

FINANCIAL SERVICES GUIDE



CHARTER MARKETS

CHARTERMARKETS PTY LTD

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CHARTERMARKETS PTY LTD

Corporate Authorised Representative (CAR No. 1258059) of

Vested Equities Pty Ltd
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AFSL: 478987
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ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) provides you with key information about services offered by CharterMarkets Pty Ltd (ACN: 619 787 058) which is a Corporate Authorised Representative (CAR No. 1258059) of Vested Equities Pty Ltd. AFSL 478987. You should read it carefully and make sure you understand it.

This FSG is dated 18th of March 2020 and is provided to you by CharterMarkets Pty Ltd (CharterMarkets, we, our, us) to inform you of the financial services we are able to provide and to assist you in deciding whether to use any of the services offered in this FSG. This FSG replaces all prior versions.

Vested Equities Pty Ltd (ABN: 54 601 621 390) holds a current Australian Financial Services Licence (AFSL) No: 478987. Charter Markets is responsible for the financial services provided to you and for the content and distribution of this FSG.

This FSG explains:

- other disclosure documents we may give you
- who we are and how you can contact us
- financial services and products we are authorised to provide
- how you can instruct us
- how we get paid (remuneration, brokerage charges, benefits)
- how we deal with customer complaints and where you can go for further help
- our compensation arrangements
- potential conflicts of interest
- records we keep and privacy policy

This FSG contains general information only. If you have further questions after reading the FSG please contact Charter Markets.

FURTHER DISCLOSURE DOCUMENTS WE MAY PROVIDE YOU

CharterMarkets will provide clients with documentation to facilitate transactions including client agreements, terms and conditions and confirmation of transactions. Where we make a recommendation on a product (other than securities listed on the ASX) to a retail client, we will provide a Product Disclosure Statement (PDS) which will assist you in deciding whether to acquire the financial product. The PDS contains important information about the product features, benefits, risks and fees associated with that particular product. The PDS should



be read carefully to enable you to make an informed decision about whether to utilise the product. **CharterMarkets is authorised to provide General Financial Product Advice only. CharterMarkets will not provide Personal Advice under any circumstance.**

CharterMarkets is required to keep a Record of Advice (ROA) when further advice is provided. You may request a copy of the (ROA), which is generally not distributed, which Vested keeps for up to 7 years after the advice was given.

ABOUT CHARTERMARKETS

CharterMarkets is a boutique trading and investment advisory firm specialising in advisory and dealing services to retail and wholesale clients. We are privately owned and help our clients manage their financial assets with fresh thinking to unlock opportunities whilst managing the inherent risks associated with financial markets.

CharterMarkets aims to provide the highest level of confidence to retail and wholesale investors across multiple products and markets. Our clients enjoy a strength of knowledge and experience from individual advisors assisting in portfolio management and trade advisory services, funds management and the very latest corporate opportunities.

CHARTERMARKETS CONTACT DETAILS

CharterMarkets Pty Ltd

Suite E312
Oracle East
6 Charles Avenue
Broadbeach QLD, 4218

Website: www.chartermarkets.com.au
Email: enquiry@chartermarkets.com.au
Phone: 07 3063 7210

FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE

CharterMarkets as a Corporate Authorised Representative (CAR) of Vested Equities is authorised under their Australian Financial Services Licence (AFSL) to provide general financial product advice only and to deal (apply for, acquire, vary or dispose) in relation to:

- deposit and payment products
- derivatives
- standard margin lending facilities
- managed investment schemes including IDPS
- securities
- bonds

to retail and wholesale clients.



A. GENERAL ADVICE

While CharterMarkets believes the general financial product advice and information we provide is accurate and reliable, we will not assume any responsibility for the accuracy and completeness or currency of that advice and information.

It is of the utmost important to note:

- CharterMarkets is authorised to provide General Financial Product Advice only.
- CharterMarkets will not provide Personal Advice under any circumstance.

PRODUCTS AND SERVICES PROVIDED BY US

CharterMarkets may provide you with an execution-only service and/or may provide you with general advice in relation to the Financial Services we are authorised to provide. CharterMarkets arranges for you to be supplied with financial services and products issued by non-related product providers. CharterMarkets may receive a fee or brokerage payment from these non-related issuers as a result if you are provided with one of their products or services. Any remuneration that CharterMarkets may derive is included in the fees and brokerage charges you pay as outlined under the heading "Remuneration".

INSTRUCTING US

Before transacting you will need to have opened an account with our preferred third-party service providers.

For shares and options trades, we have appointed market participants to provide execution, clearing and settlement services for:

- transactions in securities and other financial products executed through the ASX;
- for transactions in all derivatives (such as Exchange Traded Options) executed through ASX;
- settlement services for transactions executed by, or on behalf of our clients; sponsorship services; and
- nominee and other custody services.

