

GO Markets Pty Ltd.

Financial Services Guide-CFDs

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ABN 85 081 864 039 - AFSL 254963



GO MARKETS

first choice for trading

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This Financial Service Guide (“FSG”) is prepared by GO Markets Pty Ltd (“GO Markets”, “we”, “us” or “our”) and is designed to tell clients about the financial Products that we are authorised to offer under our Australian Financial Services Licence (“AFSL”) to assist clients in deciding whether to use any of the Products offered by GO Markets.

If, after reading the FSG, further information is required, please do not hesitate to contact us.

1. 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.

2. About GO Markets.

GO Markets Pty Ltd. (trading as 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”).

3. 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.

4. 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.

5. 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.

Who GO Markets acts for?

When you use GO Markets financial Products, GO Markets act as principal and is the issuer of these financial Products and the PDS applies.

6. How to contact us?

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

7. What is general 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. Instructions.

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, fax 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. Fees & charges.

9.1 Financial Products

Below are fees and charges that will apply to financial Products in CFDs. The fees and charges vary, depending on which CFDs 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.

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. This fee reflects the cost incurred by GO Markets to the stock exchanges or other price vendors for the use of real-time prices in GO Markets' Trading Platform.

c. Transaction fees on share CFDs

Transaction fees apply only to share CFDs. If you trade CFDs over indices, commodity, or Margined FX Contracts, 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. There is no maximum charge.

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

There is no monetary commission charged on Standard Accounts trading CFDs other than Share CFDs. The cost to open and close out a Position is according to the difference between the buy and the sell price (the 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 financing fees

If you hold a long position, GO Markets will charge you interest for the total notional value of the position at the relevant financing rate. The rate is determined by adding a percentage rate for the particular type of CFDs to a benchmark interest rate, such as the current local interbank offered rate. If you hold a short position, your account may be credited with a financing charge, calculated at a rate determined by adding a percentage rate for the particular type of CFDs to a benchmark interest rate. 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 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.

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.

The bonus does not influence the general advice they provide 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 the customer 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 attn. Head, Client Services on support@gomarkets.com.

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

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.