

FINANCIAL SERVICES GUIDE

EBC Financial Group (Australia) Pty Ltd

ABN 39 619 073 237

Australian Financial Services Licence No. 500991

Date: 9 April 2025

SECTION 1. ABOUT THIS FINANCIAL SERVICES GUIDE (FSG)

- 1.1 This Financial Services Guide (**FSG**) is dated 9 April 2025 and has been prepared and issued by EBC Financial Group (Australia) Pty Ltd (ABN 39 619 073 237; AFSL 500991) (**EBC Financial Group (AU), we, us or our**) to inform you about the financial services provided by us and to comply with our obligations as the holder of an Australian Financial Services Licence (AFSL) issued by the Australian Securities and Investment Commission (**ASIC**).
- 1.2 This FSG has been prepared to provide you with information about the financial products and services that we offer. The FSG is an important document and a regulatory requirement under the *Corporations Act 2001* (Cth) (**Corporations Act**).
- 1.3 Important general information contained within this FSG includes:
- a. Who we are and how you can contact us;
 - b. The services and products we are authorised to provide to you;
 - c. How we are remunerated for these services and the cost to you;
 - d. Disclosure documents that you will receive;
 - e. Who we act for and any potential conflicts of interest;
 - f. Our internal and external dispute resolution processes;
 - g. Arrangements we have in place to compensate clients for losses; and
 - h. How we handle your personal information.
- 1.4 This FSG contains general information only. If you have further questions regarding this FSG please contact us.

SECTION 2. WHO WE ARE, THE SERVICES WE OFFER AND OUR ADVICE POLICY

- 2.1 EBC Financial Group (AU) is authorised under its AFSL to provide the following financial services to both retail and wholesale clients:
- a. provide general financial product advice in relation to basic deposit products, derivatives, foreign exchange contracts, government debentures, stocks or bonds, interests in managed investment schemes excluding IDPS and securities; and
 - b. deal by applying for, acquiring, varying or disposing basic deposit products, derivatives, foreign exchange contracts, government debentures, stocks or bonds, interests in managed investment schemes excluding IDPS and securities.
- 2.2 We will provide you access to market updates, subscriptions and one-to-one meetings with our team members, through which you will be informed about the financial markets and the relevant developments in the markets. Market updates will be provided to you via electronic means e.g. by email or other electronic means.
- 2.3 We may also refer you to an appropriately licensed product issuer or exchange for the purposes of, and to enable you to, open a trading account and deal in financial products.

- 2.4 If you elect to do so and we agree to provide dealing services to you, we may be appointed as an authorised person on your trading account(s) with a product provider. We will charge a flat fee for each trade we place for you. This gives us the ability to enter into transactions on your behalf, as your agent, on a non-discretionary basis. Non-discretionary means that every transaction conducted on your behalf must be specifically authorised in writing by you. We only accept authorisation and dealing authorisations given by email during 9am to 5pm on a business day in New South Wales.
- 2.5 In circumstances where we provide you with the financial services specified in the section 2.4, you must provide us with written instructions via email within two (2) hours of us informing you of an opportunity to trade and in any event prior to the execution of any transaction by us on your behalf. Where we do not receive written instructions from you within two (2) hours, we will not enter into any transaction on your behalf and we are not liable to you for any loss.
- 2.6 We are authorised under our AFSL to provide **general advice** only. We will only provide you with general advice and information about financial products and our services. The advice and information we provide do not take into account your specific financial situation, needs or objectives. Under the law regulating the provision of financial product advice, 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.
- 2.7 We do not provide personal advice. Any information you request about the financial products our advice relates to and any discussions with our employees about their view of current or future market conditions or prospects for a particular financial product should not be construed as personal advice, as our employees 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 investment decisions.
- 2.8 For some of our services, we may collect information about you in order to comply with our and the product issuer's obligations under the law to assess whether you fall into the target market of certain financial products. Our collection of information and assessment in these scenarios should NOT be considered as providing personal advice to you. It remains your responsibility to ensure that all your investment decisions are made taking into account your specific financial situation, needs and objectives.
- 2.9 We recommend you seek independent advice, read the disclosure documents of the relevant product issuer, this FSG and our Client Agreement in their entirety, and ensure that you fully understand that risks in light of your personal circumstances before making any investment decisions.

