

Marketech Online Trading Pty Ltd (ACN: 654 674 432)

*an Authorised Representative (Corporate Authorised Representative number: 1293528) of Sanlam Private Wealth Pty Ltd (Australian Financial Services Licence number: 337927)*

# Financial Services Guide

**Effective Date: 7 February 2022**

## **PART 1**

### **TYPES OF SERVICES, HOW WE ARE REMUNERATED & COMPLAINTS PROCEDURES**

Marketech Online Trading Pty Ltd (ACN: 654 674 432) ('**Marketech**', '**we**', '**our**' or '**us**') is an Authorised Representative (Corporate Authorised Representative number: 1293528) of Sanlam Private Wealth Pty Ltd (Australian Financial Services Licence number: 337927) ('**Sanlam**').

This Financial Services Guide (**FSG**) is an important document that we are required to give to you under the requirements of our status as Authorised Representative of an Australian Financial Services Licensee. It provides you with information about **Marketech** to help you decide whether to use the financial services we provide.

Part 1 of this FSG outlines the types of services we can offer to you. It also explains how we (and other relevant persons) are remunerated for these services and includes details of our internal and external complaints handling procedures and how you can access them. Part 2 of this FSG details the current list of fees or charges that you will pay for using Marketech's services.

Marketech's trading and settlement is facilitated by Openmarkets Australia Limited ABN 38 090 472 012 ('**Openmarkets**'), an Australian Financial Services Licensee (AFSL 246705) and Market Participant of ASX, Chi-X and NSX. Openmarkets is also an ASX Clear and Settlement Participant. This FSG should be read in conjunction with the information provided to you from Openmarkets in the account opening process and are available on the website. There are no additional fees payable to Openmarkets over and above those detailed in these document, and in the event that there is an overlap of fees between Marketech and Openmarkets, the fees detailed in this Marketech FSG will over-ride.

Marketech requires that a Macquarie Cash Management Account is opened for the purposes of managing the cash transactions related to your share trading. A Product Information Statement (**PIS**) from Macquarie will be made available to you during the account opening process, and can be accessed at this location:

<https://www.macquarie.com/au/personal/bank-accounts/cash-management/>

Marketech does not provide, and is not authorised to provide, personal financial product advice. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. Although Marketech is authorised to provide general advice, the primary offering of Marketech is factual information only.

#### **Who are we?**

Marketech provides a share market information platform to subscribers on webpage and mobile app for certain mobile devices. The Marketech platform also allows users to access share trading services, through a third party.

Marketech is authorised, under the Corporations Act, to provide general financial product advice in relation to certain financial products and arrange for dealing in certain financial products.

We do not act as a Representative of any licensee other than Sanlam in relation to the services we provide you. To contact us you can:

- visit our website at [www.marketech.com.au](http://www.marketech.com.au)
- write to us at PO Box 7991 Cloisters Sq WA 6850
- email us at [support@marketech.com.au](mailto:support@marketech.com.au)

#### **What financial services and products do we offer?**

Marketech is authorised to carry on a financial services business to:

- a) provide general financial product advice for the following class of financial products:
  - i) Deposit and Payment Products limited to: basic deposit products;
  - ii) Interests in Managed Investment Schemes;
  - iii) Securities
- b) Deal in a financial product to retail and wholesale clients by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of products:
  - i) Securities;
  - ii) Interests in Managed Investment Schemes.
- c) deal in a financial product by arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:
  - i) Deposit and Payment Products limited to: basic deposit products;
  - ii) Interests in Managed Investment Schemes;
  - iii) Securities;

to retail and wholesale clients.

We do not provide financial planning services and, under the terms of our Authorised Representative agreement, may only give general financial product advice. We do not provide managed discretionary account services or other discretionary trading.

#### **Conflicts of Interest**

Marketech does not provide personal financial advice, and as such does not perceive that there are any conflicts of interests that would need to be disclosed to an investor.

#### **Terms and Conditions**

There are terms and conditions of use for our website, our secure internet service and our mobile device application ('**app**'). These terms and conditions can be obtained on the website.

#### **How are we remunerated for the services we provide?**

If you use a service we offer, Marketech will receive remuneration derived from the monthly member subscriber fees. Your member subscriber fee will be set out on your application form. Fees to access share trading services will be set out in the relevant application form for that service.

For users of our share trading services, Marketech may retain a portion of the brokerage fees charged by the third-party broker. You can ask us for further details.

#### What commissions, fees or other benefits are received?

Employees of Marketech that sell Marketech services do not receive specific payments or commissions. Employees and our directors receive salaries, bonuses and other benefits from Marketech. Bonus payments and other benefits are discretionary and based on achievement of pre-determined objectives. As Marketech provides no personal financial advice, there is no conflict in relation to the salary or payments made to employees or staff of Marketech.

We may provide remuneration to distributors who refer subscribers to us. Such remuneration may be in the form of a portion of member subscriber fees or another benefit.

#### What kind of compensation arrangements are in place for a breach of our legal obligations?

Marketech holds a Professional Indemnity Insurance Policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

These insurances are between us and the insurer and are intended to respond to civil liability resulting from significant claims for compensation made against us for financial services provided by us or our representatives. Subject to their terms and conditions, these insurances provide cover even if one of our representatives has ceased to act or work for us.

