

1 December 2023

Financial Services Guide (FSG) - Superhero Markets Pty Ltd

The purpose of this Financial Services Guide (FSG) is to inform you of the financial services provided by Superhero Markets Pty Ltd (ABN 36 633 254 261) (Superhero Markets) as a Corporate Authorised Representative (CAR 1276309”) of Superhero Securities Limited (ABN 96 160 456 315) (AFSL 430150) (Superhero Securities) (together Superhero). A separate FSG is available at www.superhero.com.au for Superhero Securities.

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 Markets is the operator of the Superhero trading platform, which comprises our website at www.superhero.com.au and our application (together, the Superhero Platform).

As operator of the Superhero Platform, Superhero Markets provides you, our customer with the ability to buy and sell exchange-listed securities in Australia and the United States.

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

Superhero Markets provides:

Services	Class of Financial Products
Providing general financial product advice	<ul style="list-style-type: none">• 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 <ul style="list-style-type: none"> • securities.
Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • 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.

Please note, Superhero Securities will hold on bare trust all financial products acquired by customers and any cash deposited by customers with Superhero through the Superhero Platform and will provide custodial or depository services (other than those services offered by an IDPS) to wholesale and retail clients.

Superhero may provide general advice and information regarding financial products and services that can be dealt through the Superhero Platform. This information or advice does not take into account your personal and financial circumstances, needs and objectives and therefore, before acting on the advice, you should consider the appropriateness of the advice having regard to your personal and financial circumstances, needs and objectives.

Superhero does not provide and is not authorised to provide personal financial product advice. It is up to you to decide whether or not you want to use our services, and if you need assistance or advice in this regard, you should consult a suitably qualified financial adviser. You will not receive a Statement of Advice from Superhero.

How do we communicate and receive instructions?

As operator of the Superhero Platform, Superhero will provide you with notices and receive instructions in respect of your Financial Products in accordance with the Terms and Conditions, available at www.superhero.com.au.

If you place an order to trade with us, we will send you a confirmation via the Superhero Platform once your order has been traded. You must review the confirmation immediately upon receipt to ensure its accuracy and report any discrepancies to us.

Superhero Markets may also communicate to you, and receive your instructions by mail, email or phone, depending on the nature of the instruction and subject to meeting certain security requirements. If you appoint

your financial adviser, they can undertake certain transactions and provide certain instructions to us on your behalf.

Details of associations or relationships

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

- Superhero Securities;
- FinClear Execution Pty Ltd;
- Apex Clearing Corporation; and
- XE.com Inc.

These entities provide services to Superhero and/or you, as our customer to enable us to provide 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).

Superhero is remunerated directly through the fees we charge you. The actual fees, commissions and charges payable by you will depend upon the relevant services provided by Superhero. Further details of fees, commissions and charges payable by you are set out in our Terms and Conditions and in our Fee Schedule, which are available on our website at www.superhero.com.au.

Superhero may also receive remuneration in the form of interest payable on cash balances in your Superhero trading account. This interest is paid by the authorised deposit-taking institution (ADI) which holds the relevant account at a rate determined by the ADI from time to time.

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.

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

If you wish to make a complaint, our Customer Service Team can be contacted using the details below. We will try to resolve your complaint honestly, efficiently and fairly.

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

Our complaints team reviews, records and investigates all complaints Superhero receives and escalates matters to the Superhero Compliance Department as required. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint.

Australian Financial Complaints Authority

If, despite our best efforts and the efforts of Superhero Securities, you believe your complaint has not been satisfactorily dealt with, you may contact an independent industry arbiter, namely, the Australian Financial Complaints Authority (AFCA), of which Superhero Securities is a member (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	www.afca.org.au

Superhero Securities, as the authorising licensee for Superhero Markets holds Professional Indemnity Insurance cover for the activities conducted under its Australian Financial Services Licence 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 us you will be required to provide us with 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 www.superhero.com.au for more information.

How can you contact us?

Superhero Markets 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	www.superhero.com.au