

CMC Markets Stockbroking Limited  
**Financial Services Guide (FSG)**

28 April 2022

For Suncorp Share Trade

AFSL No. 246381 and ABN 69 081 002 851

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## 1 CMC Markets Stockbroking Limited

CMC Markets Stockbroking Limited is a member of the CMC Markets group of companies ('**CMC Markets Group**').

Our details are set out below. 'We', 'us', 'our' or '**CMC Markets Stockbroking**' in this Financial Services Guide ('**FSG**') refers to CMC Markets Stockbroking Limited.

Capitalised terms used in this FSG that are not defined in this document have the same meaning as the defined terms in the Suncorp Share Trade Terms and Conditions.

CMC Markets Stockbroking Limited	
<b>Registered &amp; business address</b>	Client Services CMC Markets Stockbroking Limited Level 20 Tower 3, International Towers 300 Barangaroo Ave, Sydney NSW 2000 Australia
<b>Postal address</b>	Client Services Suncorp Share Trade GPO Box 4490 Sydney NSW 2001 Australia
<b>ABN</b>	69 081 002 851
<b>AFSL</b>	246381
<b>Phone</b>	1300 156 299 (only in Australia)
<b>Fax</b>	+61 (0)2 9221 9365
<b>Email</b>	<a href="mailto:info@sharetrade.com.au">info@sharetrade.com.au</a>
<b>Web</b>	<a href="http://cmcmarkets.com.au">cmcmarkets.com.au</a>

## 2 Purpose and content of this FSG

This FSG is in respect of financial services provided to customers of Suncorp-Metway Limited (Suncorp) (ABN 66 010 831 722) by CMC Markets Stockbroking through the share trading service 'Suncorp Share Trade'.

This FSG is dated 28 April 2022. It is designed to assist you in deciding whether to use any of the financial services offered in this FSG. It aims to clearly define the role and responsibility of CMC Markets Stockbroking when it provides retail clients with the financial services described in this FSG.

In particular, this FSG contains information about:

- other documents that you may receive from us;
- how you may give us instructions;
- the kinds of financial services that we provide and the financial products to which those services relate;
- who we act for in providing financial services and what licensed markets and licensed clearing and settlement facilities we participate in;
- how we, our staff and other relevant persons are paid for the financial services offered as well as the associations or relationships between us and any related persons and issuers of financial products that might influence how we provide the financial services; and

- how complaints against us are dealt with.

## 3 Other documents that you may receive from us

Our policy is not to provide personal advice to our clients. However, if we do provide you with personal advice or further assistance in selecting products or services that meet your personal objectives, financial situation or needs, we will give you a Statement of Advice ('**SOA**') that will set out the personal advice we have given you, including the basis on which that advice is given and information about any fees, commissions, associations or relationships with product issuers or other parties which might have influenced the provision of that advice. If we have previously given you an SOA and we give you further market-related advice, we may not give you an SOA relating to that advice. You can request a record of that advice provided that we receive the request within 90 days after the date on which the advice was provided.

If we recommend that you acquire a particular financial product (other than securities such as listed shares) or offer to issue, or arrange the issue of a financial product to you, we will give you a Product Disclosure Statement ('**PDS**') containing information in respect of the product so that you can make an informed decision whether to acquire the financial product. The PDS contains information about the relevant terms, significant benefits and risks, and the fees and costs associated with the provision of that financial product.

It is important for you to consider the Suncorp Share Trade Terms and Conditions in deciding whether or not to acquire any of the financial products offered by CMC Markets Stockbroking.

## 4 How to give us instructions

We accept instructions from you in person, by telephone, by facsimile, by post or electronically via our online trading platform. If you are not registered to trade electronically, we normally require a signature from you to verify your instructions.

## 5 Authorised financial services

We are authorised under our Australian Financial Services Licence to:

- deal in:
  - deposit and payment products, limited to basic deposit products;
  - derivatives;
  - foreign exchange contracts;
  - interests in managed investment schemes (excluding investor- directed portfolio services); and
  - securities;
- provide financial advice in relation to the financial products listed above (**although it is our policy not to give personal advice**);
- make a market for foreign exchange contracts; and
- operate custodial or depository services other than investor- directed portfolio services.

