

### Purpose of this FSG

This Financial Services Guide (FSG) is prepared and issued by WealthHub Securities Limited ABN 83 089 718 249, AFSL No. 230704 (referred to in this FSG as WealthHub Securities, we, our or us) for clients of JBWere Limited ABN 68 137 978 360, AFSL No. 341162 (JBWere), a member of the NAB Group.

WealthHub Securities and JBWere are related bodies corporate.

Any material provided to you by us will contain factual information or general advice. This factual information or general advice does not take into account your particular objectives, financial situation and needs, and a statement of advice will not be provided.

Accordingly, you will need to consider the appropriateness of the information contained herein having regard to your particular circumstances.

### How you can use this FSG

This FSG is in two parts.

**Part one** helps you decide if you want to use our services as well as giving you important information we think you need to know. It sets out the range of services and products we can offer under our licence, together with details of:

- our relationship with product providers
- how we manage any potential conflicts of interest we may have
- how we, our staff and associates are paid, and any other benefits we might receive
- how we collect and use your personal information, and
- our processes for dealing with problems and complaints, and how you can access them.

**Part two** sets out the current fees and charges for our services.

### Other documents you may receive from us

In addition to this FSG, you will receive from JBWere (which may be by publication on its website) the terms and conditions of our trading and settlement service. You should read these carefully as these will govern the relationship between us.

We do not provide personal financial product advice to our clients, so you will not receive Statements of Advice from us.

However, if we offer to issue (or arrange for the issue) or issue a financial product to you, JBWere will provide you with a Product Disclosure Statement (or other applicable disclosure document) for the financial product. These disclosure documents will contain information about the features, benefits and risks of the product, as well as any fees and charges you might pay and are intended to help you to make a decision about whether you acquire the financial product.

Issued by: WealthHub Securities Limited

This guide was prepared by: WealthHub Securities Limited, ABN 83 089 718 249, AFSL No. 230704  
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WealthHub Securities Limited ABN 83 089 718 249, AFSL No. 230704 (WealthHub Securities Limited) is a Market Participant of the Australian Securities Exchange Limited (ASX) and Chi-X Australia Pty Ltd (Chi-X Australia) as defined in the ASIC Market Integrity Rules and a wholly owned subsidiary of National Australia Bank ABN 12 004 044 937, AFSL No. 230686 (NAB). NAB does not guarantee its subsidiaries' obligations or performance, or the products or services its subsidiaries offer.

Distributed by JBWere Limited ABN 68 137 978 360, AFSL No. 341162 (JBWere).

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# Part one: About our services

## Who's responsible for the services you receive through us?

We're responsible for the services you receive through us, including the distribution of this FSG. We may act either on our own, or on your behalf in providing financial services.

### How can you contact us and provide instructions

You can contact us via JBWere, through the following channels;

**Phone** 1800 812 267 or contact your JBWere Adviser.

**Mail** Reply Paid 4595  
MELBOURNE VIC 8060

**Online** [jbwere.com.au](http://jbwere.com.au)

You can generally give us instructions through your JBWere Adviser whom you have authorised to act on your behalf.

## What kinds of services can we provide?

Under our licence, we can give general advice on, and deal in, these services:

Service	Related products
Deposit and payment products	<ul style="list-style-type: none"><li>• Basic deposits</li><li>• Non-basic deposits</li><li>• Non-cash payments</li></ul>
Derivatives	<ul style="list-style-type: none"><li>• Exchange Traded Options (ETOs)</li></ul>
Managed investment schemes	<ul style="list-style-type: none"><li>• Investor Directed Portfolio Services</li></ul>
Securities	<ul style="list-style-type: none"><li>• Shares</li></ul>
Standard margin lending facility	<ul style="list-style-type: none"><li>• Margin Loans</li></ul>
Miscellaneous investment products	<ul style="list-style-type: none"><li>• Managed Investments</li><li>• Warrants</li></ul>
Superannuation	<ul style="list-style-type: none"><li>• Superannuation</li></ul>

We can also provide custodial or depository services (other than investor directed portfolio services).

