



# **Emerald Financial Group**

## **Financial Services Guide**

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The provider of the services described in this Financial Services Guide is the Australian Financial Services Licensee Emerald Financial Group Pty Ltd ABN 85 106 823 741 Australian Financial Services Licence Number: 241041.

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# WHAT IS A FINANCIAL SERVICES GUIDE?

This Financial Services Guide (FSG) is designed to:

- Help you decide whether to use any of our financial services;
- Inform you about the remuneration and benefits received by us or any related person; and
- Inform you about how we handle complaints.

If we make a recommendation for you to acquire a particular financial product or offer to arrange the issue of a financial product to you, where applicable we will also provide you with a Product Disclosure Statement (PDS), Product Information Statement (PIS), or a Prospectus. These documents contain information about the particular financial product to assist you in making an informed decision about that product.

## WHO ARE WE?

Emerald Financial Group Pty Ltd and its Representatives (sometimes referred to as “The Licensee”, “Emerald”, “we”, “us” or “our” throughout this FSG) provide the financial services set out in this Guide.

Emerald Portfolio, Emerald Equities Australia, Emerald Equities Research and Emerald Direct are all registered business names of Emerald Financial Group Pty Ltd and are covered by this FSG.

Our representatives include employees, consultants or directors of Emerald or our related companies TradersCircle Pty Ltd a Corporate Authorised Representative of Emerald (Authorised Number 303987; ABN 65 120 660 497) and Principal Investor Relations Pty Ltd (ABN: 51 633 750 928).

Emerald Financial Group has authorised the distribution of this FSG.

*Please be aware that your telephone calls may be recorded for training and compliance purposes. Please tell us if you do not wish for your call to be recorded.*

## WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

We are authorised to provide advice on and deal in securities, derivatives (such as options) and deposit products. This means we can provide you with:

- Advice on securities, options and deposit products; and
- Assistance in arranging execution of security and option trades.

Other services we provide include:

- Education courses
- Subscription services

Any advice we provide is general only. This means that any advice is prepared without taking into account your objectives, financial situation or needs, and you should consider the appropriateness of the advice before acting on it. If the information relates to the acquisition of a particular financial product, where applicable you should obtain a copy of and consider the PDS, PIS or Prospectus for that product, before making any decisions in relation to it. If trading equity products, you should conduct your own research, before making any decision.

When we provide these services, we are acting on behalf of Emerald, who is acting on its own behalf. It does not act on behalf of any other product provider.

We provide our clients with 2 choices of trading accounts:

### **Phillip Capital trading account**

Phillip Capital Limited (PhillipCapital) (ABN 14 002 918 247; AFSL 246827) provides Emerald with market execution and clearing and settlement services.

For the PhillipCapital accounts any ASX listed products are listed under your own Holder Identification Number (HIN) that identifies you as a CHESS sponsored shareholder with a broker.

All your CHESS sponsored share are represented by a single HIN (provided they are held under the same account). You will also open a separate cash account which will be linked to the trading account, this is normally a Macquarie cash account.

You always have visibility and control. You can also transact US equities on this account.

### **Interactive Brokers account**

Interactive Brokers Australia Pty Ltd (ABN 98 166 929 568; AFSL: 453554) is licensed and regulated by the Australian Securities and Investments Commission and is a participant of ASX, ASX 24 and Chi-X Australia.

Interactive Brokers is an online brokerage platform offering Australian, US-based and global trading. Interactive Brokers operates under a custodial account. At this stage we are only offering equities under this option.

## **WHAT FEES AND REMUNERATIONS DO WE RECEIVE?**

By using or continuing to use our services, you agree that:

- All fees and charges received by us as described in this FSG are a benefit given to us by you, in exchange for the services provided by us;
- Representatives are paid by these fees; and
- You understand, consent to, authorise and direct us to charge you in this way.

### **(1) Transaction Fees - Phillip Capital Accounts**

If Emerald arranges for the execution of your Security or Option trade, you will receive a contract note from the Exchange member.

The contract note will indicate the fees charged by Emerald and retained by the Exchange Participants.

The fee will be either a flat fee or a fee that is a percentage of the trade. The Participant will retain some of that fee.

	Brokerage Rates (AU)	Brokerage Rates (US)
<b>Derivative Transactions</b>		
Full Service Rates	Up to \$110 or 0.65% (whichever is higher)	Not available
Online Rates	Up to \$45 or 0.35% (whichever is higher)	Not available
<b>Equities &amp; Warrant Transactions</b>		
Full Service Rates	Up to \$110 or 0.2% (whichever is higher)	Up to USD\$50 or 0.2% (whichever is higher)
Online Rates	Up to \$45 or 0.12% (whichever is higher)	Up to USD\$35 or 0.2% (whichever is higher)

\*Foreign exchange fees may be charged by our ASX Participant. This will be disclosed in the contract note

<b>Portfolio Rates</b>	
<b>Equities and Warrant Transactions</b>	
Portfolio Rates	Up to \$75 or 0.20% (whichever is higher)

Further details on fees and charges are outlined in the PDS provided.

