

# FINANCIAL SERVICES GUIDE

Reach Markets Pty Ltd (ABN 16 615 714 442, CAR 431191)  
Reach Trading Pty Ltd (ABN 16 615 714 442, CAR 1265855)  
Reach Corporate Pty Ltd (ABN 76 638 960 540, CAR 1281636);  
are all corporate authorised representatives of the Reach Financial  
Group Pty Ltd, who are the holder of AFSL 333297.

-  Level 8, 525 Flinders Street Melbourne VIC 3000
-  (03) 8080 5795
-  [admin@reachmarkets.com.au](mailto:admin@reachmarkets.com.au)
-  [hello@impliedvolatility.com.au](mailto:hello@impliedvolatility.com.au)
-  [www.reachmarkets.com.au](http://www.reachmarkets.com.au)

## WHAT IS A FINANCIAL SERVICES GUIDE?

This Financial Services Guide (FSG) is designed to:

- help you decide whether to use any of our financial services;
- inform you about the remuneration and benefits received by us or any related person; and
- inform you about how we handle complaints.

If we make a recommendation for you to acquire a particular financial product or offer to arrange the issue of a financial product to you, where applicable we will also provide you with a Product Disclosure Statement (PDS), Product Information Statement (PIS), or Prospectus.

These documents contain information about the particular financial product including all the features, benefits, risks and fees associated with that financial product and should be a tool to assist you in making an informed decision.

## WHO ARE WE?

Reach Markets, Reach Trading and Reach Corporate are corporate authorised representatives of Reach Financial Group Pty Ltd (sometimes referred to as 'The Licensee' throughout this FSG) who holds Australian Financial Services Licence Number 333297. Reach Markets, Reach Trading and Reach Corporate are all related entities of Reach Financial Group.

The Licensee and its Authorised Representatives (sometimes referred to as 'Reach Markets', 'Reach Trading' 'Reach Corporate' 'Reach', 'we', 'us' 'the licensee' or 'our' throughout this FSG) provide the financial services set out in this Guide.

The Licensee has authorised the distribution of this FSG, and shares the same contact details as Reach Markets, Reach Trading and Reach Corporate.

Reach Financial Group is an Australian financial services firm that specialises in the Australian equities sector. Specifically, our services can be summarised as follows:

1. Initial Public Offers (IPO's)
2. Capital raises
3. Investment products
4. Option Trading
5. Education and seminar presentations
6. Research

We are paid by fees, commissions and brokerage depending on the service and product you invest in. All fees are inclusive of GST, unless otherwise stated.

Please be aware that your telephone calls may be recorded for training, compliance and complaint handling purposes. Please tell us if you do not wish for your call to be recorded.

## **HOW DO YOU OBTAIN OUR SERVICES AND TRANSACT WITH US?**

If you want to obtain our services for Reach Markets, Reach Corporate or Reach Trading you can:

- Call us on: 1300 805 795 or (03) 8080 5795
- Visit us at: [www.reachmarkets.com.au](http://www.reachmarkets.com.au)
- Email us at: : [admin@reachmarkets.com.au](mailto:admin@reachmarkets.com.au)
- Write to us at: Level 8, 525 Flinders Street, Melbourne, VIC, 3000

## WHAT FINANCIAL SERVICES AND RELATED PRODUCTS CAN WE PROVIDE?

We are authorised to provide General Advice only on; and deal in securities, derivatives - such as options, managed investment schemes, and deposit products. Reach may provide you with financial products and services from either related or non-related product providers.

Where we provide general advice to you, you must be aware that the information has been prepared without taking into account your objectives, financial situation or needs, and you should consider the appropriateness of the advice before acting on it.

If the information relates to the acquisition of a particular financial product, where applicable you should obtain a copy of and consider the PDS, PIS, IM, Term/Deal Sheets or Prospectus for that product, before making any decisions in relation to it. If trading equity products, you should conduct your own research, before making any decision.

It is important for you to understand that trading options is not suitable for everyone. There is a risk that you can lose more than the value of a trade or its underlying assets. You should only act on information if you are confident that you fully understand what you are doing.

When we provide these services, we are acting on behalf of The Licensee, who is acting on your behalf. It does not act on behalf of any product provider.

## HOW DO YOU PAY FOR OUR SERVICES?

By using or continuing to use our services, you agree that:

- all fees and charges received by us (not including trailing commissions) as described in this FSG are a benefit given to us by you, in exchange for the services provided by us; and
- you understand, consent to, authorise and direct us to charge you in this way

### **Adviser Fees**

Where you subscribe to an offering that Reach Markets, Reach Trading or Reach Corporate has provided to you, Reach Financial Group may be paid an upfront adviser fee of up to \$8,000 by you. The issuer of the product will collect the fee as part of the application money and pay it on your behalf to the Reach Financial Group. This adviser fee is discussed and agreed on with you prior to any investment and is also disclosed in the relevant disclosure documents.

## Product Manager & Administration fees


There may also be management and administration fees applicable to investment products; these are outlined fully in the applicable PDS and PIS.