SECTION 3. CONTACT DETAILS | USING OUR SERVICES

- 3.1 If you wish to utilise our services, you can contact us by telephone or email, or via any other method as may be mutually agreed between us. Our phone lines may be recorded in order to provide a record of communication between you and us.
- 3.2 We only accept dealing instructions via email.

3.3 Our contact details are set out below:

EBC Financial Group (Australia) Pty Ltd	
Office Address:	'Grosvenor Place Tower' Suite 3403 Level 34, 225 George Street, The Rocks NSW 2000, Australia
Postal Address:	'Grosvenor Place Tower' Suite 3403 Level 34, 225 George Street, The Rocks NSW 2000, Australia
Phone:	+61 2 9129 3008
Email:	info@ebcfin.com.au
Website:	www.ebcfin.com.au

3.4 You can access information and documents necessary for signing up our services via our website (www.ebcfin.com.au).

SECTION 4. WHO WE ACT FOR

- 4.1 EBC Financial Group (AU) is responsible for the financial services we provide to you under our AFSL. We do not act as a representative of any other AFSL in relation to the financial services we provide you.
- 4.2 EBC Financial Group (AU) does not act as a principal to any transactions with you in respect of any financial products. Instead, EBC Financial Group (AU) will act as your agent in dealing in such financial products. EBC Financial Group (AU) is not a product issuer.

SECTION 5. OTHER DOCUMENTATION YOU MAY RECEIVE

- 5.1 We will provide you with an EBC Financial Group (AU) Retail Client Agreement which governs our relationship with you. The EBC Financial Group (AU) Retail Client Agreement sets out the specific financial services we will provide to you and the associated fees, costs and charges. You should read and understand the contents of our Client Agreement before utilising our services.
- 5.2 You may also receive a relevant Product Disclosure Statement (**PDS**) and/or Terms & Conditions (**T&Cs**) from a product issuer in circumstances where we recommend you open a trading account with a specific product issuer. You should read and understand the contents of these documents before making any investment decisions with the relevant product issuer. Please note that it is your own responsibility to ensure that you gain access and review all disclosure documents and/or other relevant information published by the product issuer before making any investment decisions.
- 5.3 We publish a range of our policies on our website, including this FSG, which we encourage you to review, including but are not limited to:

- a. Privacy Statement; and
- b. Complaints Management Policy.

SECTION 6. FEES, COSTS, COMMISSION AND OTHER BENEFITS

Fees we charge

- 6.1 EBC Financial Group (AU) will generate revenue from our provision of financial services to retail clients via:
 - a. General advisory services via subscription services and one-on-one meetings with retail clients; and
 - b. Dealing services charged at a fixed amount for each trade we place for based on your instruction.
- 6.2 Please refer to Schedule A for detailed information on the current fees and costs applicable for our services. This FGS only contains a general summary of the common fees and costs. You should refer to our Retail Client Agreement for further details about our fees and costs, including the specific terms on which they will be payable. All fees, costs and other amounts payable are subject to change from time to time.
- 6.3 You should also be aware that our fees and costs once paid, are non-refundable except in circumstances set out in the Client Agreement.

Fees and commission from third parties

- 6.4 We do not receive rebates or commissions from other financial services providers for referring you to them for any financial services.

Fees and commission paid to third parties

- 6.5 If you are introduced to EBC Financial Group (AU) by a third party, EBC Financial Group (AU) may share a percentage of our revenue derived from you with the referring party. Such fees or commission may be of a one-off nature or an ongoing nature. If these fees or commissions are conflicted remuneration, they will only be paid with your explicit prior written consent.

Conflicted Remuneration

- 6.6 Some types of remuneration are banned under the Corporations Act and are referred to as “conflicted remuneration”. If any amount we pay any third parties are considered “conflicted remuneration” under the Corporations Act, then they will only be made with your explicit prior consent. You are entitled to receive full details regarding such payment on an ongoing basis upon written request.