## (2) Transaction Fees - Interactive Brokers

	Brokerage Rates (AU)	Brokerage Rates (US)
Full Service - Equities	Minimum \$30 or 0.20% (whichever is higher)	Minimum \$25 USD + USD
DIY - Equities	Minimum \$6 or 0.08% (whichever is higher)	Minimum \$2 USD or 0.005c per share or Maximum 1%

\*Foreign exchange fees may be charged by our ASX Participant, these will be disclosed in the contract note.

The contract note will indicate the fees charged by The Licensee and retained by Interactive Brokers. This varies depending on the market traded. All fees and charges are outlined in the PDS provided.

For costs of trading on other global markets please review the PDS or alternatively speak to us – please note that all fees are in local currency.

## **Emerald Portfolio Management Fees**

If you invest in an Emerald Portfolio a management fee of up to 1.1% per annum (including GST) is charged based on the net asset value of your portfolio. The management fee is paid monthly or quarterly in arrears in a method agreed to at the commencement of the service e.g. directly debited from a linked Cash account, bank transfer. Please note this is discussed with you prior to investing.

## **Exchange Traded Fund (ETF) Fees**

Where you invest in an Emerald Portfolio - ETF, the ETF's may incur a management and administration fee such as a Management Expense Ratio, these are fully outlined in the applicable Product Disclosure Statement (PDS) provided to you.

## **Emerald Equities Subscription**

If you use Emerald Equities subscription services we will receive remuneration from the monthly subscription fees of up to \$148.50 per month, lower fees are available for upfront annual payment options. You can terminate your subscription at any time by giving Emerald 30 days' written notice – [admin@emerald.com.au](mailto:admin@emerald.com.au). The Terms of Service applicable to the Emerald Equities subscription is obtained on the website.

## **Emerald Execution Services**

There are live data and delayed data options, monthly prices vary from \$77 for delayed data to \$121 for live data. This monthly fee will be refunded in total where 2 trades are placed per month for the delayed data option and 5 for the live option. You can terminate your charting access at any time by giving Emerald 30 days' written notice – [admin@emeraldfinancial.com.au](mailto:admin@emeraldfinancial.com.au).

## **Education Courses**

Emerald charge fees to attend one of our education courses, the fees vary. Course fees are always explained prior to enrolment.

## **Commissions Payable - Placement of Capital Investments**

Where you subscribe to a Capital Investment and we are an adviser on the offer, we may receive commission of up to 6% of amounts subscribed in excess of \$5,000 per application and 8% in respect of amounts subscribed less than \$5,000 per application. Please note this is out of the company's own resources and not from your application money.

## **How are Representatives Paid?**

Emerald directors and representatives are paid a salary or consultancy fees and may also receive bonuses which are calculated depending on the company's and individual's performance.

Please contact us if you would like further information on our fees and charges or remuneration and other benefits received by Emerald or our representatives. Your request, however, must be made within a reasonable time after you are given this FSG and before any financial service is provided to you.

**NOTE:** Transaction fees are exclusive of GST, all other prices are inclusive of GST unless otherwise stated



# PRIVACY STATEMENT

We are committed to ensuring the confidentiality and security of your personal information.

If you do not provide some or all the personal information requested by us, we may be unable to provide you with our products or services.

*We collect information about you for the following purposes;*

- to assist us in providing requested products or services to you;
- to consider and assess your request for a product or service;
- to provide you with information about a product or service and invite you to marketing events;
- to protect our business and other customers from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints you may have;
- to manage any legal actions involving Emerald;
- to comply with relevant laws, regulations and other legal obligations, including the Anti-Money Laundering and Counter-Terrorism Act 2006 and Corporations Act 2001; and
- to help us improve the products and services offered to our customers, and to enhance our overall business.

*We may need to disclose your personal information to;*

- a related entity of Emerald;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, trading platform providers and portfolio service providers;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments, payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts; and
- anyone else to whom you authorise us to disclose it or as required by law.

We may disclose personal information to recipients that are located outside Australia in some circumstances. We use cloud data storage providers that operate internationally and therefore your personal information may be sent to servers that are located overseas.

It is impracticable for us to list the locations in which these servers may be located.

Our Privacy Policy (available at [www.emeraldfinancial.com.au](http://www.emeraldfinancial.com.au)) contains information about how:

- you may access the personal information we hold about you;
- you may seek the correction of your personal information; and
- to make a privacy complaint and how we will deal with your complaint.



# COMPLAINTS PROCEDURE AND COMPENSATION ARRANGEMENTS

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

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

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

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

## Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

