AFSL No. 313016

Version 1.0

ZERO Markets Australia Pty Ltd

trading as Zero Markets

Financial Services Guide

Last updated： July 2026

SECTION 1. ABOUT THIS FINANCIAL SERVICES GUIDE

1.1. This Financial Services Guide (FSG) is issued by Zero Markets Australia Pty Ltd (ACN 125 113 117), trading as Zero Markets ("Zero Markets", "we" or "us"). We hold Australian Financial Services Licence No. 313016, issued by the Australian Securities and Investments Commission (ASIC), number 313016. Zero Markets Australia Pty Ltd is a member of the Zero Markets group of companies (Group). References in this FSG to we or us are to Zero Markets Australia Pty Ltd unless the context otherwise requires.

1.2. This FSG is designed to help you understand who we are, the services we provide, and how we are paid. It also explains how you can contact us and what to do if you have a complaint. It is intended to help retail clients decide whether to use our services and financial products we offer.

1.3. This FSG contains information about:

- who we are and how to contact us;
- the financial services and products we provide;
- how we and other relevant parties are remunerated;
- any associations or relationships that may influence the services we provide;
- conflicts of interest;
- how complaints are handled, including external dispute resolution; and
- how we handle your personal information.

1.4. Other important documents, such as the Product Disclosure Statement (PDS), are described later in this FSG.

1.5. This FSG contains general information only and does not take into account your personal objectives, financial situation or needs.

1.6. If you have any questions, please contact us using the details in this FSG.

SECTION 2. WHO WE ARE, OUR SERVICES AND ADVICE

2.1. Under our AFSL, we provide the following financial services to retail and wholesale clients:

- general financial product advice in relation to derivatives and foreign exchange contracts;
- dealing in, and issuing, derivatives and foreign exchange contracts; and
- making a market in derivatives and foreign exchange contracts.

2.2. We provide dealing and execution services in over-the-counter (OTC) derivatives, including Margin FX Contracts and Contracts for Difference (CFDs) (together, Products).

2.3. These Products allow you to gain exposure to price movements in underlying assets without owning those assets. Further information our Products is available in the PDS.

2.4. Our services are intended for clients in Australia and are not directed to any person in a jurisdiction where the provision of such services would be contrary to local laws or regulations.

2.5. We provide general advice only. This means we do not take into account your personal objectives, financial situation or needs. Before you trade, you should consider whether our Products are appropriate for you and seek independent professional advice if needed. We do not provide personal advice.

2.6. Any market commentary or other information we provide is general information only and should not be treated as personal advice. Any assessment of whether you fall within the target market for our Products is not personal advice.

2.7. You remain responsible for your trading activities and investment decisions.

2.8. You should read the PDS, Target Market Determination and other relevant documents carefully before trading.

SECTION 3. HOW TO CONTACT US AND USE OUR SERVICES

3.1. You can contact us using the details below:

Zero Markets Australia Pty Ltd

Suite 702, Level 7, 7 Macquarie Place, Sydney NSW 2000

Phone Number: +61 2 7908 3133

Website: www.zeromarkets.com/en-au/

Email: support@zeromarkets.com.au

3.2. If you would like to open an account with us, please visit our website, where you can access the relevant documents and download our trading platform.

3.3. You can place trades with us through our Trading Platform only. We do not usually accept dealing instructions by telephone, email, or other method unless we expressly agree with you otherwise in advance. Any communication sent through those channels will not be treated as a valid dealing instruction unless we have agreed otherwise. You are responsible for ensuring that any orders are correctly placed through the Trading Platform.

3.4. You should check your orders and account regularly to make sure your instructions have been submitted and executed correctly.

3.5. For other enquiries, you can contact us by phone, in writing or by email. We may record and keep telephone conversations for record-keeping, compliance and dispute resolution purposes.

SECTION 4. WHO WE ACT FOR

4.1. We are responsible for the financial services we provide to you under our AFSL. When you trade our Products we act as principal, not your agent. This means that we issue these Products, make the market for them, and act as your counterparty in each transaction.

SECTION 5. OTHER DOCUMENTS YOU MAY RECEIVE

5.1. Our PDS is designed to help you make an informed decision about whether to trade our Products.

5.2. The PDS, this FSG and our Terms and Conditions are available on our website. You should read and understand these documents carefully before trading with us.

5.3. We also publish a range of policies on our website, including Privacy Policy and Collection Statement, Target Markets Determination, Complaints Handling Policy and Hedging Counterparty Policy. These documents help explain how we operate and how our Products are designed and distributed.