### 5.1 What is general advice?

General advice may differ from what you might commonly understand or expect.

General advice under Australian law can include information

or CMC Markets Stockbroking's opinions about the market and products that we recommend to you.

Any information you have requested about the market, any products that we recommend, or any discussion you have with a CMC Markets Stockbroking employee in relation to any products, should only be regarded as general advice and will not take into account your objectives, financial situation or needs.

If you require **personal advice** specific to your particular financial situation, objectives or needs, you will need to speak to your financial adviser. **CMC Markets Stockbroking's policy is to not give personal advice.**

Any discussions with CMC Markets Stockbroking's employees about their view of current or future market conditions or prospects for a particular product should not be seen as **personal advice**. Rather, it should be regarded as general information for your consideration prior to making any decision in relation to the financial services we provide.

## 5.2 What is personal advice?

**Personal advice** is advice that takes into account any of your objectives, financial situation or needs. **CMC Markets Stockbroking will not give you personal advice.** Should you require **personal advice** please contact your financial adviser.

## 6 Who will be providing financial services?

### 6.1 What financial services does CMC Markets Stockbroking provide?

Except where a service or product is provided by a third party at our request, we act on our own behalf when we provide financial services to you and not as an agent or representative for anyone else.

We are:

- a market participant of the Australian Securities Exchange Limited ('**ASX**');
- a market participant of the Sydney Stock Exchange Limited ('**SSX**');
- a market participant of Cboe Australia Pty Ltd (previously known as Chi-X) ('**Cboe**');
- a clearing participant of ASX Clear Pty Limited ('**ASX Clear**') (the clearing and settlement facility for the derivatives markets operated by ASX);
- a participant of CHESSE, the clearing and settlement facility operated by ASX Settlement Pty Limited ('**ASX Settlement**'); and
- a member of the CMC Markets Group.

We use the custodian services provided by CMC Markets Stockbroking Nominees Pty Ltd ('**CMC Markets Stockbroking Nominees**') ACN 081 424 375, a wholly owned subsidiary of CMC Markets Stockbroking, during the T+2 settlement period in accordance with the ASIC Market Integrity Rules (Securities Market) 2017 ('**ASIC Rules**'). The ASIC Rules require that all financial products being held for a client during this period be registered under a nominee company. CMC Markets Stockbroking Nominees holds these financial products on your behalf in accordance with the ASIC Rules. These services are conducted under our licence and we are responsible for the conduct of CMC Markets Stockbroking Nominees in respect of those services.

### 6.2 CMC Markets Privacy Statement

All information that CMC Markets Group collects about you will be treated in accordance with our Privacy Statement which can be found online at [cmcmarkets.com.au](http://cmcmarkets.com.au).

The CMC Markets Privacy Statement is in accordance with the

Australian Privacy Principles.

## 7 Remuneration and other benefits we receive

### 7.1 Brokerage

We receive brokerage, ongoing commissions, fees and charges for transactions conducted on trading accounts. The level of brokerage differs between listed products traded on the ASX and exchange traded options. Set out below is a table which shows CMC Markets Stockbroking's brokerage rates. The minimum brokerage charged is \$21.95 (including GST).

In addition to the fees set out in this section 7, we may charge a fee of up to \$3.85 (including GST), for the printing and postage of trade confirmations where you have the ability to receive electronic trade confirmations but have chosen not to do so.

Brokerage on trades executed will be charged at the applicable rate shown below for each order. We will either charge you a flat fee or the percentage as detailed below.

Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of GST.

