

FINANCIAL SERVICES GUIDE

Third Party Platform Pty Ltd
(ABN 74 121 227 905)
AFSL No 314341 Participant of the ASX Group and a
Trading Participant of Chi-X

This Financial Services Guide (“FSG”) has been provided to you by Third Party Platform Pty Ltd (ABN 74 121 227 905) (“TPP”). In this FSG when the terms **we**, **our** or **us** are used, it means TPP.

HSBC Online Share Trading is a service that gives you the opportunity to trade ASX listed financial products and is provided by Third Party Platform Pty Ltd (“TPP”) ABN 74 121 227 905 AFSL No. 314341, at the request of HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595 (“HSBC”). Under this arrangement your trading, clearing, settlement and stock sponsorship arrangements are directly with TPP. Some of the fees paid to TPP for the provision of its services will be remitted to HSBC.

This FSG is dated 1 September 2021.

PURPOSE OF THIS FINANCIAL SERVICES GUIDE

The purpose of this FSG is to provide you with information about:

- our name and contact details;
- the financial services we are authorised to provide and the financial products to which those services relate;
- the cost of any services that we provide;
- any remuneration, commissions or other benefits that we, or any relevant person, may be paid in relation to the financial services we offer;
- any relationships we have with any other organizations affiliated with us or with product issuers, which might influence us in providing financial services to you;
- our Privacy Policy;
- our compensation arrangements; and
- details of our internal and external complaints handling procedures and how you can access them.

so as to help you to decide whether to use the financial services that we offer.

OTHER DOCUMENTS YOU MAY RECEIVE FROM US

If we offer to issue or arrange for the issue of certain financial products to you (such as Exchange Traded Options) we will provide you with a Product Disclosure Statement (“PDS”). The PDS contains information about the particular product including the features, benefits, fees and risks associated with that product to assist you in making an informed decision. We are not required to provide you a PDS where you are dealing in other ASX quoted financial products.

You will be required to open and maintain a bank account approved by HSBC, or link to an existing HSBC account, prior to applying for your Trading Account with TPP. Where you apply for a new HSBC account, a PDS will be provided to you by HSBC which will provide you with all the details, features and benefits of the bank account. The bank account will be linked to your Trading Account.

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WHO ARE WE?

Any financial services offered will be provided by representatives of TPP. TPP is licensed under the Corporations Act to provide these services to you and our Australian Financial Services Licence Number (“AFSL”) is 314341.

TPP is 100% owned by the Bell Financial Group Ltd (ASX: BFG). TPP is a Participant of the ASX Group and a Trading Participant of Chi-X.

WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

Under our AFSL we are authorised to:

- Provide general financial product advice for the following financial products:
 - Derivatives;
 - Interests in managed investment schemes including investor directed portfolio services and
 - Securities.
- Deal in a following financial product issuing, applying for, acquiring, varying or disposing of derivatives.
- Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of
 - Basic deposit products;
 - Derivatives;
 - Interests in managed investment schemes including investor directed portfolio services;
 - Securities; and
 - Standard margin lending facilities
- Operate custodial and depository services other than investor directed portfolio services.

to retail and wholesale clients.

HOW TO USE OUR SERVICES

If you wish to execute transactions using our services, you can give us instructions by telephone or through our website or supported mobile devices. The method by which TPP will accept your instructions is subject to the terms and conditions of trading with TPP (available at www.sharetrading.hsbc.com.au). TPP will not accept instructions from you to execute transactions on your behalf that are received by e-mail, fax or post.

With respect to the execution of transactions on your behalf you can contact us as follows:

Telephone: 1300 782 811 (within Australia)
+61 3 8663 2766 (international)
Internet: www.sharetrading.hsbc.com.au

Should you wish to contact us for reasons other than the execution of a transaction on your behalf you may also write to us at:

Third Party Platform Pty Ltd
G.P.O. Box 1630
Sydney NSW 2001

Email: support@sharetrading.hsbc.com.au

NON ADVICE SERVICES

We will not provide you with personal financial product advice about any of the financial products in which we deal.