### Brokerage (excl.ASX Fees)\*

Reach Financial Group will receive brokerage in regards to trades placed on our Implied Volatility (Reach Trading) platform. Brokerage is charged at the following rates:

#### Options:

We offer the following rates on Australian options transactions.

|   | Trade  | Brokerage (excl.ASX Fees)*               |
|---|--------|--|
|  | online | \$24.95 or 0.24%<br>whichever is greater |

\* ASX Clear charges are not included in the price. ASX Clear charges a fee of \$0.13 + exercise, or are assigned, ASX Clear charges an exercise fee of \$0.05 + GST per Equity Option Contract, or \$0.35 + GST per Index Option Contract. ASX Clear fees have been set out on a GST exclusive basis as the total GST may be rounded in accordance with the GST law.

#### Shares:

We offer the following rates on equity and ETF transactions.

| Trade Value          | Brokerage (incl.GST)                      |
|----------------------|---|
| up to \$10,000       | \$19.95                                   |
| \$10,000 to \$25,000 | \$29.95                                   |
| over \$25,000        | 0.12%                                     |
| phone                | up to \$125 or 1%<br>whichever is greater |

## Platforms & Data:

We are home to Australia's most comprehensive & powerful options platform. You have two packages you can subscribe to.



**PRO**

**\$ 149**

per month

### EVERYTHING YOUR NEED

Advanced Charting

Stock Screener

Options Cookbook

**Streaming Live Data**



**ELITE**

**\$ 299**

per month

### EVERYTHING IN PRO

Quant engineered trade ideas

LITT trading Scans

Options Backtesting Module

Weekly Trading Calls

## Fails:

In some cases trades may fail due to a variety of reasons.

| Service               | Fee or Charge       |
|-----------------------|---------------------|
| Equity Fail Fee       | \$110.00 per day    |
| ETO Fail Fee          | \$110.00 per day    |
| Funding Cost on fails | 15% p.a calc. daily |
| Bank Dishonour        | \$110.00            |

**Other Fees:**

We offer some additional services including phone trading and ad-hoc requirements you may need to fulfil.

| Service                    | Fee or Charge |
|----------------------------|---------------|
| Manual Bookings            | \$35.00       |
| Re-bookings                | \$35.00       |
| Mailed Trade Confirmations | \$1.10        |
| Off Market Transfers       | \$55.00       |
| SRN Requests               | \$35.00       |
| RTGS Payments              | \$55.00       |

Please contact us if you would like particulars of the amount of our fees and charges, within 30 days of receiving this FSG and before we provide financial services to you.

## HOW WE ARE PAID

### Private Investor Management

Reach Markets is often engaged by companies to assist with their Private Investor Management and are paid a monthly retainer in relation to this service. Reach Financial Group may receive a fee payment from product or service providers where you invest in one of their products or use their services as permitted under the Corporations Act.

### Initial Public Offers (IPOs)/ Capital Raises

Where you subscribe to an IPO and Reach Financial Group are the adviser on the offer, The Licensee, Reach Markets or Reach Corporate may receive commission of up to 8% of amounts subscribed per Applicant. Please note this is out of the company's own resources and not from your application monies.

### Representatives

Reach Markets/Reach Trading/Reach Corporate and The Licensee's directors and employees are paid a salary and may also receive bonuses and incentives which are calculated depending on the company's and the individual's performance. Bonus payments are discretionary.

Our representatives may also be eligible for:

- Shares; or
- Indirect benefits such as lunches, tickets to sporting and cultural events, corporate promotional merchandise and other similar benefits from the product providers whose products we may recommend.

## PRIVACY STATEMENT

We are committed to ensuring the confidentiality and security of your personal information.

If you do not provide some or all of the personal information requested by us, we may be unable to provide you with our products or services.

We collect information about you for the following purposes:

- to assist us in providing requested products or services to you, including portfolio, trading and education services;
- to consider and assess your request for a product or service;



- to provide you with information about a product or service and invite you to marketing events;
- to protect our business and other customers from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints you may have;
- to manage any legal actions involving Reach Markets, Reach Trading, Reach Corporate and Implied Volatility;
- to comply with relevant laws, regulations and other legal obligations, including the Anti-Money Laundering and Counter Terrorism Act 2006 and Corporations Act 2001; and
- to help us improve the products and services offered to our customers, and to enhance our overall business.

Your information will be electronically verified through the Green ID system. This allows us to meet our AML/CTF obligations as a licensee.

We may need to disclose your personal information to:

- a related entity of Reach Markets, Reach Corporate or Reach Trading (Implied Volatility);
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, trading platform providers and portfolio service providers;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments, payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts; and
- anyone else to whom you authorise us to disclose it or as required by law.

Our Privacy Policy is available on our website or you can ask a representative for a copy.

## **WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?**

If you have a complaint, you should contact the licensee as soon as you can on (03) 8080 5795. If the complaint cannot be resolved over the phone, put your complaint in writing and send it to:

Complaints Officer  
Level 8, 525 Flinders Street  
Melbourne, Victoria 3000

We will consider and respond to your complaint in writing within 5 business days and aim to resolve the complaint within 45 days. To assist in the complaint handling process, phone calls may be recorded.

If you are not satisfied with our internal complaint resolution response, you can make your complaint to the Australian Financial Complaint Authority (AFCA).

Phone: 1800 931 678 (free call)

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC, 3001

Both the internal and external dispute resolution services are provided to you free of charge. The Licensee has both have Professional Indemnity Insurance in place to cover ourselves and our authorised representatives for the financial services we provide.

This cover encompasses conduct of authorised representatives who no longer work for us, but who did at some time. We believe that this cover complies with s912B of the Corporations Act 2001.

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