



Financial Services Guide (FSG)

Superhero Markets Pty Ltd

Superhero Markets Pty Ltd (ABN 36 633 254 261), Corporate Authorised Representative (No. 1276309) of Superhero Securities Limited (AFSL No. 430150) ("Superhero")

13 August 2021

The purpose of this Financial Services Guide (“**FSG**”) is to inform you of the financial services provided by Superhero as a Corporate Authorised Representative (“**CAR**”) of Superhero Securities Limited (ABN 96 160 456 315) (“**Superhero Securities**”), which holds an AFSL (Licence No. 430150).

Superhero Securities authorises Superhero to provide general advice for and to deal in securities, foreign exchange contracts, superannuation and life insurance products, deposit and payment products, managed investment schemes excluding investor directed portfolio services (“**IDPS**”), and to provide custodial and depository services (other than an IDPS). Superhero Securities’ contact details are listed at the end of this FSG and further details of the financial services provided by Superhero Securities are included below.

Superhero Securities has authorised the distribution of this FSG by Superhero.

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 you can instruct us;
- 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.

What other disclosure documents and statements will I receive?

Generally, where we deal in a financial product on your behalf, we will provide a Product Disclosure Statement (“**PDS**”) or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. The PDS would include any relevant terms, significant risks and costs associated with the supply of that particular financial product.

Who are we?

Superhero provides you, our customers, with the ability to buy and sell exchange listed securities in Australia and the United States. Superhero is the operator of the Superhero trading platform, which comprises our website at www.superhero.com.au and our application (together the “**Superhero Platform**”).

Superhero also offers the ability for you to transfer and invest your superannuation on the Superhero Platform, with the option to purchase life insurance.

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

Superhero is a CAR of Superhero Securities and acts on behalf of this licensee. The authority granted by the licensee is outlined below.

Superhero Markets

Superhero, as the operator of the Superhero Platform, is authorised by Superhero Securities to provide the following financial services:

- deal in financial products;
- provide general financial product advice;
- apply for, acquire, vary or dispose of financial products on behalf of another; and
- provide custodial and depository services (other than an IDPS),

to retail and wholesale clients.

Superhero provides financial services in respect of the following classes of financial products:

- foreign exchange contracts;
- managed investment schemes (excluding IDPS);
- securities;
- superannuation;
- life insurance; and
- deposit and payment products.

Superhero Nominees

Superhero Nominees Pty Ltd (“**Superhero Nominees**”) is a related entity of Superhero that operates as a Corporate Authorised Representative (No. 1282849) of Superhero Securities Limited (AFSL No. 430150). A separate FSG is available at www.superhero.com.au for Superhero Nominees. Superhero Nominees will hold on bare trust all financial products acquired by Members and any cash deposited by Members 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. Members will be able to provide instructions and deal in financial products via the Superhero Platform.

General Advice Only

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.

Terms and Conditions

The terms and conditions in relation to the services we provide, including the nominee services provided by Superhero Nominees, are available at www.superhero.com.au (**Terms and Conditions**).

How can you instruct us?

Superhero Markets will accept your order instructions via the Superhero Platform, which is available at www.superhero.com.au.

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

Details of associations or relationships

Superhero has associations and relationships with various entities, including Diversa Trustees Limited, Superhero Nominees, Superhero Securities, FinClear Pty Ltd, Apex Clearing Corporation and XE.com Inc. 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).

Superhero is remunerated directly through the fees we charge you. Our current fees are available in our fee schedule, which is available on our website at www.superhero.com.au.

Superhero Nominees is not separately remunerated for the custodial or nominee services it provides to clients as described in this FSG.

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.

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](#).

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?

Securities Dealing

If you wish to make a complaint, our Customer Success Team can be contacted via LiveChat 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 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.

Superannuation and life insurance

If you wish to make a complaint, our Customer Success Team can be contacted via LiveChat through our website or by email at hello@superhero.com.au.

Superhero is required to escalate your complaint to our Trustee, Diversa Trustees Limited, within two days of receiving your complaint. Diversa will endeavour to deal with your complaint honestly, efficiently and fairly.

The Trustee reviews and investigates all complaints it receives. If you make a complaint, Superhero's first response will be to contact you to acknowledge the complaint and to register a formal record of the complaint with the Trustee.

Australian Financial Complaints Authority (“AFCA”)

If, despite our best efforts (for Superhero Trading) and the efforts of Diversa (for superannuation), 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 (No. 31571) and Diversa (No. 11961) are members.

You can contact AFCA by writing to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Toll Free: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Superhero Securities, as the authorising licensee for Superhero, 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 Member 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 Securities Limited
Superhero Markets Pty Ltd
Superhero Nominees Pty Ltd
Level 13, 4-6 Bligh Street
Sydney NSW 2000
Email: hello@superhero.com.au
Website: www.superhero.com.au

Diversa Trustees Limited
GPO Box 3001
Melbourne VIC 3001
Email: complaints@diversa.com.au
Website: www.diversa.com.au