

Financial services guide

HALO Technologies Pty Ltd

ABN 54 623 830 866

CAR 1261916 of Macrovue Pty Limited ABN 98 600 022 679 AFSL 484264

Financial services guide

What is a Financial Services Guide?

This Financial Services Guide (FSG) is issued to you as a retail client to assist you to understand and decide if you wish to use the financial services we may offer you. It gives you information about the entities that may provide you with financial services. HALO Technologies Pty Ltd ACN 623 830 866 (HALO Tech), is the providing entity for financial products and services offered by it as a corporate authorised representative 001261916 under the Macrovue Pty Limited ACN 600 022 679 (Macrovue) Australian Financial Services Licence 484264. In this FSG, we collectively refer to Macrovue, HALO Tech and our representatives as 'HALO', 'we', 'us', and 'our'.

In this FSG, we collectively refer to Macrovue, HALO Tech and our representatives as 'HALO', 'we', 'us', and 'our'. This FSG sets out the services we provide and explains:

- Who We Are And How We Can Be Contacted;
- Who The Licensee Is And How It Can Be Contacted;
- What Services And Products We Are Authorised To Provide To You;
- How We (And Any Other Relevant Parties) Are Paid; And
- Any Relationships We Have With Any Other Organisations Affiliated With Us Or With Product Issuers, Which Might Influence Us In Providing Financial Services To You; And
- How We Deal With Complaints.

Please Retain This FSG For Your Reference And Any Future Dealings With Us. We May Also Add Supplementary Documents At A Later Date Which Will Also Form Part Of This FSG, And These Should Be Read Together With The FSG. These Documents Will Include The Word 'Supplementary FSG' In The Heading. A List Of Specific Fees And Charges Is Set Out In Schedule 1 Of This FSG.

For The Purpose Of This FSG:

- Client Means The Person Or Persons In Whose Name The Account Is Opened With HALO Or Named On The Account Opening Or Application Form As The 'client' Or Is A Client Of An Intermediary. If That Is More Than One Person, Then Client Means Each Of Them Separately And Every Two Or More Of Them Jointly And Includes Their Successors And Assigns; And
- Intermediary Means An AFSL Holder Or An Authorised Representative Of The AFSL Holder Who The Client Instructs To Place An Order With HALO.

Other Documents You May Receive From Us

Product Disclosure Statement

If we facilitate the use of a particular financial product from a third-party provider, we will supply that provider's PDS if required. A PDS outlines everything you need to know about that product including significant risks, benefits, fees, charges, terms and conditions, as well as any other risks associated with holding that product. You are required to read and understand before making a decision whether or not the product is right for you; eg. meets your relevant circumstances. We are not required to give you a PDS if you acquire certain financial products such as listed shares, units of ETFs or listed warrants. We may provide other documents or information to you, including electronically, from time to time about our services or which we are required to give you (for example, our Privacy Policy).

Warning – General Advice only

Nothing contained in this FSG constitutes the giving of personal advice for a recommendation concerning an investment in a particular financial product. In preparing this FSG, HALO has not taken into account the investment objectives, financial situation or particular needs of any individual client. This FSG only contains factual information or general advice. Before making a decision whether to invest in a particular financial product you should speak to your financial service provider and obtain independent tax advice taking into account your own particular objectives and financial circumstances and needs.

Who are we?

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Who will be providing the financial services to you?

The Licensee

The licensee discussed in this FSG is the authorising licensee for the financial services provided to you, and is responsible for those services. The licensee authorises, and is also responsible for, the content and distribution of this FSG. The authorising licensee may also appoint and be responsible for the corporate authorised representative and its sub-authorised representatives (these are the advisers who may provide general advice on securities to you and/or arrange execution of your trades).

Licensee details

Licensee name : Macrovue Pty Ltd
AFSL number : 484264
Address : Level 8, 210 George Street, Sydney NSW 2000
Phone : 1300 720 292
Email : compliance@halo-technologies.com

The Authorised Representative

HALO Technologies Pty Ltd ACN 623 830 866 is the providing entity and provides the financial services to you in its capacity as a corporate authorised representative of the licensee.

