

Financial Services Guide - tastyworks Australia Pty Ltd

15th May 2019

1. What is the purpose of this Financial Services Guide?

This Financial Services Guide (**FSG**) is an important document designed to assist you in deciding whether or not to use any of the financial services provided offered by tastyworks Australia Pty Ltd (ACN 623 542 969, Australian AFS license Number 508867) (**tastyworks Australia, we, us, our**). It contains information about the financial services we provide, and remuneration that may be paid to us for the services provided.

This FSG also contains information about how complaints against us are dealt with. We are required to provide you with this FSG when we provide certain financial services to you and you are a retail client. This FSG is not intended for 'wholesale clients' as defined by the Corporations Act 2001.

References to 'you' and 'your' refer to potential recipients of our financial services who are not wholesale clients.

This FSG contains information about us, in relation to:

- the financial services we are authorised to provide;
- how we take responsibility for the conduct of our representatives;
- how we and others are paid in connection with those services;
- our professional indemnity insurance;
- how we deal with your privacy;
- how we deal with complaints; and
- how we can be contacted.

2. About tastyworks Australia

tastyworks Australia is a wholly owned subsidiary of tastytrade Inc (**tastytrade U.S.**) and a related entity of tastyworks Inc (**tastyworks U.S.**), which are each Delaware C-

Corporations located in Chicago, Illinois. tastyworks U.S. is regulated by FINRA (Financial Industry Regulatory Authority), SEC (Securities and Exchange Commission), NFA (National Futures Association) and the CFTC (Commodity Futures Trading Commission) and is a member of SIPC (Securities Investor Protection Corporation). We provide a referral service to tastyworks U.S. for people who are interested in trading on the trading platform operated in the United States by tastyworks U.S.

3. tastyworks Australia's financial services

tastyworks Australia is authorised to provide general financial product advice; arrange for the issue of, derivatives, securities and managed investment schemes to retail clients; and issue standard margin lending facilities. When we provide these services, we will be acting on your behalf and not on behalf of any product issuer.

We are only authorised to provide general financial product advice. We are not authorised to provide personal advice and recommend that you consult with a personal advisor on the appropriateness of any transactions you are considering in meeting your personal financial situation, needs and investment objectives.

4. How tastyworks Australia will be paid for the financial services we provide

We generate income from referring new Australian brokerage clients to the tastyworks

U.S. trading platform. tastyworks Australia will perform marketing and promotional activities in an effort to refer new Australian brokerage clients to the tastyworks U.S. trading platform. In return for these services, tastyworks U.S. will pay a negotiated fee that is not contingent on customers referred. No fees are charged by us to our Australian clients for providing financial services.

Our employees may be remunerated by salary payments, and contractors may receive payments based on referral of clients, consulting activities, and any general works to the tastyworks U.S trading platform.

There are no application fees, establishment fees or account keeping fees. Government charges may apply. The current fees and charges that apply to your margin lending facility are found in our Margin Loan Product Disclosure Statement, which completes this FSG.

For a list of our charges for specific activities such as banking fees, trade related fees and single-listed exchange proprietary index option fees please refer to the list on our Administrator's website at www.tastyworks.com.

Fees, interest rates and charges are subject to change at any time; updated details can be found on the website of our Administrator at www.tastyworks.com.

5. Professional indemnity insurance

We have professional indemnity insurance in place that satisfies the requirements for compensation arrangements under section 9128 of the Corporations Act 2001. This covers the services provided by us and our representatives, including after they cease working with us.

6. Relationships or associations

tastyworks Australia is a subsidiary of tastytrade U.S and is remunerated by tastyworks U.S for referring clients to tastyworks U.S as described above. tastyworks Australia and its officers, employees, independent contractors and owners may receive compensation in connection with marketing efforts and offers.

7. Your privacy

Your privacy and personal information is important to us. Under the Privacy Act 1988 we are required to have a privacy policy and will manage your personal information according to that policy. If you choose to open an account with us or tastyworks U.S., we may be provided with a copy of your personal information in order to provide information and market updates to you. A copy of our privacy policy is available at www.tastyworks.com.au.

8. Dealing with complaints

If you have a complaint regarding our financial services, you are entitled to address this complaint to the tastyworks Australia Compliance Officer, using the contact details noted in the 'Contact details' section of this FSG. tastyworks Australia has an agreement with tastytrade U.S and tastyworks US to take responsibility for any financial services provided in Australia by those entities as if they were representatives of tastyworks Australia for the purposes of the Corporations Act 2001 (Cth) excluding margin lending which we provide

The Australian Financial Complaints Authority Limited (AFCA) provides an external complaints resolution scheme. tastyworks Australia (AFCA membership no. 41171) is a member of AFCA. Complaints that cannot be resolved internally by tastyworks Australia to the satisfaction of a member can be taken by the member to the AFCA. You can contact the AFCA directly by utilizing one of the following contact methods:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Online:
www.afca.org.au Email:
info@afca.org.au
Telephone: 1800 931
678
Facsimile: (03) 9613
6399

9. Contact details

For all client disputes or complaints, please contact our Complaints Manager at:

Telephone: (02) 9894 2544
Email:
support@tastyworks.com.au
Post: PO Box 6709
BAULKHAM HILLS BC NSW 2153