This means you will become a client of our preferred service providers. CharterMarkets will arrange for you to be provided with the service provider's FSG and other documents which provide further information about the services provided.

Please note that a PDS is not required for investments in securities. The ASX provide a range of guides on investing in securities available on their website www.asx.com.au. You should ensure that you understand the risks and procedures before investing in securities. You will receive your contract notes from the service provider. You should contact your adviser if you do not receive a contract note or if there are any discrepancies immediately. In arranging for a third party to provide these services to you, CharterMarkets will act as your agent, not as the agent of the third party.

For Contracts For Difference, CharterMarkets will arrange for its clients to be provided with the FSG, PDS and other disclosure and documents which provide further information about the services provided by our preferred third party product issuer. You will receive your daily statement from the product issuer. CharterMarkets will act as your agent, not as the agent of the product issuer.

You can give instructions to us in any of the following ways:

- by the telephone (note your telephone calls to us may be recorded);



- in writing (including email or facsimile by prior arrangement only, note you must confirm with us that such instructions have in fact been received by us as electronic communications may fail or not be received in a timely manner); and
- electronically via direct entry into trading systems that we provide access to.

For Margin Lending products, on specific request by the client, CharterMarkets provides the disclosure documents and the application. CharterMarkets makes no recommendation as to which is the best provider or whether the product is suitable for the client. CharterMarkets advises clients that they should seek independent financial advice to determine whether a margin lending product is suitable for their purposes and circumstances. CharterMarkets will forward completed application forms to the product provider. CharterMarkets receives a brokerage from the product provider. The product provider undertakes the assessment of client's income and liaises directly with the client on all subsequent events such as credit assessment, loan to valuation limits, margining etc. CharterMarkets will not notify you of a margin call.

For financial products (other than securities), we must also provide you with a PDS containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

REMUNERATION

CharterMarkets may receive up to 90% of transactions-based fees, brokerage charges or other fees. More details in relation to the brokerage charges paid will be disclosed by request.

A. TRANSACTION FEES

CharterMarkets is remunerated through the fees and brokerage charges that we charge you for executing transactions on your behalf. Fees and brokerage charges charged to you will depend on the type of financial product being traded, the frequency of your trading activity, the type and level of service required and the size of your transaction. Rates are subject to negotiation prior to transacting any business. Fees and brokerage charges, once disclosed and agreed, will be charged to your trading account when you buy and sell at the time your transaction is executed. The brokerage rates below are the maximum that CharterMarkets could charge and are provided as a guide. Please contact us for your most competitive rate. The advisor will disclose all fees and remuneration to you in the initial meeting, but as well in SOA, PDS or any other relevant disclosure documents.

The rates below are subject to change from time to time. Should there be a change in the fee structure, CharterMarkets will notify you by email or post a notice to our website www.chartermarkets.com.au. Goods and Services Tax (GST) may be levied on brokerage charged to Australian Residents. We recommend that you seek advice from a professional tax agent who can provide advice in relation to the tax deductibility of any fees that we charge. A detailed description of the fees, charges and brokerage charges payable can be found in the Product Disclosure Statement for the relevant financial product. If you request to trade via Direct Market Access (DMA), you may be charged royalties from IRESS. Please speak to your adviser for confirmation of costs and IRESS Terms and Conditions.

TYPE OF PRODUCT BASIS	MAXIMUM FEE
SECURITIES AND WARRANTS	Per transaction up to \$220 or 2.2% (including GST) of the transaction value (whichever is greater); typical fee is \$110 or 1.1% (including GST) per transactions up to \$220 (including GST).



EXCHANGE TRADED OPTIONS	Per transaction up to \$220 (including GST) per transaction of up to 40 options contracts and \$2.20 (including GST) per contract after that.
CONTRACTS FOR DIFFERENCE (CFDS)	Notional Value of the transaction up to 1.1% (including GST); typical fee is a flat rate fee of \$100 or 0.25%
	product issuer spreads may widen by up to 15 points either side.
BONDS	Wholesale Bonds: Notional value of the transaction up to 1.1% (including GST)

C. MISCELLANEOUS FEES AND CHARGES

SERVICE	FEES AND CHARGES (INCLUDING GST)
<i>Manual Bookings</i>	\$33.00
<i>STP Contract</i>	\$16.50
<i>Non- STP Contract</i>	\$31.50
<i>RTGS Payments</i>	\$55.00
<i>SRN Requests</i>	\$27.50
<i>Postage of confirmation contract note</i>	\$2 per confirmation contract note
<i>Initial fail fee charge</i>	10.0 bps with a minimum of \$110.00 per day
<i>ASX levied fail fees</i>	On charged
<i>Off Market Transfer fee</i>	\$55.00
<i>ASX levied fail fees</i>	On charged

D. INTEREST ON CLIENT SEGREGATED ACCOUNT

We may receive interest on credit balances of the Client Segregated Account and CharterMarkets will retain any such interest received.