Authorised Representative details

Name : HALO Technologies Pty Ltd
Address : Level 8, 210 George Street, Sydney NSW 2000
Website : www.halo-technologies.com
Phone : 1300 348 007
Email : compliance@halo-technologies.com

Macrovue Pty Limited is wholly owned by HALO Technologies Pty Ltd, both companies are ultimately wholly owned by HALO Technologies Holdings Limited ABN 73 645 531 219 and its associated entities.

The licensee may also authorise individual authorised representatives who may share the same office as HALO.

The licensee and the authorised representatives discussed in this FSG act on your behalf when financial services are provided to you.

HALO provides clients with the ability to purchase listed financial products in markets in several countries around the world. We make it simple and convenient to invest in international shares via thematic portfolios of multiple stocks, each called a Vue. We also allow you to create and trade your own Vue.

We act on your behalf when arranging the purchase and sale of securities on an applicable exchange and the ongoing holding of those securities.

To use our services, you need to agree to our Client Contract. The terms are available on our website. It is important that you read the Client Contract before investing.

Macrovue Pty Ltd has entered into a Consolidated Account Clearing Agreement with Interactive Brokers Australia Pty Ltd ABN 98 166 929 568 (IB), for securities trading, and Clearstream Australia Pty Limited ABN 53 062 527 575 (Clearstream) for managed funds, under which both IB and Clearstream will respectively provide: i) execution services; ii) clearing services; and iii) subcustodial services to Macrovue in its capacity as a custodial services provider licensed under AFSL 484264. Macrovue, in turn, provides custodial services to the client. Both IB and Clearstream are registered with the Australian Securities and Investment Commission (ASIC). IB is a participant of ASX, ASX 24, Cboe Australia and various international exchanges. Both IB and Clearstream do not endorse or recommend any introducing brokers, third-party financial advisers or hedge funds, including HALO. None of the information contained herein constitutes a recommendation, offer, or solicitation of an offer by IB or Clearstream to buy, sell or hold any security, financial product or instrument or to engage in any specific investment strategy. IB and Clearstream make no representation and assume no liability to the accuracy or completeness of the information provided in this FSG.

For more information regarding IB, please visit www.interactivebrokers.com or www.clearstream.com for Clearstream Australia Pty Ltd.

HALO is not a broker or a participant of an exchange and will always engage a licensed third-party executing broker to effect securities transactions and reputable managed fund service providers. The executing broker is a clearing participant or they will engage a clearing participant to settle your trades. Under their terms of engagement, IB and Clearstream have placed limits on their liability, do not guarantee the availability of their services and have rights in relation to the securities that are purchased through them which they might be able to exercise contrary to your interests. Accordingly, HALO cannot guarantee that your trades will be executed either at all, within a particular timeframe or at a particular price.

HALO and its related bodies corporate do not have any relationships with the issuers of financial products that might reasonably be expected to influence us in providing any of the authorised services listed below.

General Advice

We are authorised under our AFSL to provide general advice only and we will only provide you with general advice and information about our Products and/or the markets related to our Products. This advice and information does not take into account your specific financial situation, needs or objectives. Under the law regulating the provision of financial product and services, general advice and personal advice have special meanings and may differ from what you commonly understand. You should seek independent professional advice to determine whether our general advice is appropriate for your circumstances.

We do not provide personal advice in any circumstances. Any information you have requested about our Products and the underlying markets and any discussions with our employees about their view of current or future market conditions or prospects for a particular Product should not be seen as personal advice, as they will not have taken into account your particular financial circumstances, objectives or needs. Rather, it should be regarded as general information for your consideration prior to making any decision to trade in any Product with us. Further, our collection of information and assessment of whether you fall into the target market of our Products should NOT be considered as providing personal advice to you. It remains your sole responsibility to ensure that all your investment decisions are made taking into account of your specific financial institution, needs and objectives.

We recommend you to seek independent advice, read the Product Disclosure Statement (PDS) where provided, Terms and Conditions (T&Cs) and this FSG in their entirety, and ensure that you fully understand that risks in light of your personal circumstances before making any trading decisions.

