

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
- 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 you may need to pay 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 customers, 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, we 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
GPO Box 4595 MELBOURNE VIC 8060, 1800 812 267.

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. part one: about our servicest

How can you contact and give us instructions

You can contact us:

Phone 1800 812 267 or contact your JBWere Adviser.

Mail Reply Paid 4595
MELBOURNE VIC 8060

Online jbwere.com.au

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

Do we have any relationships or associations with financial product issuers?

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;
- Navigator Australia Limited;
- National Australia Trustees Limited;
- MLC Limited;
- MLC Investments Limited;
- MLC Asset Management Limited;
- MLC Asset Management Services Limited;
- MLC Asset Management Pty Ltd; and
- NULIS Nominees (Australia) Limited.

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

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

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

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 MLC Limited, 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 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.

Resolving complaints

If you have a concern about any aspect of our service, please call us on **1800 812 267** or contact your JBWere Adviser. We'll work to resolve any issue you have as soon as we can.

If we cannot solve your concern, or you are not satisfied with our solution, please write to us at the address below:

Mail Manager, Regulatory Compliance
 JBWere Limited
 Reply Paid 4370
 MELBOURNE VIC 3001

You can get further advice from the Australian Financial Complaints Authority, if your complaint is not resolved to your satisfaction within 45 days.

Phone 1800 931 678
Mail Australian Financial
 Complaints Authority
 GPO Box 3
 Melbourne VIC 3001
Email info@afca.org.au
Online afca.org.au

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)	\$0.45 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) Buy fail fee	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.

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 16, 101 Collins 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 42, Governor Phillip Tower
1 Farrer Place
Sydney NSW 2000
Telephone: +61 2 9325 2600
Fax: 1300 307 307

Brisbane

Level 34, Riverside Centre
123 Eagle 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