

ZERO MARKETS

(ZERO SECURITIES PTY LTD)

FINANCIAL SERVICES GUIDE (FSG)

Last Updated: 1st April 2025

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1. Our contact details

Issuer: ZERO Securities Pty Ltd (trading as ZERO Markets), ACN 056 617 862

AFSL no.: 244040

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Website: www.zeromarkets.com

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Trading hours: 09:00 - 18:00 AEST

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2. Purpose and content of this FSG:

This This Financial Services Guide (FSG) is an important document issued by **ZERO Securities Pty Ltd** (ACN 056 617 862), **trading as ZERO Markets**.

For the purposes of this FSG, **ZERO Securities Pty Ltd will be referred to as “ZERO Markets”**. This document is designed to provide you with information about the financial products and services we are authorised to offer under our Australian Financial Services Licence (AFSL 244040).

This FSG is intended for clients who contract directly with **ZERO Markets**.

Should you have any queries about this document, please do not hesitate to contact us. Our contact details are at the start of this FSG.

This FSG contains important information about:

- Who we are and how you can contact us
- The financial services we offer
- How we and our associates are remunerated
- The capacity in which we act when we provide financial services
- Our internal and external dispute resolution procedures
- The privacy of your personal information

This FSG should assist you in deciding whether to use any of the products or services we offer.

3. ZERO Markets' products and services

ZERO Markets is an Australian-based online brokerage holding Australian Financial Services Licence (AFSL no. 244040). We provide securities and options trading services via direct market access (**DMA**) and custodial and depository services

under the authorisations of our AFSL.

3.1 Advice we provide

ZERO Markets will only provide general advice to its clients. ZERO Markets does not provide any personal advice which takes into account your personal objectives, financial situation or needs. If you require personal advice, please contact your financial adviser, who will provide you with a statement of advice in respect of any personal financial product advice given to you.

Before acting on any advice asked of or given by an employee of ZERO Markets, you should carefully consider the appropriateness of the advice with regards to your personal objectives, financial situation and needs.

4. Instructions

To give us dealing instructions, you may do so via our web-based trading platform (the **Platform**).

For non-dealing related instructions, you may contact us by telephone, by e-mail, by fax or by post via the contact details at the start of this PDS.

4.1 What is ZERO Markets' position when you trade with us

ZERO Markets provides direct market access (**DMA**) trading services, enabling clients to place orders that are sent directly to the relevant exchange for execution. ZERO Markets only ever acts as an agent in facilitating your trades and does not act as a market maker or principal in any transaction. This means:

- Orders you place via our Platform are transmitted directly to the market and executed based on market conditions
- ZERO Markets does not take the opposite side of your trades or provide liquidity
- While ZERO Markets provides execution services, we rely on a third-party clearing participant to clear and settle transactions. ZERO Markets itself does not hold a Clearing and Settlement (CS) facility licence.
- Your securities may be held by ZERO Markets as authorised under its AFSL, or a third-party custodian. Otherwise, the clearing participant holds securities on your behalf.

By trading with ZERO Markets, you understand that we act as an execution-only DMA broker.

4.2 Execution and clearing arrangements

As a DMA broker, ZERO Markets arranges for the execution and clearing of your orders via a Clearing Participant of the relevant financial market.

4.3 Corporate Actions

ZERO Markets may provide information regarding corporate actions (i.e., events initiated by company that affects its shareholders or the shares of that company) regarding the securities you hold on a best-efforts basis, however, we are not obligated to do so. You should monitor the relevant information regarding the financial products you invest in on a regular basis.

You must ensure that you make any election to participate in voluntary corporate actions by the earlier of the closing date announced by the relevant corporation, or the timeframe specified by ZERO Markets. ZERO Markets may impose an earlier deadline so that there is adequate time for your instructions to be actioned on your behalf.

We make no guarantee that you will be allocated the full amount of rights/shares or any other kind of benefit that you subscribed to and we may exercise our absolute discretion to scale back the offer using a different methodology adopted by the relevant corporation.

4.4 Risks of trading

Investing in any financial products offers the potential for profits, however, always involves risk. You should therefore make yourself aware of the risks involved in trading in securities and options products before you commence trading with us and be satisfied that the products are appropriate for your individual financial goals, circumstances and needs.

Prior to entering any transactions with us, clients are highly encouraged to read the relevant PDS in relation to the products they propose to invest in, as it provides a description of the financial services we provide, products made available to trade via our Platform as well as the potential benefits and risks. We also encourage clients to seek financial advice regarding the appropriateness of our financial products and services for them, as ZERO Markets does not provide any personal advice. All information and advice provided by ZERO Markets is general and informative in nature and does not constitute a recommendation or solicitation to trade with us.

5. Fees, Charges, and Remuneration

We charge fees for providing access to our services, including trading US securities. Our current fees may include:

- **Brokerage Fees:** Charged per trade or based on volume.
- **Foreign Exchange Conversion Fees:** Applicable when converting AUD to USD or vice versa for trading US-listed stocks.
- **Account Maintenance Fees:** Where applicable.
- **Other Operational Fees:** Such as inactivity or withdrawal fees, if applicable.

5.1 Changes to fee

A detailed Fee Schedule will be available on our website and may be updated periodically. ZERO Markets will provide you with reasonable notice prior to any changes to its fees. ZERO Markets reserves the right to negotiate different fees and charges with different clients.

5.2 Remuneration and benefits for employees and directors

ZERO Markets' employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus which is based on achievement of predetermined business objectives such as contribution to profit, client service, client satisfaction, risk management and leadership/team contribution.

5.3 Potential conflicts of interest

In providing DMA trading services to you, ZERO Markets does not provide personal financial advice or make trading decision on your behalf. It arranges for the execution and clearing of your orders by or through a market participant of the relevant financial market.

In providing these services, ZERO Markets does not have any relationships, associations or arrangements which could reasonably be expected to be capable of influencing us in the provision of financial services to you. ZERO Markets acts on its own behalf when providing financial services to you.

6. Professional indemnity insurance

ZERO Markets has professional indemnity insurance in place which satisfies the requirements for compensation and arrangements pursuant to the *Corporations Act 2001* (Cth). This policy covers claims made against ZERO Markets in relation to professional services provided by our current and former employees.

7. ZERO 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) and the Australian Privacy Principles. Our full privacy policy is available from our website.

If you would like a copy of our privacy policy, or wish to seek access to, or correct the personal information we collect or disclose about you, please contact us.

8. Complaints handling:

ZERO Markets has internal complaint resolution procedures and we are also a member of an independent dispute resolution scheme, the Australian Financial Complaints Authority (**AFCA**).

If you have any complaints or concerns, please contact one of our employees. Our contact details can be found at the start of this PDS.

If the complaint cannot be resolved at this first point of contact, you should put your complaint in writing and send it to:

The Complaints Officer
ZERO Markets Ltd
Suite 303, 10 Bridge Street,
Sydney NSW 2000 Australia

We will acknowledge the complaint as soon as practicable and to inform you who will be responsible for resolving the complaint. The Complaints Officer has 30 days from the date of the original complaint to resolve the issue. The Complaints Officer will report the findings to you either by phone or in writing. If you are still dissatisfied and wish to pursue your complaint you can direct the complaint to AFCA:

AFCA Service Complaints
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001 Australia
Phone: 1800 931 678
Fax: (03) 9613 6399
Website: www.afca.org.au

We will provide you with a guide to the External Dispute Resolution Scheme once notified of any complaint to AFCA. We will assist AFCA in its investigation and we are bound by any decision that it makes in regard to the dispute.