HALO only provides information to you on a general advice basis which is a rating or assessment based solely on the attributes of the financial product, the portfolio or investment strategy alone without considering whether it is also appropriate for your investment objectives, financial situation, or particular needs. HALO does not provide personal advice and therefore we will not provide you with a Statement of Advice ("SOA").

General Advice includes research reports, analytical tools, webinars and newsletters and may also be provided verbally or in writing by your adviser. You must not assume that any research recommendations or ratings are appropriate for you personally. The process of profiling a client's relevant circumstances and financial objectives is not relevant in relation to General Advice. General Advice may be derived from fundamental analysis; ie. analysis of financial reports, or technical analysis (patterns in market trading and price-movement behaviour).

Additionally, HALO will not enter trades on your behalf without your instructions and consent, nor will it monitor or manage your portfolios in any way at any time. You must ensure that you manage your investments and strategies in relation to your portfolio, including HALO online trading accounts.

Amendments to this FSG

HALO may at its discretion and without any prior or subsequent notice to you, amend or remove any part of this FSG at any time to reflect changes in our practices and or applicable law and regulation.

The current FSG is available at www.halo-technologies.com.

If you need to refer to the FSG from time to time to ensure that you are aware of any changes or updates to the FSG, we recommend that you check the website or request a current version which will be indicated by a change in the version number and date noted in the footer of the document. If you do not have access to electronic communication or our website, you may request a copy of this FSG by contacting us.

How you may provide instructions to us

If you wish to execute transactions using our services, you can give us instructions through your HALO online trading account. The method by which HALO will accept your instructions is subject to the terms and conditions of trading with HALO Technologies (accessible from the HALO Technologies website).

HALO will not accept instructions from you to execute transactions on your behalf that are received by e-mail or post. We arrange for all security trades to be executed, cleared and held in custody by IB.

What services and products are we authorised to provide?

HALO is authorised to offer the following financial services to retail and wholesale clients:

- Provide General Financial Product Advice; and
- Deal in Financial Products; and
- Provide Custodial and Depository Services.

Products on which we are authorised to provide general financial product advice and deal in are:

- Interests in Managed Investment Schemes (excluding investor directed portfolio services); and
- Securities.

HALO currently provides financial services in relation to its authorised products electronically, via its research and analytical solution and trading facility. The HALO solution gives access to tools and resources that are designed to support clients' investment decision-making process on a general advice basis as well as enables clients to place trades through a HALO trading account. In providing our services, other financial matters may arise. However, we are not authorised to assist with any financial products or services except those explained above. You should seek specific advice from the appropriate professionals (eg. tax accountant) on other matters relevant to you. 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 at the Licensee details above.

Technology Services

HALO may provide cloud-based API infrastructure that provide real-time market access for Clients. APIs extend to delivery of (without limitation) market data, Order Manager and news. Where we provide services to you or to an Intermediary, we may charge a fee for doing so, such fee will be agreed in writing before the service is provided.

Clients of Intermediaries

If you are a Client that is operating under a wholesale agreement with us, such as a financial adviser or planner, then you will need to contact your Intermediary to execute orders using our services (and not HALO directly).

If you are a client of an intermediary, your brokerage and/or fees will differ from that disclosed within this FSG. The fees in this section apply where you trade directly with HALO. If you trade with HALO through an intermediary or referrer, that introducing intermediary may have its own schedule of fees. Refer to your introducing intermediary's financial services guide, website or contact your introducing adviser or referrer for further information. In those circumstances, if there are differences in the introducing intermediary's fees for a particular service, the introducing adviser or referrer's fees will apply, not the fees for the service outlined in this FSG.

What do you pay for our services?

The fees you may need to pay for our services include, but are not limited to:

- Subscription fees for access to various HALO Technologies' services and products;
- Brokerage fees on trades executed via your HALO online trading account;
- Foreign exchange conversion fees;
- Research fees;
- Other fees or benefits that are paid with your consent.

HALO is remunerated either directly by the transaction-based fees we charge you or, if you are a Client of an Intermediary that is operating under an Intermediary services agreement with us (such as a fintech or advice professional), then we will charge fees to the Intermediary and not to you.

We maintain a trust account for the purposes of holding funds that are used for equities trading, and HALO will retain interest that is earned on this account.

