

15 April 2024

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). Superhero Markets, Superhero Securities and its related bodies corporate are collectively referred to in this FSG as 'Superhero', 'we' and 'us'.

A separate FSG is available at 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 is an online share trading and superannuation platform that provides customers with the ability to trade securities listed on the Australian Securities Exchange and United States stock exchanges and conduct foreign exchange transfers to facilitate trading on United States stock exchanges. Superhero Markets is the operator of the Superhero trading platform, which comprises our website at superhero.com.au and our application (together, the Superhero Platform). Superhero acts on your behalf when providing financial services to you. Superhero is not a participant of a stock exchange.

As Superhero Securities is the Australian financial services licence holder, Superhero Markets acts on its own behalf under its AFS Licence when we provide services to you.

What other disclosure documents and statements will I receive?

You will not be provided with any personal financial product advice by Superhero Markets. Any advice or information provided to you by Superhero Markets 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 Markets.

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 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 • 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.

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 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 may be able to 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, as AFS Licence Holder (AFSL 430150);
- FinClear Execution Pty Ltd as registered market participant for Australian securities;
- Apex Clearing Corporation as registered US execution and clearing provider for US securities; and
- HiFX Limited (trading as 'Xe' or 'Xe.com') as FX provider.

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).

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](#). Any fee charged by Superhero will be advised to account holders prior to a fee being charged. 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 may receive remuneration from product providers and other third parties (including those parties with whom Superhero Markets has an association or relationship, as outlined above) in the form of volume based discounts, commissions or rebates.

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.

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 Service Team can be contacted via online chat through our website or by contacting us at hello@superhero.com.au. 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 Customer Service and Complaints teams review, record and investigate all complaints Superhero receives and escalate 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.

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:

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|--------------------------|--|
| 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, 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 [superhero.com.au](https://www.superhero.com.au) for more information.

How can you contact us?

Superhero Markets Pty Ltd and Superhero Securities Limited

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| 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 |