## Relationships and associations

We are a product issuer and as a member of the National Australia Bank Limited (NAB) group of companies (NAB Group) we are related to a number of product issuers, including:

- National Australia Bank Limited;
- JBWere Limited;

For details of the issuer, please refer to the relevant PDS or disclosure documents, or contact your JBWere Adviser.

## How we are paid for the services we provide

We will charge you a fee for the services we give you. Where there is a transaction-based fee, we will charge you brokerage on the transactions we undertake on your behalf, based on the value of the financial products you've bought or sold.

For more information on fees and charges, please refer to Part two: Fees and charges, or speak with your JBWere Adviser. We will also let you know about any changes to our brokerage rates from time to time. A minimum charge may apply to some transactions.

## Financial products

You can use this service to acquire financial products issued by NAB, other companies in the NAB Group, or unrelated product providers. When you do so, both the product provider and any companies in the NAB Group, that give services relating to the product may receive payments, fees or commissions. Those payments may ultimately benefit other members of the NAB Group and directors, or other associates of those companies.

Any commissions or fees and charges paid to NAB, companies in the NAB Group and other product providers will generally be disclosed in the relevant PDS or disclosure documents.

## Initial public offerings

From time to time, we may receive upfront fees, volume bonuses, ongoing fees and other incentives by making Initial Public Offerings available to our clients. Fees and charges will vary, as they will depend on the offer at the time. Given each offering is different, details about each offering will be contained in the appropriate offer document.

## Referral fees

Where you have been referred to us by a third party, we may have arrangements in place to pay a referral fee or where legally permitted, a commission or other benefit. To find out more, please refer to the Financial Services Guide provided by the third party who referred you to us.

## Fees and charges for our services

Part two of this FSG details our current fees and charges for our services. Unless expressly stated otherwise, all fees and charges are expressed on a GST-inclusive basis. Any fees and charges relating to specific products can be found in the relevant PDS or disclosure documents.

## Pay and benefits received by NAB staff members

WealthHub staff members are salaried employees of NAB. In most cases, they don't receive any part of the fees or commissions that may be paid to NAB or other companies in the NAB Group in connection with the products and services referred to in this FSG.

Incentives may be paid to staff in certain circumstances. Incentives are awarded based on a balanced approach, including the achievement of both revenue and non-financial threshold targets.

A portion of these incentive payments are deferred and paid annually based on the demonstration of satisfactory corporate, customer and community behaviours.

## What information do we keep about you?

We keep a record of your personal information, which may include your address, financial details, and other information we need to give services to you.

The personal information collected will be used to provide you with financial services and for purposes of related activities in the provision of the services. We may disclose your personal information to any person who is a company within the NAB Group at any time. We may disclose your personal information to third parties outside the NAB Group including, those involved in providing, managing or administering your product or service, authorised representatives of the NAB Group who sell products or services on our behalf and credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information. We may also disclose your personal information to other third parties where we are required by law to disclose your information or where you have given your consent.

We take your privacy seriously. NAB's privacy policy is designed to ensure that your personal information remains both private and secure. You can read the privacy policy online at [nab.com.au](http://nab.com.au) or ask us for a copy by calling **1800 812 267** or contact your JBWere Adviser.

## Financial crimes monitoring

Under anti-money laundering and counter-terrorism laws, we have to meet strict identification requirements before we can provide services to you. Where we are legally obliged to do so, we may disclose the information we have gathered about you to regulatory or law enforcement agencies.

You should also be aware that transactions may be delayed, blocked or declined where we have reasonable grounds to believe they breach Australian law or the law of any other country.

## How we handle complaints

At JBWere and WealthHub, we work hard to provide exceptional service. On an occasion where the service does not meet your expectations, we are here to listen, learn and work with you to make sure you receive the necessary support.

JBWere handles complaints about WealthHub services that are provided to JBWere clients, please see the information below on how to make a complaint to JBWere about services that WealthHub has provided you.

If you have a complaint, you can contact:

- your JBWere Adviser;
- your local JBWere Head of Advice; or
- the JBWere Regulatory Compliance Manager.

Regardless of who you contact, every effort will be made to reach a resolution with you as quickly as possible.