Under a transaction-based fee arrangement, we may charge a commission (or brokerage) per transaction that is a flat dollar amount or is based on the value of the securities bought or sold. A minimum charge may apply.

If you intend to operate directly with HALO and not through an Intermediary, you will be advised of the rate of commission when you open a trading account with us and we will notify you of any changes to our transaction-based fees from time to time. The transaction-based fee will also be disclosed to you in the confirmation of the transaction, which you will receive from HALO or your Intermediary. For direct, non-advised clients, HALO fees and charges are detailed in Schedule 1. For Advised Clients please refer to your intermediary for the relevant schedule of fees and charges.

How are we and third parties remunerated?

HALO Technologies

HALO Technologies will receive fees for the sale of subscriptions to retail or wholesale clients who want access to HALO for an agreed period. Where a HALO subscription is sold through its referring partners, HALO Technologies may pay a percentage of between 0-50% of the fees received as a rebate to its referring partners.

These may be amended from time to time and you may request an update from hello@halo-technologies.com.

The Licensee and authorised representative

HALO's directors and employees (including any employees of a related body corporate) may be remunerated by salary and other employee benefits. They may also be eligible for a discretionary bonus. Bonuses will depend on several factors including:

- Company performance;
- Professionalism and adherence to compliance procedures;
- and team performance.

Shareholders of HALO (including any shareholders of a related body corporate) may also receive a benefit based on the Licensee's ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are provided to you.

What arrangements may influence our advice to you?

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at or above \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes. All alternative forms of remuneration require management approval.

What is 'Investment risk'?

By 'risk' we mean the possibility that you will suffer some financial harm by investing. Your preparedness and capacity to carry a particular level or type(s) of risk in pursuit of your investment strategy is a fundamental element of your financial circumstances. General risk disclosure statement and guidance for investors Risks of investing in financial products can be categorised in the following manner, however these do not purport to be complete because it would not be feasible to list all the possible risks in each category.

Equity securities Equity securities in common with all the other asset classes; eg. interest rate securities and property investments, can decline in value as well as appreciate. The measure of this change in value is often referred to as 'volatility'. The more the value varies over time, the more volatile the asset is and therefore the more risk involved in investing in it. On the other hand the less volatile an asset is, the less likelihood there is for any significant capital gain or loss from investing in that asset. Equity securities (e.g. shares) are generally more volatile than other asset classes however, the markets for other asset classes are not as efficient or transparent as the stock market in terms of the information available to investors and the process for continuously determining and making public the real market value of the particular asset. Consequently, the real volatility of those other assets is often not fully appreciated.

Overall market risk This is the risk of loss by reason of movements in the share market generally. These movements can be caused by any number of factors including political, economic, taxation or legislative factors. Specific examples are changes in interest rates, political changes, changes in taxation or superannuation laws, international crises or natural disasters.

Interest Rate Risk

Interest rates are determined by factors of supply and demand in the international money markets which are influenced by macro economic factors, speculation and central bank and government intervention. Fluctuations in short term and or long term interest rates may affect the value of a financial product. Fluctuations in interest rates of the currency in which the financial product is denominated and / or fluctuations in interest rates of the currency or currencies in which the underlying assets are denominated may affect the value of the financial product.

Investments in Foreign Countries

Such investments may be in countries that prove to be politically or economically unstable. Furthermore, in the case of investments in foreign securities or other assets, any fluctuations in currency exchange rates will affect the value of the investments and any restrictions imposed to prevent capital flight may make it difficult or impossible to exchange or repatriate foreign currency.

Emerging Markets Risk

Exposure to emerging markets generally entails greater risks than exposure to well-developed markets, including potentially significant legal, economic and political risks. The prices of emerging market exchange rates, securities and other assets are often highly volatile. Movements in such prices are influenced by, among other things, interest rates, changing market supply and demand, external market forces (particularly in relation to major trading partners), trade, fiscal, monetary programmes, policies of governments, and international political and economic events and policies.