#### How is your personal information dealt with?

The privacy of your personal information is important to us. All personal information is dealt with in accordance with our Privacy Policy Statement (PPS). The PPS details how we comply with the Privacy Act in the handling of your personal information. You can get a copy of the PPS through our website at [www.marketech.com.au](http://www.marketech.com.au).

If you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply call us on the above number or send an email to [info@marketech.com.au](mailto:info@marketech.com.au)

#### What should you do if you have a complaint?

A complaint can be submitted via several sources depending on the nature of the complaint. Complaints can be received:

- via email
- via phone
- in writing
- in person; or
- via our official social media channel/s.

Mail: PO Box 7991 Cloisters Sq WA 6850

Email: [support@marketech.com.au](mailto:support@marketech.com.au)

Marketech's internal process for handling complaints aims to ensure that complaints are resolved in a timely, fair and consistent manner.

- **Internal Dispute Resolution:** We operate an Internal Dispute Resolution policy to enable us to deal promptly and fairly with complaints. Any complaint or Dispute will in the first instance be handled by Head of Operations and thereafter by the Compliance Manager.
- Within one business day, we acknowledge that we have

received the complaint. We aim to resolve the complaint immediately, if possible.

- Where we cannot resolve the complaint immediately, our Compliance Manager will investigate the complaint and conclude on an appropriate resolution.

**External Dispute Resolution:** If you remain dissatisfied with our investigation, or handling, of your complaint or dispute, we will refer the matter to the Licensee – Sanlam Private Wealth. In addition, you have a right to refer your complaint or dispute to Australian Financial Complaints Authority ('AFCA'). AFCA is an independent external complaints resolution body whose services are provided free of charge. Sanlam's AFCA membership number is 14570.

The contact details for Sanlam are:

Email: [SPW\\_Compliance@privatewealth.sanlam.com.au](mailto:SPW_Compliance@privatewealth.sanlam.com.au)

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

## PART 2

### CURRENT LIST OF FEES & CHARGES

Date: 29 October 2021

#### SOFTWARE FEES

After an initial two-week free test period, the following subscriptions apply in order to access the Marketech platform:

- Subscription fee for Focus platform = \$45 per month
- Subscription fee for FocusLite platform = \$0 per month

#### NOTES:

1. Not all of the above services may be available at this time, please refer to the Marketech website for more information.
2. Subscription fees are quoted inclusive of GST.
3. Subscription fees are paid to Marketech per calendar month via credit card.
4. Refer to Marketech Terms and Conditions, which includes the Fair Use Policy, for more information, the above is designed as a guide only.
5. The above subscription fees apply regardless of whether an account is opened for trading purposes.
6. Trades can only be placed through an active Marketech account, online or through the mobile app.

#### TRADING IN AUSTRALIAN LISTED SHARES

Brokerage fee amount by transaction value	
Focus platform	FocusLite platform
\$5 (up to and including \$25,000)	\$10 (up to and including \$25,000)
0.02% (above \$25,000)	0.04% (above \$25,000)

1. All brokerage rates are quoted inclusive of GST
2. Unless otherwise indicated, where a fee or charge is expressed as a percentage, it refers to a percentage of the transaction value. For GST rounding reasons, the final brokerage fee may vary from the stated or expected brokerage fee by a couple of cents.
3. To be eligible, you must trade online or through the app, be CHESS Participant Sponsored, have an active account with Marketech and settle your trades through Openmarkets and your own linked Macquarie CMA with cash available before the purchase trade can be placed, or stock available before a sell order can be placed for that stock.
4. Brokerage charged (shares and listed managed investments): Brokerage at these rates applies each time you buy or sell a stock, or listed managed investment.
5. Normal brokerage will apply when a stock acquired through Marketech is subsequently sold.
6. Brokerage amount per individual stock is quoted as should there be a trading halt on a stock in a pack at the time of purchase, there will be no substitution for that stock and brokerage will only be charged on the purchased stock.
7. The above rates of brokerage will be charged on trade parcels that are incomplete at the close of each day, regardless of size.

#### OTHER FEES AND CHARGES

Marketech aims to be the lowest cost platform for trading and we utilise OpenMarkets for our settlement and trade services. The following fees are charged by OpenMarkets and apply in addition to brokerage. For more information on the account management please refer to the information provided to you from OpenMarkets at the time of opening your account, or refer to our website.

All trades must have sufficient cash/stock available to settle trades on a T+2 basis. **In the event that sufficient funds are not available on the day of settlement, a \$110 fail fee will be payable on each day the funds are not available.** OpenMarkets reserve the right to selldown stock on any settlement that fails.

Fee Type	Charge (including GST)
Account opening for foreign residents	\$200 per account
International telegraphic transfer	\$100 per transaction
IPO settlement handling fee	\$33 per transaction
Off-market transfer	\$27.50 per transfer
SRN or HIN Query	\$27.50 per search
Trade rebooking	\$13.95 per transaction

1. Not all of the above services are available at this time, please refer to the Terms and Conditions for more information.
2. Each of the above charges is payable at the time of the request of the specific service.
3. All requests must be made through the Marketech website at [marketech.com.au](http://marketech.com.au), or via email at [support@marketech.com.au](mailto:support@marketech.com.au)