#### Australian Listed products

Telephone orders	
Value of shares	Brokerage fee/rate (including GST)
\$0 - \$15,000	\$49.95
Over \$15,000	0.33% of the traded value
Online orders	
Value of shares	Brokerage fee/rate (including GST)
\$0 - \$10,000	\$21.95
\$10,000 - \$25,000	\$29.95
Over \$25,000	0.12% of the traded value
Estate sale	
Value of shares	Brokerage fee/rate (including GST)
\$0 - \$25,000	\$82.50
Over \$25,000	0.33% of the traded value
Unlisted managed funds (mFunds)	
Value of shares	Brokerage fee/rate (including GST)*
All	The greater of \$29.95 or 0.11% of the transaction value

#### International listed products

Orders for US and Canadian listed products	
Value of	Brokerage fee/rate (AUD)*

Shares (AUD)	
\$0-\$5,000	\$24.95
\$5,001-\$10,000	\$34.95
Over \$10,000	0.35% of the traded value

Orders for listed products outside Australia, US and Canada	
Value of Shares (AUD)	Brokerage fee/rate (AUD)*
All	\$69.00 or 0.69% of the traded value

\*Brokerage is the greater of the dollar value or the percentage amount shown

Where any amount of remuneration (including commission) or other benefits referred to in this section 7 is not able to be ascertained as at the date of this FSG, you may contact us to request particulars of the remuneration (including commission) or other benefits. Your request for particulars must be made within a reasonable time after you receive this FSG and before we provide you with any of the financial services referred to in this FSG.

### 7.2 Commissions on investments in financial products issued by others

We are remunerated through the fees we charge you. With certain financial products, we are also remunerated by product issuers through commissions paid to us.

Initial commissions are a one-off payment and are calculated as a percentage of the funds you have invested. They are deducted from the amount invested. Initial commissions range from 0% to 6.5% (including GST) of your investment amount.

Ongoing commissions (also known as trailing commission) are paid for the length of time you hold the financial product. They are usually paid directly to us by the product issuer out of the revenue the product issuer earns. In some cases they may be deducted from your investment. Ongoing commissions range from 0% to 3% (including GST) of your investment amount.

### 7.3 Other fees and charges

#### Alert service

We operate an alert service where we send you alerts by email, short message service (SMS), via the Messages area of our website or by a telephone call by a broker. The alerts provide information on relevant prices, volumes, status or news.

Type of Alert	Chargers per alert (including GST)
Email	\$0.00
SMS	\$0.00

Messages on our website	\$0.00
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#### Miscellaneous fees and charges on Australian listed products

Service	Fees & Charges (Including GST)
Deceased estates share transfer	\$55 per stock
Change of trustee off market	\$110 for portfolio
Transfers	\$55 per stock
SRN requests to share registries	\$22 (minimum)#
Fail fee	\$55 + ASX fee <sup>^</sup> per failed day
Late settlement fee	\$55 + 0.1% of value of shares traded, per failed day
Postage of trade confirmation	\$3.85 per trade confirmation
Emailed trade confirmation	No charge
Non-Australian Resident Issuer to CHESS Conversion	\$20
CHESS statement reprints	\$16.50
IPO booking fee	\$55 per HIN
Rebooking fee	\$27.50
BPAY® for corporate actions	\$10
Off Market Transfers	\$55 per stock
SMS of confirmation	\$0.33 per trade confirmation

Note: CMC Markets Stockbroking reserves the right to pass on any other fee incurred by CMC Markets Stockbroking in respect of client activities.

# minimum fee. CMC Markets Stockbroking will charge more for this fee where the fee charged to us by the exchange exceeds this amount.  
<sup>^</sup> 0.11% up to \$5,000, or \$110.

#### Miscellaneous fees and charges on International listed products

Service	Fees & Charges (Including GST where applicable)
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# Financial Services Guide

Electronic transfer (in)	\$20 per holding
Physical transfer (in)	\$50 per holding
Transfer (out)	\$100 per holding
Custody Fee	0.50% p.a.*, minimum \$10
Currency Conversion	An indicative FX Rate <sup>^^</sup> will be displayed at the time of placing the order on the order ticket
FX spread	Up to 0.60% of the FX Rate <sup>^^</sup>
FX buffer on buy orders	2% or as displayed on the order ticket
Account documentation fee (applied to relevant accounts that have not supplied a W-8 or W-9 form.	\$50 <sup>^</sup>
Exchange trading fees and taxes (including Stamp Duty)	Displayed on the order ticket if applicable

\* Applied monthly based on foreign asset holdings value excluding cash. This fee may be waived if the client has placed a trade on International Securities in the previous 12 months.

<sup>^</sup> Applicable to Clients who have not submitted a W-8 or W-9 form prior to the dividend ex-date of a qualifying trade on a US-incorporated security.