SECTION 6. THE RISKS OF OUR PRODUCTS

6.1. Our Products are leveraged financial products. Trading in leveraged products involves a high level of risk and may result in loss of all your deposited funds with us. Losses can occur rapidly due to leverage, and you may lose your entire account balance in a short period of time. The main risks are described in the relevant PDS.

SECTION 7. FEES, COSTS AND REMUNERATION

FEES AND CHARGES FOR OUR PRODUCTS

7.1. We earn revenue from our Products through spreads, commissions, and other fees and charges, as described below and in the PDS. We do not charge a separate fee for providing general advice.

7.2. As the issuer of the Products, we receive fees, costs and other amounts described in Schedule 1 of this FSG. This FSG provides a general summary only. You should refer to the PDS for more detail, including worked examples. All fees, costs and charges may change from time to time.

7.3. The PDS explains the specific fees, costs and other amounts that may apply to your account and trading activity. We mainly earn revenue from spread built into the price of our Products and the volume traded. The spread is the difference between the buy price and the sell price of a product. The spread varies depending on the product traded.

7.4. Depending on the Product and your trading activity, the following fees and charges may apply. More detail is set out in Schedule 1 of this document and the PDS:

- swap charges;
- rollover charges;
- conversion fees;
- commissions;
- corporate action charges;
- live data access fees;
- administration charges.

FEES AND COMMISSION PAID TO THIRD PARTIES

7.5. If you were introduced to us by a third party, including an introducing adviser or referrer, we may pay that third party a share of the revenue earned from your account or provide other benefits for the referral. These payments or benefits may be one-off or ongoing.

7.6. Any payment to a third party is negotiated separately and will usually depend on matters such as:

- the number of clients introduced to us; and
- the trading activity of those clients.

BENEFITS TO GROUP ENTITIES

7.7. We are part of a corporate group. In some cases, we or other entities within our group may receive financial or non-financial benefits in connection with the services we provide to you or transactions entered into with you. This may occur where group entities provide operational, technology, administrative, marketing, risk management or other support services, or are otherwise involved in arrangements connected with your account or trading.

FEES AND COMMISSION A THIRD PARTY MAY PAY US

7.8. We may receive fees, commissions or other benefits from third parties if you use their products or services in connection with your trading with us.

EMPLOYEE REMUNERATION

7.9. Our employees are paid by salary and other employee benefits. Some employees may also receive a discretionary bonus based on individual performance, business unit performance and the overall performance of Zero Markets as a whole. Our employees may also receive other performance-based incentive, linked to business objectives such as client service, risk management and overall business performance.

CONFLICTED REMUNERATION AND PROHIBITED INDUCEMENTS

7.10. We comply with applicable laws and regulations in relation to conflicted remuneration and prohibited benefits. If any payments to third parties are considered "conflicted remuneration" under the law, they will only be made with your explicit consent and you are entitled to receive full details regarding such payments upon written request. You may also request further information about remuneration and other benefits paid to, or received by, us or our representatives.

7.11. If you are unsure whether these arrangements apply to you, please contact us.

SECTION 8. CONFLICTS OF INTEREST

8.1. We and our related parties may have interests or relationships that are relevant to the Products we offer. We may provide services to other clients whose interests may differ from yours, including clients who take opposite positions to you. We have policies in place to manage these conflicts fairly.

8.2. Zero Markets is the issuer of our Products and acts as principal, not as your agent in all transactions with you. This means you trade these Products directly with us and not on an exchange. As the issuer, we determine the prices for our Products by reference to the underlying market but our prices may not always be the same as the underlying market price.

SECTION 9. COMPENSATION INSURANCE

9.1. We maintain professional indemnity insurance that satisfies the compensation arrangement requirements under section 912B of the Corporations Act 2001 (Cth). This insurance covers claims made against us in relation to professional services provided by our representatives, employees and authorised representatives.

SECTION 10. PRIVACY POLICY

10.1. We will collect personal information from you when you apply for an account and use our services. We collect, use, store and disclose personal information as described in our Privacy Policy and Collection Statement. This is primarily for processing your application and complying with certain legal obligations, such as Anti-Money Laundering and Counter-Terrorism Financing laws. Our Privacy Policy is available on our website.

SECTION 11. COMPLAINTS AND DISPUTE RESOLUTION

11.1. We are committed to handling complaints promptly, fairly and effectively. We have an internal dispute resolution process for this purpose. More detail is available in our Complaints Handling Policy.

