



## **Vulnerable Client Policy**

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## 1. Vulnerability and how it could affect you

The definition of “vulnerability” is kept broad by ASIC for numerous reasons as it is coincidental with each company.

At GO Markets Pty Ltd (GO Markets) vulnerability refers to any trading behaviour that might put your financial, physical, or mental health at risk.

Within the context of a trading portfolio, that might mean (but not limited to):

- Using money earmarked for household expenses to fund trades.
- Neglecting work or family responsibilities to trade.
- Losing more money than you can afford to lose.
- Using medications or substances to cope with the stress of trading.
- Foregoing normal activities like sleeping or spending time with loved ones to trade.
- Placing trades without considering the potential implications on your overall financial position.
- Suicidal tendencies when trades lose money.

Are you at risk of becoming vulnerable?

It is possible to have healthy trading behaviours for months or years before becoming vulnerable due to a change in personal circumstances. We’re committed to supporting clients who may have become vulnerable by identifying trading behaviour that might indicate vulnerability.

## 2. Are you at Risk?

To determine if you might be at risk of financial vulnerability, ask yourself:

- Am I going into debt to fund trades?
- Am I hiding my trading behaviour from members of my household?
- Am I putting my own or my family’s financial interests or future at risk to fund trades?
- Am I using money from multiple personal accounts to fund single trades?
- Am I neglecting other financial responsibilities, like paying for household goods and services, to fund trades?
- Am I opening increasingly large trades to compensate for previous losses?
- Am I worried that I might not be able to recover financially unless I have a winning trade?
- Have members of my household expressed concern regarding the financial choices I am making to keep trading?



### 3. Physical Traits you may show:

- Am I struggling to fall asleep because I am worried about trades going against me?
- Am I using substances or medications to cope with the emotional impact of trading?
- Am I neglecting my usual self-care practices like exercising, spending time in nature or sleeping to monitor my trades?
- Am I compulsively eating or forgetting to eat to cope with the emotional impact of trading?

### 4. Emotional Traits you may show:

- Am I foregoing time with friends and family to monitor trades?
- Am I distracted by thoughts of trading while spending time with friends and family?
- Do I notice negative self-talk when a trade goes against me?
- Do I tie my feeling of self-worth to my trading outcomes?
- Do I think that most of the problems in my life can be solved by a single winning trade?
- Am I having suicidal thoughts when trades go against me?

### 5. I am vulnerable. What should I do?

We aim to provide a safe, supportive environment where our vulnerable customers can engage with us without fear or judgement.

If you have self-declared your vulnerability, you **can request a temporary or permanent suspension of your account**. Please refer to 6. How can I get support? For more available options to you. If you requested a temporary suspension, you can request the reactivation of your account once your period of suspension has ended. If you suspect you might have become vulnerable, you can let us know by contacting [support@gomarkets.com](mailto:support@gomarkets.com)

### 6. How can I get support?

Although it may seem obvious, it is necessary to point out that mental health should never be the price paid in exchange for an activity, and trading is no exception. If you feel that the stress and tension inherent in a fast-paced activity such as trading is taking you to extremes, don't hesitate to ask for help.

Sometimes poor trading outcomes can seem insurmountable, but help's always at hand. Your doctor or any of the below institutions can offer support:

- Lifeline or call [13 11 14](tel:131114)



- Beyond Blue or call [1300 224 636](tel:1300224636)
- National Gambling Helpline - [1800 858 858](tel:1800858858)
- [Gambling Help Online](#)
- [National Debt Helpline](#) or call [1800 007 007](tel:1800007007)