free call within Australia) or +61 3 8566 7680
Email:	support@gomarkets.com
Web:	www.gomarkets.com/au

2. Purpose of this FSG

This Financial Service Guide (“FSG”) is prepared by GO Markets and is designed to tell you about the financial Products and Services that we are offer under our AFSL to assist you in deciding whether to use any of the Products and Services offered by GO Markets.

This FSG contains important information e.g:

- the financial services we offer;
- how we and other relevant persons are paid for those services;
- the capacity in which we act when we provide financial services;
- our internal and external dispute resolution procedures and how you can access them;
- Professional Indemnity Insurance; and
- how you can contact us.

3. Product Disclosure Statement and other documents.

The Product Disclosure Statement (“PDS”) is a document which contains important information about the financial Products offered on our trading platforms, including the risks and costs associated with the financial Products. Before making any decision to acquire any of the financial Products using our trading platforms, you should carefully review the PDS and TMD.

You should also read the respective Terms and Conditions before trading with us since when you use financial Products. The respective Terms and Conditions, along with the PDS, TMD and FSG govern the terms of our relationship with you when you use financial Products. You should read and understand these documents before making any decision about whether to use these financial Products or Services.

4. GO Markets' Privacy Policy.

We value the privacy of your personal information. When we collect, use, disclose or handle personal information, we are bound by the *Privacy Act 1988* (Cth). Our full privacy policy (Privacy Policy) is available on our website www.gomarkets.com/au. If you would like a copy of the Privacy Policy, or wish to seek access to, or correct the personal information we collect or disclose about you, please contact us.

5. The Financial Products we are authorised to provide to you.

GO Markets holds an AFSL which authorises us to provide the following to retail and wholesale clients.

a. Provide general financial product advice in relation to:

- i. Derivatives;
- ii. Foreign exchange contracts; and
- iii. Securities.

b. Deal in:

- i. Derivatives;
- ii. Foreign exchange contracts; and
- iii. Securities.

c. Make a market for:

- i. Derivatives; and
- ii. Foreign exchange contracts.

GO Markets does not provide you with personal advice. In particular, we will not advise you when and if to open, maintain or close a position. We discuss this in more detail in section 7.

6. GO Markets financial Products available via different trading platforms.

GO Markets' financial Products include:

- Share CFDs (over Australian and International shares),
- Index CFDs,
- Commodity CFDs,
- Cryptocurrency CFDs,
- Treasury CFDs &
- Foreign Exchange CFDs.

GO Markets' Products are instruments that allow you to make a profit or loss from fluctuations in the price of the underlying reference instrument. The price of a Product is based on the price of an underlying reference instrument (for example, a share on an exchange). Please read our PDS for more details.

7. What is General and Personal Advice?

Our AFS Licence allows us to only provide general financial advice when you avail GO Markets financial Products and Services.

7.1 What is general advice?

Any advice provided by GO Markets is general advice only and will not consider your personal circumstances. As a result, you should, before acting on the advice, consider the appropriateness of the advice and the financial Products, having regard to your own objectives, financial situation, and needs. As GO Markets does not, and is not authorised to, provide personal financial products advice, you will not receive a Statement of Advice from GO Markets. In providing the general advice to you, GO Markets acts as principal on its own behalf. We do not act as your agent.

7.2 GO Markets does not give personal financial advice.

GO Markets will not give you any personal financial advice. You need to consider for yourself (or consult a financial adviser in relation to) the risks, benefits, or suitability of any of the Products offered by GO Markets. All information provided is general in nature only and does not consider your personal objectives, financial situation and/or needs. If you require any financial advice, you should contact a suitably qualified financial adviser.

You should read and understand the PDS, TMD and other applicable documents we have issued in respect of these financial Products and this FSG and other applicable documents we have issued in respect of the financial Products before making any decision about whether to use such financial Products.

8. How do you trade in GO Markets' Products?

You may place orders to trade in GO Markets' Products by using the Platforms applicable to the GO Markets Product you are trading.

The trading platforms can be accessed via the internet, iPad, iPhone, or Android.

If you require further information about the types of orders that you can place when trading GO Markets' Products, ask a GO Markets employee, or review relevant PDS.

