



## Share Trading Financial Services Guide

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## 1. About this Guide and IC Markets

This Financial Services Guide ("**FSG**") is prepared by International Capital Markets Pty. Ltd. ("**IC Markets**"). IC Markets is a company registered in Australia (ACN 123 289 109) and holds an Australian Financial Services Licence ("**AFSL**") (AFSL 335692) issued by the Australian Securities and Investments Commission ("**ASIC**"). The purpose of this FSG is to provide you with key information about the share trading services that IC Markets offers and to assist you with making an informed decision about whether you wish to use the financial services that are offered by us.

This FSG contains important information on various aspects of share trading services offered by IC Markets, including:

- About this Guide and IC Markets
- Financial services & products that IC Markets is authorised to provide
- Nature of advice
- Who IC Markets acts for
- How to instruct IC Markets
- How is IC Markets remunerated?
- Fee & Charges
- Dispute resolution
- Privacy policy
- Compensation arrangements

During your dealing with us, you may also receive a copy of the IC Markets Account Terms and Conditions – Share Trading ("**Share Trading Account T&C**"). This document governs your relationship with IC Markets and sets out the terms relevant to the provision of the share trading services that we offer to you. You will also receive a copy of FinClear Execution Ltd's ("**FinEx**") Terms of Trade ("**FinEx Terms**"), as well as copies of its FSG and Best Execution Policy.

## 2. Financial services & products that IC Markets is authorised to provide

IC Markets is authorised to provide general financial product advice to retail and wholesale clients, and to deal in financial products including:

- (1) derivatives;
- (2) foreign exchange contracts; and
- (3) securities.

## 3. Nature of advice

Any financial product advice provided by IC Markets is general in nature only. General advice does not take into account your, objectives, financial situation or needs. You should, before acting on our general advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs.

## 4. Who IC Markets acts for

IC Markets is not an execution and clearing participant of any relevant exchanges and does not trade directly on exchanges on your behalf. In this regard, for the purposes of providing financial services to you, IC Markets has entered into an Intermediary Services Agreement with FinEx.

FinEx provides execution-only trading and stockbroking service to retail traders, as well as wholesale broking services (in Australian market securities) to AFSL holders such as IC Markets. When you open an Australian securities trading account through IC Markets, FinEx will be the provider of the execution and FinClear Pty Ltd ("**FinClear**"), appointed by FinEx, will provide clearing and settlement services in respect of Australian securities on the relevant exchanges. This means that when you open a share trading account with IC Markets, you also become a client of FinEx on the basis that it provides execution, clearing and settlement services to you.

IC Markets acts as your agent and intermediary in communicating your trading instructions (e.g. buy and sell orders) to FinEx, who will then execute or facilitate transactions on your behalf. As a client of FinEx, in addition to Account Terms, you will also be bound by FinEx Terms, which will be provided to you as part of the IC Markets Share Trading account application process.

FinEx will also act as your CHESS sponsoring participant when you open a share trading account with IC Markets.

## 5. How to instruct IC Markets

You can get in touch with us through the contact details listed in the section of Dispute Resolution of this FSG.

If you wish to execute a transaction, you can do so through our website which is accessible via your desktop/laptop or via our mobile application (which is available on applicable mobile devices).

## 6. How is IC Markets remunerated?

IC Markets is remunerated directly through the fees we charge you. The IC Markets directors and employees who provide the financial services described in this FSG are then remunerated by way of salary and may be eligible for other employee benefits such as discretionary bonuses, which is based on the achievement of predetermined business objectives such as:

- meeting or exceeding standards of excellence in client services;
- the level of revenue generated; and
- reaching a specified working performance target.

No related body corporate of IC Markets, nor any employee or director of IC Markets, is remunerated on a commission basis for the services provided by you.

For completeness, IC Markets may also receive remuneration in the form of interest payable on cash balances in your IC Markets Share 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.

## 7. Fees & Charges

All fees are in AUD.

Trade Value	Brokerage Fee (incl. GST)
Up to \$100,000	\$7.70
Above \$100,000	0.05% of trade value

The full detail of our current pricing is available in our Fee Schedule, which is available on our website at [www.icmarkets.com/au/share-trading](http://www.icmarkets.com/au/share-trading).

## 8. Dispute Resolution

The Agreement If you wish to make a complaint, please contact us by any of the following methods:

- In writing – Post: Level 4, 50 Carrington Street, Sydney, NSW, 2000, Australia; or
- By email – [shares@icmarkets.com.au](mailto:shares@icmarkets.com.au) or [compliance@icmarkets.com.au](mailto:compliance@icmarkets.com.au); or
- By phone – general line: +1300 600 644 or +61 (02) 8014 4280; or
- Via IC Markets Live Chat service.

**Internal Dispute Resolution (IDR):** IC Markets has an established IDR process in place to resolve any complaints or concerns you may have about the services provided to you. For us to assist with your complaint in the most efficient manner, we recommend that you:

- Notify our Customer Support team who are the first point of contact and provide details of your complaint;
- Where applicable, compile and provide us with any supporting documents related to your complaints; and
- Advise us of your preferred contact method and contact details.

We take your feedback seriously and will work proactively to investigate and resolve your complaint. Your complaint will be assessed and investigated at the first point of contact by our Customer Support team. In the event that our Customer Support team is unable to resolve your complaint within five (5) business days, or if you are not satisfied with the proposed solution, your complaint will be referred to our Compliance team who will conduct a further review and investigation and provide you with a detailed and final response. During this stage, we will keep you informed in relation to your dispute and will provide you with an IDR response within thirty (30) calendar days of receiving your complaint.

**External Dispute Resolution:** IC Markets is a member of Australian Financial Complaints Authority (“**AFCA**”) with membership number of 13527. If you remain dissatisfied with our investigation, the handling of your complaint or dispute, or our final response to your complaint, you have a right to refer your complaint or dispute to AFCA if you are classified as a retail client and were classified as such at the time of the event giving rise to the complaint or dispute. The services provided by AFCA are free of charge.

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

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

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

For more details about IC Markets complaints management and handling procedures, please read our ‘**Complaints Management Policy**’, which is available on our website [www.icmarkets.com/au](http://www.icmarkets.com/au).

## 9. Privacy Policy

We value the privacy of your personal information. In accordance with the Anti-Money Laundering and Counter-Terrorism Act 2006, IC Markets has an obligation to collect information and verify the identity of our clients. When we carry out customer identification and verification procedures, we are committed to ensuring full compliance with the Privacy Act 1988.

For a copy of ‘**IC Markets Privacy Policy**’, please refer to our website [www.icmarkets.com/au](http://www.icmarkets.com/au).

## 10. Compensation Arrangements

IC Markets has professional indemnity (“**PI**”) insurance arrangements in place which satisfy the requirements of section 912B of the Corporations Act. These arrangements are in place to cover claims made by current and former IC Markets employees which relate to circumstances that have arisen in the context of providing financial services on behalf of IC Markets.