FINANCIAL SERVICES GUIDE

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1. About us

Capital Com Australia Pty Ltd ('we', 'our', 'us', 'CCAU') is a company registered in Australia and is licensed as an Australian Financial Services Licensee under AFSL 513393.

We are authorised to provide general financial product advice in relation to derivatives and foreign exchange contracts and are accordingly the service provider. Our contact details are as follows:

Licensee name:	Capital Com Australia Pty Ltd
AFSL number:	513393
Address:	Level 15, 357 Collins Street, Melbourne, 3000, Victoria
Website:	www.capital.com
Email:	compliance.au@capital.com

2. About this guide

This Financial Services Guide ('FSG') was prepared on 29 January 2024 and should help you understand and decide if you wish to use the financial services we are able to offer you.
This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

3. Our products and services

We are authorised to provide these services and products to both retail and wholesale clients.

We are only authorised to provide general advice in relation to the class of products listed above. Please note that there is an important difference between 'general advice' and 'personal advice'. If we provide you with 'general advice' it means that we have not considered any of your individual objectives, financial situation and needs.

We will only provide services to you if you have made an application to open an account with us and that application has been approved by us. If you do not understand any of the information in this FSG or have any other questions relating to the terms on which we will be acting, please contact us.

In providing our services, other financial matters may arise, however, we are not authorised to assist with any financial products and services except those explained above. You should seek specific advice from the appropriate professionals on other matters relevant to you.

4. Our fees and commissions

Spreads

Fees and other charges are payable by you for our products and services. Our fees and charges are generally built into the 'spread'.

We will quote you two prices, the "bid" at which you can sell a respective contract for difference ('CFD') and the "offer" at which you can buy a respective CFD. The spread is the difference between the bid and the offer price and is the only trading cost that you have to pay for the trading part of the service. No other charges or commissions are paid by you to enter or exit a trade. Our spreads are quoted on both the mobile and web platforms and also on the website.

The spreads are dynamic due to the uncertain nature of the markets and are set at the sole discretion of the Company. Different instruments have different spreads. The spread may factor in:

- Liquidity of the product's underlying market
- General market and economic conditions
- Our risk appetite
- Our costs and profit margin
- The greater competitive landscape

You will see the spread in our platform and mobile application before you enter into a transaction with us. This can be viewed in the market information tab.

The spreads are also available on our website, specifically https://capital.com/charges-and-fees

FX Conversion Fees

Transactions not in your account currency including, but not limited to, commissions, profits, losses and overnight funding are converted to the account currency using the prevailing exchange rate at the time of the transaction, minus an FX conversion fee of 0.7%.

For example when considering an AUD denominated account, a profit of USD 100 would be converted to AUD157 at an exchange rate of 1.5700, with a fee of AUD 1.1 applied (AUD157 * 0.7%), resulting in a total profit of AUD 155.9.

This FX conversion fee applies on a per-transaction basis.

Overnight Fees

If you hold a position open overnight,. CCAU may charge an overnight funding fee. This fee is based on the entire value of your position, and typically incorporates our admin charge, along with a risk-free adjustment..

Please note, the overnight fee varies across instruments. You can find the specific overnight fee for your chosen instruments

Employee remuneration:

All of our employees (including our sales staff) are paid a salary. They may also from time to time receive discretionary bonuses. These bonuses are calculated and awarded based on a number of different factors. We will at all times, ensure that such bonuses are fair and comply with our obligations as the holder of an AFSL.

Additional costs and charges:

Banking Transaction Fees: We do not charge commissions or fees for deposits or withdrawals however you may be required to pay money transfer fees when you make a deposit and/or withdrawal which is charged by your payment provider or bank. Please contact your payment provider or bank should you wish to know what these fees are.

Taxes: Other taxes or costs may be payable that are not paid through or imposed by us. It is your responsibility to enquire about and bear the responsibility for paying these additional costs.
All fees described in this FSG include GST.

5. Third party remuneration

If you are referred to us by a third party, such as a partner, an affiliate, or an introducing broker ('Referrer') the Referrer may receive a financial or non-financial benefit. You may request particulars of any remuneration, fees or benefits payable to the Referrer in respect of a particular product or service by contacting us directly. We shall at all times adhere to the relevant legal and regulatory standards required of us with regards these compensation arrangements including obtaining your consent where conflicted remuneration applies.

6. Insurance

We has arrangements in place to maintain adequate professional indemnity insurance as required by law. This insurance provides cover for claims made against us and our representatives. Please note you do not have a direct right claim under this insurance policy – your claim would be submitted to us and would generally be considered and handled in accordance with our complaints process.

7. Complaints

If you have a complaint, you can contact us and discuss your complaint. The detail of our complaints process is set out in detail in our **Complaints Policy.** We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority ('AFCA'). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted by:

Post: GPO Box 3, Melbourne, VIC 3001, Australia
Phone: 1800 931 678
Fax: (03) 9613 6399
Email: info@afca.org.au

8. Privacy Policy

All information that we collect about you will be treated in accordance with our **Privacy Policy** which can be found on our website at Capital.com. Our Privacy Policy is in accordance with the Australian Privacy Principles.