<sup>^^</sup> FX Rate – we will convert currencies at the time of execution based on the best available bid/offer exchange quoted by our chosen FX transfer agent.

## Market Data Service

We are charged royalty fees by the ASX, Cboe and other international markets for the market data you use. There are various data options available for Suncorp Share Trade clients. When you logon to the trading platform, you will be asked to nominate which data service you would like to have access to. You can change your data service at any time using the online trading platform however, any downgrades will only take effect for the next calendar month and you will be charged for the current month.

Fees are payable in arrears and will be debited from your nominated account at the start of each month. The monthly data service fees can be found in the table below. You must ensure that you have adequate funds in your nominated account to cover the market data fees. If there are insufficient funds in your nominated account, you may, at our discretion, be switched to the Live – click to refresh data service for future periods and you will need to settle the debt by making payment. CMC Markets Stockbroking reserves the right to withhold funds from future share sale proceeds to settle any debt.

If you do not logon to the trading platform during a calendar month, no fee will be payable regardless of which market data service you have chosen.

## ASX Data & News Service Fees

Data Service	Data Type	Monthly Fees & Charges (Including GST)
Dynamic Data Service	Live - refreshes automatically	\$41.25 for non-professional investors \$118.80 for professional investors

Live - requires a click to refresh	Live - requires a click to refresh	Free for non-professional investors \$118.80 for professional investors
ASX ComNews	Live- refreshes automatically	Free for non-professional investors \$46.75 – for professional investors

Notes:

1. When you log on to our trading platform, you will be asked to select whether you are a non-professional investor or professional investor. These terms have the meaning given to them by the ASX.
2. CMC Markets Stockbroking will charge more for these fees where the fee charged to us by the exchange exceeds this amount.

## Cboe Market Data Service Fees

You will need to contact our Client Services team to activate Cboe Market data subscriptions. We may at our sole discretion waive any Cboe market data fee at the point of subscription activation.

Data Service	Data Type	Monthly Fees & Charges (Including GST)
Dynamic Data Service*	Live - refreshes automatically	\$11
Live - requires a click to refresh	Live - requires a click to refresh	\$11

\* Only available when also subscribed to ASX Dynamic Data Services.

## International Data Service Fees

If you activate certain international market data subscriptions, you may be required to pay a market data fee.

Data Service	Monthly Fees & Charges (Including GST)
Live	US - \$11
	NZ - \$11
Delayed	All markets - Free

## 7.4 Interest on CMC Markets Stockbroking Trust Account

We hold your money in a CMC Markets Stockbroking Trust Account in certain circumstances in accordance with the Corporations Act 2001 (Cth) ('Corporations Act'). We may receive, derive and retain any interest or income generated from this CMC Markets Stockbroking Trust Account.

## 7.5 What benefits are paid by CMC Markets Stockbroking to introducing advisers and referrers?

CMC Markets Stockbroking may pay commission or provide other benefits to Suncorp for the introduction or referral of

clients to CMC Markets Stockbroking. The commission paid by CMC Markets Stockbroking may include a flat rate, or an amount calculated as a percentage of the brokerage paid by you when you trade.

CMC Markets Stockbroking may receive commission from third parties where a CMC Markets Stockbroking client utilises the third party's product in connection with their trading with us. CMC Markets Stockbroking may also pay commission to third parties where a product or service of the third party is used in connection with a trading account.

## 7.6 Third party adviser fees

If you have agreed to pay a third party adviser a fee for the services that they provide to you, then unless otherwise stated, you agree for us to pay that fee to your adviser on your behalf. You will be required to pay to us an amount equal to the specified adviser fee in addition to any amounts you owe us.

## 7.7 Changes to fees

All fees, costs and charges and other amounts payable are correct as at the date of this FSG but are subject to change from time to time.

# 8 CMC Markets Group representatives

## 8.1 How does CMC Markets Stockbroking provide its financial services in relation to its products?

CMC Markets Stockbroking provides its financial services to you through its employees.