From time to time TPP may provide information about the characteristics of particular financial products. This information is purely factual information and is not to be relied upon by you as being general financial product advice.

SHORT SELLING

TPP does not permit the short selling of financial products (as that concept is defined by the Corporations Act) in any form. This means that you must be the Registered Holder in CHESS of the financial products to be sold at the time that you place an order with TPP.

FEES PAYABLE FOR EACH SERVICE PROVIDED

Appendix A to this FSG sets out the current list of fees and charges that you will pay for our services.

HOW ARE WE AND OUR REPRESENTATIVES PAID FOR SERVICES PROVIDED?

We are remunerated directly through the fees that we charge you. With respect to some financial products we may also be remunerated by way of commission or other payments from the product issuer including a product issuer that is part of the Bell Financial Group of companies. Details of these commissions are set out in Appendix A to this FSG. Our Representatives are paid a salary and may also receive other benefits such as bonuses. TPP may receive the interest payable on any Trust Account balance maintained in conjunction with its Financial Services business.

ASSOCIATIONS WITH RELATED AND UNRELATED PRODUCT ISSUERS

Bell Financial Group Ltd (ASX: BFG) owns 100% of TPP. BFG and its subsidiaries do not guarantee or have any liability to you in respect of the services offers or the obligations or performance of TPP.

TPP may from time to time offer to issue to you, arrange for the issue to you or deal in financial products that have been issued by a company within the Bell Financial Group of Companies. The relevant financial products and all payments that will be received in relation to them by TPP are set out in Appendix A to this FSG.

TPP may from time to time offer to issue to you, arrange for the issue to you or deal in financial products that have been issued by a product issuer that is unrelated to TPP.

TPP may receive commissions or other payments in relation to these financial products. The relevant financial products and all payments that will be received in relation to them by TPP are set out in Appendix A to this FSG.

TPP may from time to time refer you to other financial services providers or other financial services providers may refer you to us. Information regarding these referral arrangements is set out in Part 2 of Appendix A to this FSG.

RESEARCH AND MARKET NEWS

We source research and market news from a number of providers. We take no responsibility for the content of the information provided by these providers.

HOW IS MY PERSONAL INFORMATION DEALT WITH?

The privacy of your personal information is important to us. TPP has adopted the principles set out in the Privacy Act and for further details please refer to our Privacy Policy at www.sharetrading.hsbc.com.au

COMPENSATION ARRANGEMENTS

TPP has Professional Indemnity Insurance arrangements in place such that it satisfies the requirements for compensation set out in s912B of the Corporations Act.

In addition you may be able to make a claim against the National Guarantee Fund in certain circumstances. For further information you should consult the Securities Exchange Guarantee Corporation (www.segc.com.au)

COMPLAINTS

If you are not satisfied with any aspect of the service that has been provided by us, you are entitled to complain. We have established procedures to ensure that all enquires and complaints are properly considered and dealt with.

Our complaint handling procedure is as follows:

- if you are dissatisfied with any aspect of the service that has been provided to you please contact one of our Customer Service Officers on 1300 782 811 (within Australia) or +61 3 8663 2766 (international);
- if our Customer Services Officers are unable to resolve your complaint to your satisfaction please contact our Complaints Manager at complaints@sharetrading.hsbc.com.au;
- if you are still not satisfied with the resolution of any complaint, you may complain in writing to the Australian Financial Complaints Authority Limited ("AFCA") of which TPP is a member (membership number 12602). AFCA can be contacted as below:

Australian Financial Complaints Authority Limited
GPO Box 3, Melbourne, Victoria 3001

Telephone: 1800 931 678
Facsimile: (03) 9613 6399
Email: info@afca.org.au
Internet: www.afca.org.au

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APPENDIX A

Part 1 - Fees and Charges

The current list of fees and charges are detailed below. Any fees and charges relating to specific products can be found in the relevant Product Disclosure document. All fees and charges include GST unless otherwise stated.