Each of our platforms has different features that allow you to view the status of your account, please consult the relevant PDS or ask a GO Markets employee for more information on these features. In the first instance you should use the relevant platform to confirm all trades undertaken with GO Markets and to monitor your obligations.

You may give us dealing instructions by telephone or via our trading platform. Any other form of communication which is not a dealing instruction may be made by telephone, in person, or in writing by post, or email.

GO Markets 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 you and us.

9. What are the common fees, costs, and charges that I will pay when trading in GO Markets' Products?

9.1 Financial Products

Below are fees and charges that will apply to financial Products in CFD and margin FX. The fees and charges vary, depending on which CFDs and Margin FX are traded. This FSG only contains a general summary of the common fees, costs, and charges. You should refer to the PDS and Terms and Conditions for further details. All fees, costs, charges, and other amounts payable are subject to change from time to time.

If our remuneration is not ascertainable at the time of issue of this FSG, you may request particulars of the remuneration within a reasonable time after you were given the FSG and before we provide the financial Products to you.

GO Markets will not charge any specific fee for giving you information and general advice about GO Markets' Products.

a. Spread

In respect of CFDs other than Share CFDs, we do not charge a transaction fee. Rather, GO Markets derives remuneration through charging a spread when we quote prices to you to buy or sell a Product. The difference between the buying and selling price of a product, as quoted by GO Markets, is known as the bid-offer spread. The bid-offer spread will vary depending on market conditions and the product concerned and is subject to variation, especially in volatile market conditions. We may adjust the bid-offer spread from time to time.

b. Market data fee

Customers may be charged a market data fee to access share CFDs. This fee reflects the cost incurred by GO Markets to the stock exchanges or other price vendors for the use of real-time prices of financial markets in GO Markets' Trading Platforms.

c. Transaction fees on share CFDs

Transaction fees apply to share CFDs and Margined FX. If you trade CFDs over indices, or commodities then GO Markets will not charge a transaction fee.

The transaction fee charge for each type of transaction is set out in the table below.

Country	Market Data Fee	Rebate Requirement	Commission Per Side
Australia	AUD \$22.00	4 Trades	0.08%
Germany	EUR €0.00	N/A	0.10%
Hong Kong	HKD \$120.00	4 Trades	0.18% with a minimum of AUD \$10 / CAD \$9 / CHF \$7 / EUR €6 / GBP £6 / HKD \$50 / NZD \$10 / SGD \$10 / USD \$7
United Kingdom	GBP £0.00	N/A	0.10%
USA	USD \$0.00	N/A	USD \$0.02 per share

d. Commission

GO Markets provide two (2) Primary Account Types which may impact on Fees and Charges

i. Standard Account

Standard Accounts enjoy commission free trading on all products apart from Share CFDs. The cost to open and close out a Position is according to the difference between the buy and the sell price (spread). Costs associated with trading Share CFDs can be found on our website or under the 'Specification' Tab on your Trading Platform.

ii. GO Plus+ Account

GO Plus+ Accounts feature spreads from 0.0 pips and a commission charge of \$3.00 (AUD) per 100k units of Margin FX Contracts traded. This means if you Buy and Sell one (1) standard contract of a currency pair, the total commission charge is \$6.00 (AUD).

If you have an Account which is denominated in a currency other than Australian dollars, the following rates apply. These rates are subject to change.

Currency	Cost (Round Turn)
USD	5
AUD	6
GBP	4
EUR	4
NZD	7
SGD	7
CHF	5
CAD	6
HKD	40

e. Daily finance adjustments

GO Markets allows you to take long or short positions. While the position remains open, your account is debited or credited to reflect financing adjustments. When trading CFDs on Indices or Shares the adjustments depend on whether you have taken a long or a short position. With a long position, your account is generally debited to reflect interest adjustments. With a short position, your account is generally credited with interest adjustment. The rates come from the benchmark interest rate, such as the current local interbank offered rate less our admin fee. When trading other assets like Margin FX and Commodities the finance adjustments are derived from the rates we receive from our hedging counterparties. The actual interest rates applied in the calculation of financing will vary from time to time. Details are contained in the PDS.

f. Market making

Market Making income occurs when we may not immediately (or at all) offset or 'hedge' a trading position, instead we are exposed to the outcome of a client's trade. Our Hedging Policy is available on request.

g. Conversion fee

Where a deposit is to be posted on your account which is not denominated in the base currency, it will automatically be converted into the base currency. We may at our discretion apply a charge to the rate used to convert the deposit postings.

h. Administration fees

The rolling over of future contracts attracts the market spread, as such, is considered a fee in favour of GO Markets.