## 8.2 How are CMC Markets Group employees and directors paid?

CMC Markets Group's employees, representatives and directors are remunerated by way of salary and other employee benefits. A discretionary cash bonus may be paid to employees and directors as part of their remuneration, based on their performance, the performance of their business unit and/or the performance of CMC Markets Group as a whole.

You can request further information regarding remuneration, commission and other benefits received by CMC Markets Group employees and directors by contacting our Compliance Department. Your request, however, must be made within a reasonable time after you are given this FSG and before any financial service identified in this FSG is provided to you.

# 9 Complaints

## 9.1 Who can I complaint to if I have a complaint about CMC Markets Stockbroking's financial service?

We are committed to providing a high standard of service to clients. If you have a query about the quality or level of service, or if we have failed to meet your expectations, we would like the opportunity to investigate and promptly rectify this for you.

### Internal Dispute resolution

You can make a complaint verbally by calling us or write to us via email or post, through the details provided below. You may also appoint a representative to lodge complaints with us, on your behalf.

Phone: 1300 156 299

**Email:** [info@sharetrade.com.au](mailto:info@sharetrade.com.au)  
**Mail:** GPO Box 4490  
 Sydney NSW 2001

If your concerns are unable to be resolved at the first point of contact, a complaint will be raised on your behalf to our dedicated in-house complaints team for further investigation. Additional information and/or supporting documents may be requested to support your complaint.

Upon receipt of all required supporting documents, our complaints team will conduct a thorough investigation and once completed a detailed written final response will be provided to you.

We aim to resolve most issues within 21 days of receiving the complaint. However, some matters are more complex and can take longer to resolve. If that is the case, we'll keep you informed of our progress, including reasons for the delay.

We will respond to any communication, complaint, claim or dispute in English. Any translation or language assistance 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.

### External Dispute resolution

CMC Markets is a member of an external dispute resolution scheme operated by the Australian Financial Complaints Authority ('AFCA'). If you are not satisfied with the final response issued by CMC Markets Stockbroking, you may refer the matter to AFCA within 2 years of the date of the final response. AFCA provides fair and independent financial services complaint resolution that is free to all consumers.

**Australian Financial Complaints Authority**  
 GPO Box 3  
 Melbourne VIC 3001  
 Australia  
**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Website:** [www.afca.org.au](http://www.afca.org.au)

For further information, please refer to the Suncorp Share Trade Dispute Handling Process.

If the complaint does not fall within the rules of AFCA, you may request CMC Markets Stockbroking to submit the complaint to arbitration.

If CMC Markets Stockbroking agrees to your request, the arbitration will be conducted in accordance with, and subject to, the Institute of Arbitrators and Mediators of Australia Expedited Commercial Arbitration Rules, and to the extent permitted under those rules the Arbitrator will be a person recommended by the New South Wales Chapter of the Institute of Arbitrators and Mediators of Australia.

If CMC Markets Stockbroking does not agree to your request, you may not submit the dispute or difference to arbitration, although you may commence legal proceedings against CMC Markets Stockbroking, in which case you agree to submit the dispute or difference to the courts of New South Wales, Australia.

To the maximum extent permitted by law, any dispute or difference whatsoever raised by you in connection with the FSG, and Suncorp Share Trade Terms and Conditions or other relevant documents ('**CMC Markets Documents**') and our products must be dealt with in Australia as described above. The CMC Markets Documents are governed by the laws of New South Wales, Australia.

## 9.2 What is the effect of a determination by AFCA or the arbitrator?

You and we agree to accept the determination of AFCA or the arbitrator, as the case requires, as final and binding and submit to the non-exclusive jurisdiction of the Courts in New South Wales for the enforcement of any such determination.

### **9.3 Records of phone conversations with CMC Markets Stockbroking's employees**

CMC Markets Stockbroking 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 CMC Markets Stockbroking and you.

## **10 Professional Indemnity Insurance**

CMC Markets Stockbroking has professional indemnity insurance in place which satisfies the requirements for compensation arrangements pursuant to the Corporations Act. This policy covers claims made against CMC Markets Stockbroking in relation to professional services provided by our current and former employees.

Level 20  
Tower 3  
International Tower  
300 Barangaroo Ave  
Sydney NSW 2000  
Australia

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