

GO Markets Pty Ltd

Financial Services Guide

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ABN 85 081 864 039 - AFSL 254963



GO MARKETS
first choice for trading

1. Purpose

This Financial Service Guide (“FSG”) is designed to assist clients in deciding whether to use any of the services offered by GO Markets Pty Ltd (“GO Markets”).

It contains information about:

- The service we provide,
- How to communicate with us,
- Remuneration that may be paid to us and other relevant persons to the services offered, and
- information on how complaints against us are dealt with.

If, after reading this guide, further information is required, please do not hesitate to contact us.

GO Markets is also required to issue retail clients with a Product Disclosure Statement (PDS) for the products it offers. The PDS is designed to allow clients to make an informed decision about whether to purchase a financial product and to allow for comparison of financial products. It includes information such as fees payable, risks, benefits and significant characteristics of a financial product. We will provide you with a PDS before an offer is made to issue a financial product.

2. About GO Markets

GO Markets Pty Ltd (trading as GO Markets) is a company incorporated in Victoria, Australia (ACN 081 864 039) and holder of an Australian Financial Services Licence (AFSL 254963) issued by the Australian Securities & Investment Commission (“ASIC”).

GO Markets offers off-exchange/over the counter (“OTC”) derivative products generally offered to as Contracts-for-Difference (“CFDs”) and margined foreign exchange contracts (“**Margined FX Contracts**”).

How to contact us

Company Name	GO Markets Pty Ltd
Address	Level 11, 447 Collins Street, Melbourne, VIC 3000, Australia
Phone	1800 885 571 (free call within Australia) or +61 3 8566 7680
Email	support@gomarkets.com
Web	www.gomarkets.com/au

3. Services

GO Markets is licensed by ASIC to:

- Deal in:
 - Derivatives;
 - Foreign exchange contracts; and
 - Securities.
- Make a market for:
 - Derivatives; and
 - Foreign exchange contracts.

- Provide general financial product advice in relation to:
 - Derivatives;
 - Foreign exchange contracts; and
 - Securities,

to retail and wholesale clients.

Our AFS Licence allows us to provide dealing and execution services in relation to OTC derivative products, including Margin Foreign Exchange (“**Margin FX**”) Contracts and Contracts for Differences (“**CFD**”), and provide general financial product advice. When you trade in OTC derivative products we act as principal and we are the issuer of the products.

4. What is general advice?

Any advice provided by GO Markets is general financial product advice only and will not consider your personal circumstances. As a result, you should, before acting on the advice, consider the appropriateness of the advice and the product, having regard to your own objectives, financial situation and needs. As GO Markets does not, and is not authorised to, provide personal financial product advice, you will not receive a Statement of Advice from GO Markets. In providing the services to you, GO Markets acts as principal on its own behalf. We do not act as your agent.

5. Products

GO Markets offers CFD’s over a range of financial assets including Australian and international listed equities, stock indices, commodities, interest rates, and options, and Margined FX Contracts.

CFD’s and Margined FX Contracts are margined OTC derivatives that allow clients to profit from price movements without physical ownership of the underlying assets or instruments.

A CFD constitutes an agreement between two parties to exchange, at the close of the contract, the difference between the opening and closing prices of the contract, multiplied by the number of units specified within the contract.

A Margined FX Contract is a contract under which the parties agree to exchange the cash difference between the opening value and the closing value of an underlying currency pair.

You should read and understand the PDS we have issued in respect of these products before making any decision about whether to use the product.

6. Instructions

You may give us dealing instructions by telephone or via our trading platform. Any other form of communication which is not a dealing instruction may be made by telephone, in person, or in writing by post, fax or email.

We advise that all our telephone lines are recorded in order to provide a record of transactions.

7. Fees & charges

Fees and charges will apply to transactions in CFD’s and Margined FX Contracts. The fees and charges vary, depending on which CFD’s or Margined FX Contracts are traded. This FSG only contains a general summary of the common fees, costs, and charges. You should refer to the PDS for further details. All fees, costs and charges and other amounts payable are subject to change from time to time.

If our remuneration is not ascertainable at the time of issue of this FSG, you may request particulars of the remuneration within a reasonable time after you were given the FSG and before we provide the services to you.

a. Market data fee

Customers may be charged a market data fee. This fee reflects the cost incurred by GO Markets to the stock exchanges or other price vendors for the use of real-time prices in GO Markets’ Trading Platform.

b. Spread

In respect of CFD's other than CFD's over shares, and in respect of Margined FX Contracts, we do not charge a transaction fee. Rather, GO Markets derives remuneration through charging a spread when we quote prices to you to buy or sell a Product. The difference between the buying and selling price of a product, as quoted by GO Markets, is known as the bid-offer spread. The bid-offer spread will vary depending on market conditions and the product concerned and is subject to variation, especially in volatile market conditions. We may adjust the bid-offer spread from time to time.

c. Transaction fees on share CFDs

Transaction fees apply only to CFD's over shares. If you trade CFD's over indices, commodity, or Margined FX Contracts, then GO Markets will not charge a transaction fee.

