

RIVKIN

Financial Services Guide

Issue date: Mar 2024

Providing Entity (RG 175.30)

This Financial Services Guide (FSG), dated 13 March 2024, is designed to assist you in deciding whether to use any of the financial services offered by Rivkin Securities Pty Ltd (AFSL 332802). Within this document, Rivkin Securities Pty Ltd may be referred to as Rivkin and/or us as well as by the registered trading names Rivkin and Rivkin Super.

FSGs are an effective and constructive method of providing comprehensive information about the products and services offered. We, therefore, recommend all clients (including those who are using the wholesale services only) read this FSG before engaging with us.

The purpose of this FSG is to explain:

- ◆ What type of advice you might receive from us; How you can give us instructions;
- ◆ The kinds of financial services we provide and the financial products to which those services relate; Who we act for in providing financial services;
- ◆ Risks involved when using financial products and services;
- ◆ How we, our staff, and other relevant persons are remunerated for the financial services offered;
- ◆ The associations or relationships between us, any related persons, and issuers of financial products that might influence how we provide financial services;
- ◆ How complaints against us are handled; and Where to find Rivkin's Privacy Policy

What type of advice you might receive from us

We are licensed to offer general financial advice only. We do not provide and are not licensed to provide, personal financial advice to our retail clients. Any general financial advice we provide has been prepared without taking into account any of your personal investment objectives, financial situation, or needs. Therefore, before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation, and needs.

There may be a product disclosure statement or prospectus, terms and conditions, an outline of fees as well as a document outlining specific risks for the securities and financial products discussed by our staff members or communicated via written, verbal or electronic means. The purpose of these documents is to provide you with information about the particular product to enable you to make an informed decision in relation to the acquisition of that product. You should obtain a copy of the product disclosure statement, prospectus, or related product or service documents before making any decision about whether to acquire the security, product, or service.

How you can give us instructions

We accept instructions from you in person, by telephone, facsimile, post, or by email. If you are dealing securities or derivatives online using Rivkin, your instructions will be taken using an online third-party broking platform.

The kinds of financial services we provide and the financial products to which those services relate

For retail and wholesale clients as defined in chapter 7 of the corporations Act 2001 section 761G, we are authorized to carry on a financial services business to:

- **Provide general financial product advice on:** deposit and payment products; derivatives; interests in cash management trusts; superannuation; margin lending facility; foreign exchange contracts; and securities.
- **Provide execution-only dealing services:** we will facilitate the placement, execution, and settlement of your orders through third-party platforms.
- **Deal in a financial product by:** issuing, applying for, acquiring, varying or disposing of a financial product in respect of derivatives; applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of basic deposit products and deposit products other than basic deposit products, derivatives, interests in cash management trusts, superannuation; margin lending facility; foreign exchange contracts; and

For wholesale clients only (as defined in s761G (4) of the corporations Act 2001 and where evidence has been provided), we can provide the following financial services:

- Portfolio Administration Service is providing you with quarterly reporting that includes a comprehensive summary of the performance of your investments, transactions undertaken on your behalf and any income, expenses and capital gains. Should you choose to use Rivkin's MPS service you will retain the freedom to instruct Rivkin in relation to any investment decisions or corporate There is no exit fee.

Risks involved when using financial products and services

The securities and derivatives that Rivkin is licensed to advise and deal in include ASX- listed equities (or shares), exchange-traded options, warrants, and contracts for difference (CFDs). All of these types of securities and derivatives carry financial risks.

Fully-paid ASX equities may lose up to 100% of their initial purchase value, or 100% of your initial investment. Certain types of ASX equities and ASX warrants can also carry a future liability, meaning you might be required to contribute future payments under the terms of the security being traded.

Certain exchange-traded options strategies can lose value by a sum greater than your initial investment.

CFDs are considered risky products. Most CFD products are leveraged, meaning that your total trade exposure is greater than your initial investment. In most cases, your total trade exposure is many times greater than your initial investment. This means that you can lose more than your initial investment.

How we, our staff, and other relevant persons, are remunerated for the financial services offered

| FEES PAYABLE BY YOU – AUSTRALIAN FINANCIAL PRODUCTS AND SERVICES | | |
|--|--|--|
| FEE TYPE | WHEN IS IT PAYABLE? | HOW MUCH IS PAYABLE? |
| Brokerage | When you buy or sell financial products, brokerage is added to the purchase price of a buy transaction and is deducted from the proceeds of a sell transaction. Brokerage is settled on T+1 (being one Business Day after the trade date) for derivatives transactions or T+2 (being two Business Days after the trade date) for share transactions. | Brokerage is charged as a percentage of the value of the trade. For example, if you buy or sell \$15,000 worth of shares at 1.5% brokerage, you would be charged brokerage of \$225. The rate of brokerage is usually between 1.0% and 1.75%. All transactions are subject to a minimum charge for brokerage, being never less than \$16.50 per trade. The specific rate of brokerage will depend on factors such as the level of service, the type of advice, the type of financial product, the size of the transaction and the frequency of transactions on your account(s). The actual amount of brokerage payable by you will be disclosed in the confirmation for the transaction. |
| Portfolio Service (PS) fee (WHOLESALE CLIENTS ONLY) | Monthly in arrears should you make use of PS. | The PS fee is an annual percentage fee (invoiced) of up to 2.5%, calculated on the average value of your portfolio, with a minimum annual fee of \$3,600. A set-up fee may apply in certain circumstances. |