Currency risk

Investing in overseas markets exposes you to additional risks including those related to movements in foreign currency exchange rates. Such transactions involve multiple risks, including currency risk and settlement risk. Economic or financial instability, lack of timely or reliable financial information or unfavourable political or legal developments may substantially and permanently alter the conditions, terms, marketability or price of a foreign currency. Profits and losses in transactions in foreign exchange will also be affected by fluctuations in currency where there is a need to convert the product's denomination(s) to another currency. Time zone differences may cause several hours to elapse between a payment being made in one currency and an offsetting payment in another currency. Relevant movements in currencies during the settlement period may seriously erode potential profits or significantly increase any losses.

While Managed Funds offer diversification and professional management, they also come with a range of risks that investors should understand before diving in.

Market Volatility

The value of a managed fund can fluctuate with market conditions. If the underlying assets (like shares or bonds) drop in value, so does your investment.

Performance Risk

There's no guarantee the fund will meet its investment objectives. Even experienced fund managers can underperform, especially in turbulent markets.

Management Fees

Ongoing fees can eat into your returns. These include management costs, performance fees, and sometimes entry/exit fees.

Limited Control

Investors don't choose the individual assets in the fund. You're trusting the fund manager to make the right calls.

Liquidity Risk

Some managed funds—especially those investing in property or private credit—may not allow quick access to your money. Redemption can be delayed or restricted.

Credit and Default Risk

For funds investing in bonds or loans, there's a risk that issuers or borrowers may default, impacting returns.

Tax

Capital gains distributions can trigger tax liabilities, even if you haven't sold your units. This can be a surprise for some investors.

Limitations of research By 'research' we are referring to printed material that expresses an opinion about particular securities, companies or economic news. The research produced internally and/or outsourced by HALO Technologies, is the opinion of specialist analysts. It can never be guaranteed, and it is only valid for a limited time and is often subject to market movements. For example, for short term investors a 'buy' recommendation could turn into a 'sell' recommendation if the market price of a share appreciated by a small amount. For the longer term investor, this market movement may not be significant, although a larger movement may be. The mere fact that an entity is recommended by an analyst in a research report as a "Buy", "Sell" or a "Hold" does not necessarily mean that the entity or that recommendation is a suitable investment for you. The recommendation is based on consideration of the investment merits of the entity alone. You should always consult your adviser for general advice, before acting on any research report. Likewise, any share price targets that may be forecast in a report are based on particular assumptions made by the analyst at the time the report is prepared. A forecast 'target' price is not a guarantee that the price will actually reach that level.

What should you do if you have a complaint?

We encourage you to contact your adviser to discuss your concerns as soon as possible. If you remain dissatisfied with the matter you have raised or would like to lodge your complaint directly with the Licensee, we ask that you contact us in writing, by email, over the phone or in person:

Complaints Officer

Macrovue Pty Limited

By email to compliance@halo-technologies.com

OR

By mail to Suite 203, Level 2, 1 York Street Sydney NSW 2000

OR

By phone on + 61 3 8686 3880

The Complaints Officer will resolve your complaint or advise you of the steps that HALO shall take to review and address your complaint. The issues involved may be complex and subject to special regulations. We will do our best to resolve your complaint quickly and fairly.

In either case, you will receive an acknowledgment within 24 hours (or as soon as practicable) of your complaint being received. We will provide you with our written reasons for the outcome of your complaint within 30 days where your complaint is not resolved within 5 business days of us receiving your complaint or if you request a written response.

Macrovue is a member of the Australian Financial Complaints Authority (AFCA), an ASIC authorised external dispute resolution scheme for the financial services industry. If your complaint isn't resolved to your satisfaction within 30 days, you may then refer the matter to AFCA using the following contact details:

Mail	: GPO Box 3, Melbourne Victoria 3001
Phone	: 1800 931 678 (toll free Australia-wide)
Fax	: +61 3 9613 6399
Email	: info@afca.org.au
Online	: www.afca.com.au

We also urge you to refer to our Client Complaints Policy available on our website www.halo-technologies.com where we explain our complaint handling process in detail.

Compensation arrangements

We maintain adequate professional indemnity insurance as required by s912B of the Corporations Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

Privacy

We are committed to protecting the privacy, accuracy and security of the personal information provided to us about you by you or others who you have consented to provide such information. The information is protected in accordance with our Privacy Policy. Your personal information will be used for establishing and maintaining you as an account holder, to facilitate transaction execution and settlement, registration of your holdings of financial products, and to provide other related services to you through your adviser. If you choose not to provide the personal information requested, we may be unable to provide some or all of the services required. We are obliged to confirm and record your identity in accordance with legislation including the Corporations Act and AML/CTF Act. Consequently, you must notify us immediately of changes to personal information; eg. change of address.