BROKERAGE RATES	
Internet / Mobile Device Equity & Warrant trades	Up to and including \$20,000 - \$19.95 Over \$20,000 - 0.11%
Phone Equity & Warrant trades	\$60.00 or 0.2%, whichever is greater
HSBC Accredited Investor service	\$66 or 0.66%, whichever is greater
mFunds – per internet application or redemption	\$30 or 0.12%, whichever is greater
mFunds – per phone application or redemption	\$60 or 0.2%, whichever is greater
Equity & Warrant Conditional Orders	Free

Exchange traded options (ETO) trades	
Online trade	\$30 or 0.3%, whichever is greater
Over the phone trade	\$60 or 0.5%, whichever is greater
ASX Clear transaction fee – equity options	A fee of \$0.06 up to \$0.31 + GST per contract. ASX large volumes rebate will reduce the fees by 50% after the \$1,300 + GST threshold is met each month. Refer to https://www2.asx.com.au/markets/market-resources/asx-schedule-of-fees/cost-of-trading-options
ASX Clear transaction fee – index options	\$0.495 per contract
Equity trade ETO exercise or assignment	\$60 or 0.2%, whichever is greater
ASX Clear exercise/assignment fee – equity options	\$0.055 per contract
ASX Clear exercise/assignment fee – index options	\$0.385 per contract

EQUITY SMS ALERTS	
Registration Messages	Free
Trading/Trade Alerts/Price & company announcement alert messages sent to you	\$0.55 per SMS
Messages received from you	\$0.55 per SMS

All SMS charges will be billed directly by your Mobile Provider

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OTHER SERVICES	
<u>Placement Guarantee</u>	
If your eligible 'market to limit' order is not placed onto the ASX in under 1 second you will pay no brokerage on that trade.	
<u>Confirmation Delivery</u>	
Email	Free
<u>Email Alerts</u>	
Trade Alerts - Email	Free
Price & Company Announcement Alerts - Email	Free
<u>Other fees and charges</u>	
Off Market Transfer	\$55 per stock
SRN query	\$16.50
CHESS Statement reprint	\$16.50
Fail Fees	\$110 or 0.11% per day, whichever is greater
<u>Information Services</u>	
Silver	Free
Gold	\$10 per month
Platinum	\$27.50 per month
webIRESS (with complimentary Gold Services access)	\$79 per month**
Platinum plus webIRESS	\$106.50 per month

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Part 2 – Fees and Commissions

Fees

The fees that you pay TPP represent the primarily remuneration earned by HSBC. These fees are described in detail in the Part 1 of this FSG. On average, HSBC receive up to 65% of the total revenue earned by TPP from clients referred by HSBC. The amount received may vary up to 100%, depending on the type of product and the amount invested.

Amounts received by HSBC include brokerage from securities and derivatives trading carried out by TPP on behalf of clients referred by HSBC, and may also include commissions arising from investments referred clients make, through TPP, in other financial products that may be offered such as managed investment schemes and initial public offerings.

Commissions

TPP receives commissions from a number of related and unrelated product issuers in respect of or attributable to the provision of financial services:

- **Trust Accounts** - We are required to maintain a trust account on your behalf to hold funds that are used for your trading account. We will retain any interest that may be earned on this account;
- **Initial Public Offerings and other Offers of Financial Products** - Up to 6% of any investment in an initial public offering or other offering of financial products and ongoing fees of up to 3% of the initial investment, from the company undertaking the initial public offering, issuing the financial products or underwriter;

Referral Business - where your business has been referred to TPP by a third party or TPP provides a service that requires us to use a third party financial services provider, each of the parties may be required to share a percentage of the brokerage, commission or other charges with the other party of up to 20%.

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