FEES PAYABLE BY YOU – INTERNATIONAL FINANCIAL PRODUCTS

| FEE TYPE | WHEN IS IT PAYABLE? | HOW MUCH IS PAYABLE? |
|---------------------------------|---|---|
| Brokerage | Whenever you buy or sell financial products, brokerage is added to the purchase price of a buy transaction and is deducted from the proceeds of a sell transaction. Brokerage is settled on T plus 2 (being two business days after the trade date) or T plus 3 (being three Business Days after the trade date) for share transactions depending on the relevant exchange. | Brokerage is charged as a percentage of the value of the trade. For example, if you buy or sell USD 15,000 worth of shares at 1.5% brokerage, you would be charged brokerage of USD 225. The rate of brokerage is usually between 1.0% and 2.0% of total consideration. All transactions are subject to a minimum charge for brokerage, which is AUD 7 or 0.11% for US shares, whichever is greater per trade, and it is AUD 30.00 or 0.3% for all other international shares, whichever is greater per trade. The minimum charge can be in AUD or the local currency. If the minimum charge is NOT in AUD, it may be converted to AUD on your account statement, depending on the market you are trading and the platform you are using. The specific rate of brokerage will depend on factors such as the level of service, the type of advice, the size of the transaction and the frequency of transactions on your account(s). The actual amount of brokerage payable by you will be disclosed in the confirmation for the transaction. Exchange rate movements may affect the final price for financial products. |
| Foreign currency processing fee | When you instruct Rivkin to arrange a currency conversion | Between 0.1% and 1.0% of the amount the subject of the request, |

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|----------------------|---|---|
| | on your behalf. | depending on the size of the transaction and the currency pair. This fee is included in the rate quoted to you. |
| Stock Transfers | Broker to broker transfer fee (non-US stock) DRS transfer fee (US stock) DRS transfer fee (non- US stock) | USD 75 per stock USD 15-20 per stock USD 75 per stock |
| Paper delivery fee | If you request paper delivery of a trade confirmation or a statement. | USD 1 per item. |
| Dematerialisation | When you request a certificated holding to be dematerialised. | From AUD 200 per security. From USD 135 per security (Legal Transfer fee) |
| Reorganisation items | Where there is a company reorganisation event. | USD 50 per event for voluntary items and USD 10per event for mandatory items. |

The associations or relationships between us, related persons and issuers of financial products that might influence how we provide financial services

If a client is introduced to Rivkin Securities by an Australian Financial Services Licensee, Rivkin Securities may provide a one-off fee and/or percentage commission of client revenue to that licensee. This fee could be up to 50% of the commission paid. If the commission paid is \$100, the fee could be \$50.

If Rivkin Securities introduces a client to an Australian Financial Services Licensee, Rivkin Securities may receive a one-off fee and/or percentage of commission of client revenue from that licensee.

Employees

Our employees are remunerated on a base salary and may receive a discretionary bonus and other rewards for the services they provide and referrals they make. In addition, they can receive between 0% and 100% of all fees and charges generated from a client introduced by them to Rivkin. The quantum of these additional

payments will usually depend on the performance of employees against predetermined business objectives. Typically, the fees paid to employees can range between 0.5% to 15% of the total amount received from a client. This could equate to \$150 being paid to an employee from a revenue source generating \$1000 of income to Rivkin.

How complaints against us are handled

If you have a complaint or concern, you should contact us on + 61 2 8302 3650 or by email on concerns@rivkin.com.au. We will acknowledge receipt of the complaint and must give you a final response within 30 days of receiving your complaint. If your complaint or concern has not been resolved satisfactorily, you may wish to contact the independent industry arbiter, the Australian Financial Complaints Authority (AFCA). The contact details for AFCA are as follows:

Telephone number: 1800 931 678

Website: <https://www.afca.org.au/>

Compensation arrangements and Professional Indemnity Insurance

Rivkin has Professional Indemnity insurance in place, which Rivkin considers to be adequate to meet the requirements of Section 912B of the Corporations Act to support its obligations in relation to compensation. This includes conduct of current and former representatives and employees.

Privacy

For information of how we use and disclose your personal information, collected from you to ensure we are able to give you advice, please refer to our privacy policy on our website (www.rivkin.com.au).

Contact Details

Rivkin Securities Pty Ltd

Suite 8, 1 Kings Cross Road

Rushcutters Bay, New South Wales 2011

PO Box 1524

Double Bay, New South Wales 1360

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RIVKIN



CONTACT

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ADDRESS

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