Your Personal Information will only be disclosed internally within HALO and third party service providers in accordance with our Privacy Policy and as required by law. Please refer to our Privacy Policy statement which is available at www.halo-technologies.com or can be sent directly to you via email or post on request.

Recording telephone conversations

You acknowledge that HALO and our representatives may record telephone conversations between us. If a dispute arises between you and HALO Technologies or its representatives, you have the right to listen to any recording of those conversations, if recorded. Please contact hello@halo-technologies.com for more information.

Transaction Fees

Fee Type	Fee Amount	Details
Brokerage fee	AU\$15 including GST per trade up to AU\$12,500 OR 0.12% including GST per trade over AU\$12,500	<p>Brokerage fees are payable each time an Australian or international share is traded (bought or sold). The remuneration earned by HALO for trades under AU\$12,500 is AU\$15 (incl. GST). For trades over AU\$12,500, the fee is 0.12% per trade (incl. GST). This brokerage rate applies to non-advisory clients only.</p> <p>For advised clients, where allowed by law, brokerage may be charged by your adviser when investing directly in Australian or international listed securities. You may agree with your adviser to pay brokerage based on share value. The amount payable is agreed between you and your adviser.</p>
Account Keeping Fee	AU\$10.00 per month	Ongoing fee for maintaining and supporting an account.
Ongoing fee for maintaining and supporting an account.	Min 0.50%	<p>If you trade in foreign shares, a foreign currency conversion will take place that may attract a conversion fee. We may waive these conversion fees for conversion of small amounts of foreign currency.</p> <p>A foreign currency conversion may also require multiple transactions in order to get filled.</p> <p>The foreign exchange conversion rate shown to you after your trades have been executed includes a spread of 50 bps which is retained by HALO Technologies as remuneration.</p> <p>Some foreign exchange conversions may require an additional transaction in a third currency if a direct currency pair is not available (e.g., if you buy a Swedish stock then your AUD balance will first be converted to USD before it can be converted to Swedish Krona). This may result in two foreign exchange conversion fees.</p>
HALO Model Portfolio Research Fee	0.80% per annum for direct clients (Calculated daily, charged monthly)	<p>Research fees are payable to HALO for services that continuously research shares within a Vue portfolio you may choose to invest in.</p> <p>Fees are calculated daily based on the prior day's closing market value of holdings in your Vue portfolio, and charged from your account monthly.</p> <p>The spread retained by HALO is up to 0.8% p.a. (incl. GST) of funds invested in a Vue, depending on the services you agree to use.</p> <p>Clients must check the HALO website for fee amendments.</p>