E. BROKERAGE CHARGES, REMUNERATION AND OTHER BENEFITS PAID BY CHARTERMARKETS

You may have been referred to us by a service provider who may receive financial or non-financial benefits from us. These should be disclosed to you by the service provider in question. Please note that such benefits will not impact transaction fees or the rates you will be offered for financial products or services undertaken with Vested Equities.

F. SOFT DOLLAR BENEFITS

CharterMarkets may from time to time receive a benefit from preferred product providers including educational seminars, conferences, and training days. Details of the benefits above are capped at \$300 and records are kept on a register to avoid any conflict of interest.



G. HOW DO WE PAY OUR ADVISERS?

Our advisers may be paid a flat salary or receive a share of remuneration received as outlined above. They will usually receive between 35-50% of transactions-based fees, brokerage charges or other fees that CharterMarkets is entitled to.

COMPLAINTS RESOLUTION

We take every reasonable step to ensure we provide you with quality service. Please contact your adviser to raise your concerns in the first instance. If you feel your concern has not been addressed or a resolution not reached, you can escalate your complaint to Vested Equities.

Our licensee, Vested Equities has an internal dispute resolution policy in place to help resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Complaints Officer (by telephone, facsimile, or letter) at the address on the first page of this FSG, or online at <https://compliance.vested.com.au/Complaint.asp>

We will provide you with acknowledgement of written complaints within 2 business days and seek to resolve and respond to your complaint within 30 days of receipt. We will investigate your complaint, and provide you with our decision, and the reasons for which it is based in writing. We will endeavour to resolve your complaint quickly and fairly.

If the complaint cannot be resolved to your satisfaction within 45 days and you wish to proceed further, you may lodge a complaint with the Financials Ombudsman Service (FOS) via the following means:

Financial Ombudsman Service

GPO Box 3, Melbourne Vic 3001

Toll Free Telephone: 1300 78 08 08

Fax: (03) 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

You may also contact Australian Securities and Investments brokerage (ASIC) free call Infoline on 1300 300 630 to make a complaint and obtain information about your rights.

COMPENSATION ARRANGEMENTS

Under our obligation as an AFSL holder and under the obligations of the Corporations Act, Vested Equities are required to hold Professional Indemnity Insurance cover. The policy provides coverage in the aggregate of up to

\$2,500,000 with an excess of \$25,000 to cover claims regarding professional indemnity, directors and officer's liability, crime (fraud) and the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct). Vested Equities Professional Indemnity insurance cover is subject to the policy terms and conditions; however, the cover satisfies the requirements of s. 912B of the Corporations Act.

CONFLICTS OF INTEREST



Conflicts of interest may occur from time to time. You have the right to be advised of any material interest that could reasonably be expected to be capable of influencing the recommendation of a financial product to you.

Vested Equities & CharterMarkets nor any of its related bodies corporate, nor any of our authorised representatives, have any ownership links with any financial product issuer that could be expected to influence us.

Accordingly, you should be aware that:

- CharterMarkets is remunerated wholly or in part on a share of brokerage or brokerage basis
- If you have been referred to us by a third party, that person may receive a share of brokerage charged to you
- CharterMarkets may have material interests in companies from time to time. These may be companies we have raised capital for, provided advice to or produced research on.

Should a conflict occur, you will be advised either verbally by your Client Advisor or this will be outlined in a SOA or ROA. Should you have any concerns or would like to discuss this matter further please contact us.

RECORD KEEPING AND PRIVACY

We will maintain complete records of the services we provide to you in accordance with Australian Laws. As a financial services provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Financing Act to verify your identity, amongst other things. If we are unable to collect all information requested in the account opening process or requested during the subsequent services, we may be unable to provide or continue to provide services. We will also retain copies of this information.

We also keep a record of personal information you provide to us for a period between 5 – 7 years depending on specific regulation. Your privacy is important to us and we are committed to compliance with the Privacy Act and the National Privacy Principles. We maintain a record of your personal profile which includes your personal details and the details of your objectives, financial situation and needs, if provided to us. We also maintain records of any recommendations made to you.

We may disclose your personal information to external parties, such as our financial services providers, for the purposes of arranging your investments or transactions. We will also use your information for anti-money laundering purposes & identification verification. Such external parties are required and committed to protecting your privacy.

Telephone calls with us may be recorded to allow for a record to be kept of orders taken and to ensure that our service standards are met.

If you wish to access information we hold about you or have any concerns, please contact us. A copy of our privacy policy is available from us or our website www.chartermarkets.com.au

DISTRIBUTION

The distribution of this Financial Services Guide has been authorised by Vested Equities.