

9 August 2026

Financial Services Guide (FSG) - Superhero Digital Assets Pty Ltd

The purpose of this Financial Services Guide (FSG) is to inform you of the financial services provided by Superhero Digital Assets Pty Ltd (ABN 21 695 232 618)(Superhero Digital Assets) as a Corporate Authorised Representative (CAR 1320553) of Superhero Securities Limited (ABN 96 160 456 315) (AFSL 430150) (Superhero Securities) (together Superhero). Superhero Securities and its related bodies corporate are collectively referred to in this FSG as 'Superhero', 'we' and 'us'.

This FSG is meant to assist you to decide whether to use our services and to explain:

- who we are;
- what financial services we provide and what our responsibilities are;
- how we communicate and receive instructions;
- details of associations and relationships;
- what fees, remuneration and other benefits may be paid to us, our employees or others;
- what to do if you have a complaint, and how it will be dealt with;
- how your personal information is dealt with; and
- how you can contact us.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this FSG.

Who are we?

Superhero is a digital wealth management and superannuation platform that provides customers with the ability to trade securities listed on the Australian Securities Exchange and United States stock exchanges, conduct foreign exchange transfers to facilitate trading on United States stock exchanges, trade digital assets, and arranges for the issue of the superannuation product 'Superhero Super'. Superhero acts on your behalf when providing financial services to you. Superhero is not a participant of a stock exchange.

Superhero Digital Assets provides financial services as a Corporate Authorised Representative (CAR 1320553) acting under the authority of Superhero Securities Limited (AFSL 430150).

What other disclosure documents and statements will I receive?

You will not be provided with any personal financial product advice by Superhero Digital Assets. Any advice or information provided to you by Superhero Digital Assets is general advice only and does not take into account your personal objectives, financial situations or needs. If you need assistance or advice in this regard, you should consult with a suitably qualified financial adviser.

You will not receive a Statement of Advice from Superhero Digital Assets.

Generally, if we offer to issue or arrange the issue of certain financial products, you will have had publicly available access for, or directly received a Product Disclosure Statement (PDS), Target Market Determination (TMD) or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. These documents would ordinarily include a description of

the relevant terms, features, fees, benefits, significant risks and costs associated with the supply of that financial product.

You should also ensure you have read and understood our Terms and Conditions available [here](#).

If you have trouble accessing any of these documents, please send us an email at hello@superhero.com.au and we can arrange for a digital copy to be distributed to you.

What financial services do we provide and what are our responsibilities?

Superhero Digital Assets provides:

Services	Class of Financial Products
Providing general financial product advice	• basic deposit products; • deposit products other than basic deposit products; • derivatives; • foreign exchange contracts; • debentures, stocks or bonds issued or proposed to be issued by a government; • interests in managed investment schemes excluding IDPS; and • securities.
Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product	• derivatives; • foreign exchange contracts; and • securities.
Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person.	• basic deposit products; • deposit products other than basic deposit products; • derivatives; • foreign exchange contracts; • debentures, stocks or bonds issued or proposed to be issued by a government; • interests in managed investment schemes excluding IDPS; and • securities.

Digital assets are high-risk, volatile, and speculative investments. When acquiring Digital Assets through Superhero, your assets are held in custody with Bitstamp Global Ltd, an entity located overseas (British Virgin Islands) that is not regulated by ASIC and is not subject to Australian financial services laws.

Appointment of custodian

Where you acquire Digital Assets through Superhero Crypto, Superhero Securities will hold on bare trust for you its rights and entitlements in respect of those Digital Assets, which are held with Bitstamp in an omnibus

account in the name of Superhero. You will hold a beneficial interest in those Digital Assets. You will not hold legal title to the underlying Digital Assets and you will not control any private keys.

Superhero Securities holds on bare trust all Digital Assets transferred, acquired and held by you and any cash deposited by you through the Superhero Platform and will provide custodial or depository services (other than those services offered by an IDPS) to you, whether you are a wholesale or retail client.

How do we communicate and receive instructions

As operator of the Superhero Platform, Superhero Markets Pty Ltd (ABN 36 633 144 261) as a Corporate Authorised Representative (CAR 1276309) of Superhero Securities, or Superhero Digital Assets (as applicable) will provide you with notices and receive your instructions in accordance with the Terms and Conditions, Financial Services Guide and other relevant disclosure documents, available at superhero.com.au.