Transaction Fees

Fee Type	Fee Amount	Details												
Deceased Accounts Administration	Min AU\$110 (incl. GST) or 0.60% + GST (the greater of).	Min AU\$110 (incl. GST) or 0.60% + GST (the greater of).												
Min AU\$110 (incl. GST) or 0.60% + GST (the greater of).	Global Equities AU\$20.00 per security Managed Funds AU\$40 per line	Transfer your existing shares to another entity, external to your HALO account (excl. Deceased estates)												
DRS (Direct Registration System) Position transfer requests	AU\$280	Fees for holding securities like shares directly in your name with the company's transfer agent (e.g., in "book-entry" form, without a physical certificate) or for the administrative costs of the DRS system itself, as seen with Computershare. There might be charges for moving shares in and out of the DRS system. Transfers can take anywhere from 1 week to 24 weeks to complete depending upon the stock and the exchange. Upon transfer initiation if the transfer cannot be completed a further AU\$180 fee is levied per week (5 working days) until a transfer is completed.												
Managed Fund Transaction Fee: • Auto-Invest • Direct Investing	• AUD\$5.00 • AUD\$10.00	<ul style="list-style-type: none"> • Fee is calculated on an individual transaction basis. • Auto-Invest orders are where HALO places the order on behalf of the client. • Direct Investing is where the transaction is directed individually by an advisor/intermediary. 												
Platform Administration Fee	<p>At discretion, a Platform Administration fee maybe charged to a clients accounts to support the delivery of its comprehensive Wealth Management platform. These fees are structured to cover the operational costs associated with providing a wide range of investment options, administrative support, and technological features that facilitate efficient portfolio management for both advisers and clients. The fee is 0.25% of your funds under management on balances \$250,000 or less. The fee calculated based on the average of your starting and ending account balance at the beginning of each month, and debited before the end of each month on an annualised basis. Fees are automatically debited from the cash balance in your account. The platform administrative fee (in total) is deducted from your cash account monthly in arrears following the end of the calendar month.</p> <table border="1"> <thead> <tr> <th>Funds Under Management (AUD)</th> <th>Fee Rate (per annum)</th> </tr> </thead> <tbody> <tr> <td>AUD \$250,000 or less</td> <td>0.25% p.a.</td> </tr> <tr> <td>AUD \$250,000 to \$500,000</td> <td>0.20% p.a.</td> </tr> <tr> <td>AUD \$500,000 to \$1,000,000</td> <td>0.15% p.a.</td> </tr> <tr> <td>AUD \$1,000,000 to \$2,500,000</td> <td>0.05% p.a.</td> </tr> <tr> <td>More than AUD \$2,500,000</td> <td>Nil</td> </tr> </tbody> </table>		Funds Under Management (AUD)	Fee Rate (per annum)	AUD \$250,000 or less	0.25% p.a.	AUD \$250,000 to \$500,000	0.20% p.a.	AUD \$500,000 to \$1,000,000	0.15% p.a.	AUD \$1,000,000 to \$2,500,000	0.05% p.a.	More than AUD \$2,500,000	Nil
Funds Under Management (AUD)	Fee Rate (per annum)													
AUD \$250,000 or less	0.25% p.a.													
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AUD \$500,000 to \$1,000,000	0.15% p.a.													
AUD \$1,000,000 to \$2,500,000	0.05% p.a.													
More than AUD \$2,500,000	Nil													

Notes:

1. Foreign currency in your account is not available for you to withdraw or to be used to purchase investments (other than for international listed assets in the same jurisdiction as the foreign currency, such as international listed securities until we have converted the funds to Australian dollars, after which time the proceeds are transferred into your cash account. Funds available from sell transactions are available to you only after the sub-custodian has settled the transaction and we have converted the funds to Australian dollars.
2. Unless otherwise indicated, where a fee or charge is expressed as a percentage, it refers to the percentage of the transaction value or total balance of funds on platform.
3. Brokerage charged (shares, ETF's, and listed managed investments). Brokerage applies each time your trade a stock, ETF, or listed managed investment.
4. If you are a client of an intermediary, your brokerage and/or fees will differ from that disclosed within this FSG.
5. For Advised Clients, the Administration Fee may be negotiated by your adviser or your adviser's licensee. For a detailed listing of these fees, please refer to your intermediary.

Subscription Fees

Product	Summary	Fee
Deceased Accounts Administration	A global equities research and investment solution designed to help clients manage their portfolios. HALO Global includes the ability to analyse and invest in more than 35,000 international shares and ETFs across 30 global exchanges, plus access to 26 individually curated, ready-to-invest global thematic portfolios known as Vues.	\$2,499 per annum (Access to 1 market) OR \$3,499 per annum (All markets access)
Professional license	A global equities research and investment solution tailored for intermediaries to better manage client portfolios.	\$3,480 per annum
Global Trading Reports	Digital access to daily and weekly global trading research delivered directly to your registered mailbox.	\$1,500 per annum
Investing Reports	Continuous access to company research and market commentary covering the Americas, Asia, and EMEA markets, delivered digitally to your registered mailbox.	\$1,299 per region per annum (Americas Report) \$1,299 per annum (Asia Report) \$1,299 per annum (EMEA Report)
Premium News	A subscription that enhances the HALO investment solution by providing 24/7 global market-leading information, including but not limited to global companies, commodities, macroeconomic data, and ESG insights.	\$1,299 per annum