11.2. If you have a complaint or any query about our services, you should contact our Customer Service Team using the contact details set out in Section SECTION 3 above.

11.3. Upon receipt of your complaint, our Complaints Officer will:

- acknowledge your complaint in writing and let you know when we expect to respond;
- consider and investigate the circumstances of your complaint, which may involve contacting you directly to obtain further information;
- provide you with a written response outlining our decision, the reasons for that decision, and any proposed remedies, within thirty (30) days of receiving your complaint; and
- if we cannot resolve your complaint within that time, inform you in writing of the reasons for the delay and provide an update on the progress of your complaint.

11.4. If we decide that a remedy is appropriate, we will provide it as soon as reasonably practicable.

11.5. If you are not satisfied with our response, or we do not resolve your complaint within the required timeframe, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

11.6. AFCA is an independent external dispute resolution scheme of which we are a member. You can contact AFCA using the details below:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

11.7. Time limits may apply to complaints made to AFCA.

11.8. Before AFCA can consider your complaint, you must first lodge it with us and give us an opportunity to resolve it through our internal dispute resolution process.

11.9. You may also contact ASIC on 1300 300 630.

Schedule 1 – Our Fees and Charges

Please note that all capitalised terms in this schedule have the same meaning as defined in the PDS. All amounts are GST inclusive (if GST is applicable). You can find more information about these fees and charges in the PDS.

Table 1 – Fees for our Products	
Spread	When trading Products on the Trading Platform you will notice that each Product has a lower price and a higher price at which you can place your Order. The higher quoted price is the price at which you can buy a Contract. The lower quoted price is the indication of the price at which you can "sell" a Contract. Spread means the difference between the Bid Price and the Ask Price.
Swap Charges	When you hold a Position or Positions overnight in a Margin FX Contract or CFD (other than an Future CFDs) they will be rolled over to the next Trading Day, which will result in you paying a Swap Charge or receiving a Swap Benefit. The amount is determined by us and depends on factors including our Swap Rate, being the rates at which we receive or pay interest on Positions that remain open overnight.
Rollover Charges	Rollover Charges and Rollover Benefits due will be incurred at the time when the rollover occurs and you will immediately receive a gain or loss in the relevant Position.
Commissions	There may be Commissions payable on trades executed in some of our Products. Such Commissions for both opening and closing will be charged upon opening of the Contract. The details of any Commissions payable are available on the Trading Platform, and you should check those details before entering into a Contract with us.
Corporate Action Charges	When a Corporate Action or an Insolvency Event occurs in relation to any Underlying Instrument and/or its issuer we may, acting in a commercially reasonable manner, make adjustments to your open Positions, Stop Loss Orders and Limit Orders to reflect those actions and to put you in a position as close as possible to that of a direct holder of the Underlying Instrument noting that you may not receive the same outcomes as a direct holder of the underlying asset, including in relation to dividends, tax treatment or other benefitsmay not get all the benefits such as tax benefits, credits or deferrals. We are entitled not to provide you with the full benefit of a

	Corporate Action where we do not receive the benefit of a Corporate Action from our hedging counterparty.
Live Data Access Fee	We offer Share CFD with live share prices. Obtaining live share prices from an exchange to trade certain Share CFDs incurs a monthly data fee. Please refer to the detailed Data Fee Schedule for each exchange on our website.
Administration Charge	Please refer to Table 2

Table 2 – Administration Charges	
Dormancy Account Administrative Fee	If your account has no client-initiated trading or account activity for a continuous period of three (3) months, a dormant account administrative fee of USD 10.00 per month will be charged and deducted from your account balance. The fee will be deducted monthly from your account balance until activity resumes, or the account balance is reduced to zero. If your account balance is zero and remains inactive, we may disable your account. For the avoidance of doubt, Account log-in is considered as client-initiated activity. This fee will not be applicable to accounts that have open Positions. We reserve the right to deduct this fee without notice.
Deposit – Electronic Funds Transfer or Telegraphic Transfer	AUD 0.00
Deposit – Other funding methods	Refer to website.
Withdrawal - Electronic Funds Transfer or Telegraphic Transfer	AUD 0.00 - note that the corresponding bank or payment provider may charge you a fee for the transfer
Other Payment	If we receive a payment from a third party on your behalf, this payment will be returned to its original bank account, and you will be charged a USD 10.00 administrative fee. Note that we do not accept third party payment.