You can view our Complaints Handling Policy here:

<https://www.jbwere.com.au/content/dam/jbwere/documents/Resources/Public-Complaints-Handling-Policy.pdf>

If you wish to contact the JBWere Regulatory Compliance Manager, please write to:

**Mail** Manager, Regulatory Compliance  
JBWere Limited  
GPO Box 4370  
Melbourne VIC 3001

If your complaint isn't resolved to your satisfaction within 30 days, you may have the right to take it to the Australian

Financial Complaints Authority (AFCA), an independent complaints resolution body.

AFCA is an external dispute resolution scheme that provides free advice and assistance to consumers and investors to help them resolve complaints relating to members of the financial services industry, including managed investment schemes, pooled superannuation trusts, financial advice, investment advice and sales of financial or investment products. You can contact them at:

**Phone** 1800 931 678 (free call)

**Mail** Australian Financial  
Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Email** [info@afca.org.au](mailto:info@afca.org.au)

**Online** [www.afca.org.au](http://www.afca.org.au)

## Professional Indemnity Insurance and compensation arrangements

As a further protection for our clients, we maintain professional indemnity insurance for compensation, as required under the Corporations Act 2001 (Cth). This insurance provides money to pay claims against us or our employees and representatives, past and present, allowing us to compensate clients or their beneficiaries for loss or damage suffered in limited circumstances of negligence.

# Part two: Fees and charges

## Section one: Standard fees and charges

All fees and charges are inclusive of GST unless otherwise stated

Type of Fee	Context	Amount payable
Brokerage	Trading in Australian listed shares, warrants and exchange traded funds	Up to 2.20% of the total individual trade value subject to a minimum of \$137.50
	Exchange Traded Options	Up to 2.20% of the premium payable to the buyer (taker) of the option subject to a minimum of \$137.50
	Trade directly relating to the exercise or assignment of an option	Up to 2.20% of the total individual trade value subject to a minimum of \$137.50
ASX Clearing Fees	Transaction Fee (equity options)	\$0.13 per contract plus GST
	Exercise or assignment fee (equity options)	\$0.05 per contract plus GST
	Exercise or assignment fee (index options)	\$0.35 per contract plus GST
Off Market Transfer and Securityholder Reference Number (SRN) trading	Off-market transfer	Up to \$192.50 (plus applicable government fees and charges ) per transfer
	SRN sale	Up to 2.20% of the total individual value of the trade subject to a minimum of \$137.50
	SRN request or CHESS statement reprint	Up to \$27.50
	Issuer-sponsored transfer to WealthHub Securities	No charge
Other Fees	Sell fail fee (failure to settle trade within the required time)	We may charge up to 15% p.a. (calculated daily and charged monthly with a minimum of \$50 per month) of the value of the trade for early and failed settlements on ASX-listed investments until the amount outstanding is paid. We may also recover the costs of any charges incurred if a direct debit, direct credit or cheque is dishonoured.
	Buy fail fee	

For an up-to-date schedule of ASX Clear fees, visit [asx.com.au](https://www.asx.com.au)

## Corporate directory

You can contact JBWere using the details below.

### Melbourne

Level 31, 405 Bourke Street  
Melbourne VIC 3000  
Telephone: +61 3 9906 5000  
Fax: 1300 798 149

### Adelaide

Level 6, 22 King William Street  
Adelaide SA 5000  
Telephone: +61 8 8407 1111  
Fax: +61 8 8407 1112

### Canberra

Level 3, 60 Marcus Clarke Street  
Canberra ACT 2600  
Telephone: +61 2 6218 2000  
Fax: +61 2 6218 2001

### Sydney

Level 10, 10 Carrington Street  
Sydney NSW 2000  
Telephone: +61 2 9325 2600  
Fax: 1300 307 307

### Brisbane

Level 15, 259 Queen Street  
Brisbane QLD 4000  
Telephone: +61 7 3258 1111  
Fax: +61 7 3258 1112

### Perth

Level 14, 100 St Georges Terrace  
Perth WA 6000  
Telephone: +61 8 9212 7900  
Fax: +61 8 9212 7999