SECTION 7. EMPLOYEE REMUNERATION

- 6.7 EBC Financial Group (AU)’s employees are remunerated by way of salary and other employee benefits. EBC Financial Group (AU)’s employees may also earn performance-based bonus and/or other monetary rewards, calculated by reference to predetermined business objectives that may include contribution to company profitability, client service, risk management and marketing.

SECTION 8. CONFLICTS OF INTEREST

- 6.8 Conflicts of interest are circumstances where some or all of your interests are inconsistent or diverge from some or all of our interests. As a business we have relationships with and receive income from various third parties as detailed in this FSG. In situations where conflicting interests arise, we have an internal procedure which helps to manage, mitigate or resolve the conflict. We will contact you in a timely manner and clearly inform you that there may be a conflict of interest.
- 6.9 EBC Financial Group (AU), our associates and/or other persons connected with EBC Financial Group (AU) may have an interest, relationship or arrangement that is material in relation to any financial products in relation to which we offer services. We may provide services to third parties whose interests may be in conflict or competition with your interests. We will not act in a way that would deliberately favour the position of another party over you or vice versa.

SECTION 9. COMPENSATION INSURANCE

- 6.10 EBC Financial Group (AU) has professional indemnity insurance in place, which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act (2001). This policy covers claims made against EBC Financial Group (AU) in relation to professional services provided by our representatives.

SECTION 10. PRIVACY POLICY

- 6.11 We will require you to provide personal information in the course of transacting with us. EBC Financial Group (AU) collects, maintains, uses and discloses personal information in the manner described in our Privacy Policy. This is primarily for processing your application and complying with certain legal obligations, such as Anti-Money Laundering and Counter-Terrorism Financing laws. Our Privacy Policy is available on our website.

SECTION 11. COMPLAINTS AND DISPUTE RESOLUTION

- 6.12 We have an internal dispute resolution process in place to resolve any concerns or complaints you may have, quickly and fairly. Where appropriate, we also make the process accessible for clients with disabilities or language difficulties.
- 6.13 If you have any complaints or queries about the service provided by us, you should contact our Customer Service Team at the details set out in Section 3.3. You should specify the nature of the complaint, including all relevant details, as well as your desired outcome and how this may occur.
- 6.14 The Complaints Office will, on receipt of your written notice:
- a. Provide a written acknowledgement of your complaint and indicate a timeframe in which we will formally respond to your complaint;
 - b. Consider and investigate the circumstances of your complaint, which may also involve communicating directly with you;
 - c. Notify you in writing of our decision, including the reasons for the decision and any potential remedies, within thirty (30) days from receipt of your complaint; and
 - d. If your complaint is not resolved within thirty (30) days, the Complaints Officer will inform you in writing of the reasons for the delay.

- 6.15 Where you have any redress (financial or otherwise), we will provide that redress promptly. If the complaint can't be resolved to your satisfaction by EBC Financial Group (AU) through our internal dispute resolution process, you have the right to refer your complaint to the Australian Financial Complaints Authority (**AFCA**).
- 6.16 AFCA is an independent and external disputes resolution scheme, of which EBC Financial Group (AU) is a member. Our membership number is 40113.
- 6.17 You may lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Email: info@afca.org.au

Phone: 1800 931 678

Website: www.afca.org.au

- 6.18 Before AFCA will deal with your complaint, you must have first lodged a formal complaint with us and given us time to investigate and resolve the dispute. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

SECTION 12. ANY QUESTIONS?

- 6.19 If you have any further questions about the financial services we provide, please contact us. Please retain this document for your reference and any future dealings with us.

SCHEDULE 1 – OUR FEES AND COSTS

Table 1 – Subscription Services	
Package Name: Market Updates Package	
Inclusions	Fees
Weekly market updates via email	AUD49.00 plus GST per month, noting that there is no minimum sign up period.
Table 2 – One-to-One Meeting	
15 Minutes Session	AUD100.00 plus GST
30 Minutes Session	AUD200.00 plus GST
1 hour Session	AUD400.00 plus GST
Table 3 – Dealing Services	
Dealing services	AUD3.00 plus GST per trade