The minimum transaction fee charge for each type of transaction is set out in the table below. There is no maximum charge.

Rate	Country	Minimum
0.02 per share	USA	USD10.00
0.08%	Australia	AUD7.00

d. Commission

GO Markets provide two (2) Primary Account Types Which May Impact on Fees and Charges

(i) Standard account

There is no monetary commission charged on Standard Accounts trading CFDs other than Share CFDs. The cost to open and close out a Position is according to the difference between the buy and the sell price (the spread). Costs associated with trading Share CFDs can be found on our website or under the 'Specification' Tab on your Trading Platform.

(ii) GO Plus + account

GO Plus+ Accounts feature spreads from 0.0 pips and a commission charge of \$3.00 (AUD) per 100k units of Margin FX Contracts traded. This means if you Buy and Sell one (1) standard contract of a currency pair, the total commission charge is \$6.00 (AUD).

If you have an Account which is denominated in a currency other than Australian dollars, the following rates apply. These rates are subject to change.

Currency	Cost (Round Turn)
USD	5
AUD	6
GBP	4
EUR	4
NZD	7
SGD	7
CHF	5
CAD	6
HKD	40

e. Daily financing fees

If you hold a long position, GO Markets will charge you interest for the total notional value of the position at the relevant financing rate. The rate is determined by adding a percentage rate for the particular type of CFD to a benchmark interest rate, such as the current local interbank offered rate. If you hold a short position, your account may be credited with a financing charge, calculated at a rate determined by adding a percentage rate for the particular type of CFD to a benchmark interest rate. The actual interest rates applied in the calculation of financing will vary from time to time. Details are contained in the PDS.

f. Market making

Market Making income occurs when we may not immediately (or at all) offset or 'hedge' a trading position, instead we are exposed to the outcome of a client's trade. Our Hedging Policy is available on request.

g. Conversion fee

Where a deposit to be posted on your account which is not denominated in the base currency, it will automatically be converted into the base currency. We may at our discretion apply a charge to the rate used to convert the deposit postings.

h. Administration fees

The rolling over of future contracts attracts the market spread, as such, is considered a fee in favour of GO Markets.

All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the market making and dealing services provided by us.

i. Benefits

Our employees are remunerated by way of salary, and other employee benefits such as discretionary bonuses. Discretionary bonuses are calculated according to a number of factors including non-financial factors and the general operating performance of the company. The bonus does not influence the general advice they provide as a balanced approach to calculating the bonus is followed.

No related body corporate of GO Markets nor any director of GO Markets or of any related body corporate of GO Markets receives commission attributable to the products.

8. Third-Party referrals

GO Markets may enter commercial arrangements with external parties or other financial service providers. For their own commercial benefit, a referring party may nominate an additional spread or monetary fee to be charged to the referred client.

Where the Conflicted Remuneration provisions of the Corporations Act apply, any such payment to third parties will only be made with your clear consent.

If you trade with GO Markets through a referrer, the referrer may have its own schedule of fees, and you should separately check them. We can, at our discretion, enter arrangements with referrers, who may directly or indirectly introduce you to us. GO Markets may pass on a proportion of the fees, dealing spread, financing charges and other charges applicable to your account to such referrers as consideration for the services the referrer provides to you.

9. If you have a complaint

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. Firstly, contact us on one of the below methods and speak to a client services professional. If they

are unable to resolve your concerns, they will escalate this to our dedicated in-house complaints team, who will conduct a thorough investigation and once completed a detailed final response will be provided to you.

Phone: 1800 885 571 (free call within Australia) or +61 3 8566 7680

Email: support@gomarkets.com

Mail: Level 11, 447 Collins Street, Melbourne VIC 3000

We aim to resolve most issues as quickly as possible. However, some matters are more complex and can take longer to resolve. If that is the case, we will keep you informed of our progress.

External Dispute Resolution

If you are not satisfied with the outcome, you may refer the matter to the Australian Financial Complaints Authority (“**AFCA**”). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the below details:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: GPO Box 3, Melbourne, VIC 3001, Australia

You may also choose to refer the matter to ASIC. ASIC may be contacted on their free call info line 1300 300 630. This is a local call info line.

10. Professional indemnity insurance

In compliance with s912B of the Corporations Act and ASIC Regulatory Guide 126, we maintain professional indemnity insurance in connection with the financial products and services we provide. This policy covers claims made against GO Markets in relation to professional services provided by our current and former employees. In respect of any loss or damage suffered by you due to a breach by us of our regulatory obligations. This policy covers claims made against GO Markets in relation to professional services provided by our current and former employees.