All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the market making and dealing services provided by us.

i. Dividend adjustments

Dividends adjustments occur when shares or companies in an index go ex-dividend. To reflect the dividends being paid in the underlying market we credit long trade and debit short trades.

10. Benefits

Our employees are remunerated by way of salary, and other employee benefits such as discretionary bonuses. Discretionary bonuses are calculated according to a number of factors including non-financial factors and the general operating performance of the company including Compliance.

The bonus does not influence the general advice provided as a balanced approach to calculating the bonus is followed.

No related body corporate of GO Markets nor any director of GO Markets or of any related body corporate of GO Markets receives commission attributable to the products.

11. Third-Party referrals

GO Markets may enter commercial arrangements with external parties or other financial service providers. For their own commercial benefit, a referring party may nominate an additional spread or monetary fee to be charged to the referred client.

Where the Conflicted Remuneration provisions of the Corporations Act apply, any such payment to third parties will only be made with your clear consent.

If you trade with GO Markets through a referrer, the referrer may have its own schedule of fees, and you should separately check them. We can, at our discretion, enter arrangements with referrers, who may directly or indirectly introduce you to us. GO Markets may pass on a proportion of the fees, dealing spread, financing charges and other charges applicable to your account to such referrers as consideration for the services the referrer provides to you.

12. Complaints and Disputes.

12.1 Complaints and Disputes can be lodged with Client Services team by telephone on +61 3 8566 7680 or 1800 88 55 71 or by any other means of communication. If you make a verbal Complaint, the Client Services team will attempt to resolve it with you as soon as possible. You may also appoint a representative to lodge complaints with us on your behalf.

12.2 However, if the complaint cannot be resolved verbally, you should submit the complaint in writing by email to the attention of Head of Client Services on support@gomarkets.com or by mail to Level 11, 447 Collins Street, Melbourne, VIC, 3000, Australia

12.3 The complainant will be sent an acknowledgement by the next working day unless there are exceptional circumstances that the Complaint has been received.

12.4 Please keep your own record of dates or times of Trades and other issues as that will help us to investigate any complaints or disputes. It may be difficult or not reasonably possible for us to locate records/tapes in relation to Trades and other issues in the absence of information about the dates and times of any Trades or other issues in Dispute.

12.5 **Internal Dispute Resolution:** We operate an Internal Dispute Resolution policy to enable us to deal promptly and fairly with complaints. Any complaint or Dispute will in the first instance be handled by Head, Client Services and thereafter by the Compliance Manager.

12.6 If either you or we notify the other party of a Dispute, you and we will consult in good faith in an attempt to resolve the Dispute in a timely manner, including, without limitation, by exchanging any relevant information and by identifying and using any Agreed Process which can be applied to the subject of the Dispute or, where no such Agreed Process exists or you and we agree that such Agreed Process would be unsuitable, determining and applying a resolution method for the Dispute. We will resolve most Disputes within 30 days.

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

12.8 **External dispute resolution process:** If you remain dissatisfied with our investigation or handling of your complaint or dispute you may refer the matter to the Australian Financial Complaints Authority ("AFCA"):

Post: GPO Box 3, Melbourne VIC 3001.

Email: info@afca.org.au

Website: www.afca.gov.au

Tel: 1800 931 678 (free call)

In particular, you have a right to refer your complaint or dispute to AFCA if you are classified as a Retail Client and were classified as such at the time of the event giving rise to the complaint or dispute. The services provided by AFCA are free of charge. Further information on AFCA can be found on its website www.afca.org.au.

13. Professional Indemnity Insurance.

In compliance with s912B of the Corporations Act and ASIC Regulatory Guide 126, we maintain professional indemnity insurance in connection with the financial products and services we provide. This policy covers claims made against GO Markets in relation to professional services provided by our current and former employees in respect of any loss or damage suffered by you due to a breach by us of our regulatory obligations. This policy covers claims made against GO Markets in relation to professional services provided by our current and former employees.