Details of Associations or Relationships

Superhero Digital Assets has associations and relationships with various entities, including but not limited to:

- Superhero Securities, as AFS Licence holder (AFSL 430150)
- Superhero Markets Pty Ltd (ABN 36 633 254 261) as a Corporate Authorised Representative (CAR 1276309) of Superhero Securities
- HiFX Limited (trading as 'Xe' or 'Xe.com') as foreign exchange provider
- Bitstamp Global Ltd, a company incorporated in the British Virgin Islands (registration number 2086429), registered as a Virtual Asset Service Provider with the BVI Financial Services Commission, which provides execution, settlement and custody services in respect of Digital Assets as a Service Provider to Superhero. Bitstamp is not regulated by ASIC and is not subject to Australian financial services laws.

These entities provide services to Superhero and/or you, as our customers to enable us to provide you with access to our services.

What are the fees, remuneration and other benefits that may be received by us, our employees and others?

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of the Goods and Services Tax (GST).

If you decide to invest in a product offered by Superhero, Superhero may receive fees, remuneration and other benefits as a result.

The list of fees, commissions or charges you will pay for using Superhero's services is set out in the Fee Schedule on our website, also available [here](#). If any of the fees, remuneration or other benefit arrangements disclosed in this FSG or the Fee Schedule are unclear, you may seek further particulars by sending us an email at hello@superhero.com.au.

Superhero Digital Assets may receive remuneration from product providers and other third parties (including those parties with whom Superhero Digital Assets has an association or relationship, as outlined above) in the form of volume based discounts, commissions, spreads or rebates.

Superhero may also receive remuneration in the form of a spread built into the price of certain digital assets, as well as interest payable on cash balances in your Superhero account.

Unless otherwise authorised by you, our employees and directors are not remunerated on a commission basis for the services provided to you. Our employees and directors receive salaries, bonuses and other benefits and incentives (both monetary and non-monetary) from Superhero. Bonus payments and other benefits are discretionary, and are based on achievement of predetermined objectives.

There are no financial incentives for the provision of general advice, or any volume-based financial incentives linked to the sale or promotion of financial products by individual staff members.

You may request further particulars of the benefits that our employee, directors, related bodies corporate and associates receive by contacting us at hello@superhero.com.au.

If you have a complaint, how will it be dealt with?

If you wish to make a complaint, our Customer Success Team can be contacted via online chat through our website or by email at hello@superhero.com.au. We will try to resolve your complaint honestly, efficiently and fairly.

Superhero has a formalised client complaint resolution procedure in place to resolve any complaints or concerns you may have about the services provided to you.

Our Customer Service and Complaints teams review and investigate all complaints received and escalate matters to the Superhero Compliance Department as required. If you make a complaint, the first response will be to contact you to discuss the complaint and to register a formal record of such complaint.

If, despite our best efforts and the efforts of Superhero Securities, you believe your complaint has not been satisfactorily dealt with, Superhero Securities offers the use of an independent industry arbiter, namely, the Australian Financial Complaints Authority (AFCA) (No. 31571).

You can contact AFCA by writing to:

Post	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
Phone (Toll Free)	1800 931 678
Email	info@afca.org.au
Website	afca.org.au

Superhero Securities holds Professional Indemnity Insurance cover for the activities conducted under its AFSL and continues to maintain Professional Indemnity Insurance that satisfies the requirements of section 912B of the Corporations Act 2001 (Cth).

How is your personal information dealt with?

If you open an account with Superhero you will be required to provide to us certain personal information in accordance with our Terms and Conditions and our Privacy Policy. This information is collected so that we

can provide our services to you and to comply with our legal requirements, including under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

Privacy is an important issue for us and we are committed to ensuring full compliance with Australian privacy laws.

Please see our Privacy Policy which can be accessed at superhero.com.au for more information.

How can you contact us?

Superhero Digital Assets Pty Ltd

Post	PO Box R1055 Royal Exchange NSW 1225
Phone	1300 675 148 9am – 5pm (AEST), Monday to Friday
Email	hello@superhero.com.au
Website	superhero.com.au