

Blueberry.

Financial Services Guide (FSG)

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The information on this website is general information only and does not take into account your objectives, financial situation or needs. You should, before acting on this information, consider the appropriateness of the information having regard to your objectives, financial situation and needs.

Blueberry Australia Pty Ltd (ABN 67 646 513 797) (AFSL 535887) is authorised to give general advice, to deal and make a market in derivatives and foreign exchange contracts. You should read the PDS, Client Agreement, FSG and Target Market Determination and consider your objectives, financial situation and needs before deciding whether to acquire or continue to hold the relevant product. You can obtain a copy of the relevant documents from our website. Trading FX and CFDs on margin involves a high level of risk and may not be suitable for all investors. As margin FX/CFDs are highly leveraged products, your gains and losses are magnified, and you could lose substantially more than your initial deposit. Investing in margin FX/CFDs does not give you any entitlements or rights to the underlying assets (e.g. the right to receive dividend payments).

The information on this website, and the services provided by Blueberry Australia Pty Ltd (trading as Blueberry Markets Group), are not intended for residents outside of Australia.

au.blueberrymarkets.com

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1. A Guide to Our Relationship with You

This Financial Services Guide (FSG) is issued to you by Blueberry Australia Pty Ltd (ABN 67 646 513 797) (AFSL 535887) (referred to as Blueberry Markets, we, our, or us). Blueberry Markets is authorised and regulated by the Australian Securities and Investments Commission (ASIC) with licence number 535887.

Blueberry Markets is a financial services business which offers you the ability to trade international financial markets via over the counter (OTC) derivative products. Blueberry Markets also provides both general advice, dealing in and making a market in derivatives and foreign exchange contracts.

2. About this Financial Services Guide

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

We (Blueberry Australia Pty Ltd) are the providing entity

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

The Licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the Act.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

3. Other Disclosure We May Give You

Occasionally we provide general advice. This is where we may express an opinion or recommendation influencing you in making a decision in relation to a financial product, but where we HAVE NOT considered your personal objectives, financial situation or needs. If we provide you with general advice, we will provide you with a warning that the advice may not be appropriate to your needs, financial situation or objectives. Additionally, we will provide you with an applicable Product Disclosure Statement ('PDS') (if one is available) which you should read before making a decision that the product is right for you.

When a financial product is recommended to you, you will be provided with a PDS issued by the

product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks and fees and charges associated with the product.

4. Our Contact Details

Address: Suite 701, Level 7, 107 Mount Street, North Sydney, NSW 2060 Australia

Phone: +61 2 7908 3946

Email: support@blueberrymarkets.com

Web: www.au.blueberrymarkets.com

You can provide instructions to us by contacting us using the contact details above.

5. Financial Services and Products We Are Authorised to Provide

We can provide you with the following range of financial services:

- (a) provide general financial product advice for the following classes of financial products:
 - i. derivatives; and
 - ii. foreign exchange contracts;
- (b) deal in a financial product by:
 - i. issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products: (A) derivatives; and (B) foreign exchange contracts; and
 - ii. applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products: (A) derivatives; and (B) foreign exchange contracts; and
- (c) make a market for the following financial products: (i) foreign exchange contracts; and (ii) derivatives.

We are authorised to provide these services to both retail and wholesale clients.

There is an important difference between 'general advice' and 'personal advice'. If we provide you with general advice, it means that we have not considered any of your individual objectives, financial situation and needs.

6. How Do We Get Paid?

Transaction based fees for Execution Services: We are remunerated through the fees and commissions that we charge you for executing transactions electronically via our trading platforms, or by us

executing on your behalf. Fees and commissions charged to you will depend on the type of financial product being traded, the frequency of your trading activity, the type and level of service required and the size of your transaction. Fees and commissions are subject to negotiation prior to transacting any business. Fees and commissions, once disclosed and agreed, will be charged to your Account at the time any transaction is executed.

Our employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus related to business objectives generated from their clients depending on the level of salary and the aggregate revenue that they earn. Such payments are generally made in the form of monetary benefits and are paid quarterly or annually.

7. Compensation Arrangements

Blueberry Australia has arrangements in place to maintain adequate professional indemnity insurance as required by section 912B 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.

8. Conflicts of interest

Conflicts of interest may occur from time to time. We will advise you of any material interest that could reasonably be expected to influence our provision of services to you.

9. What should you do if you have a complaint?

We want to know about any problems or concerns you may have with our services, so we can take steps to resolve the issue. We have internal and external dispute resolution procedures to resolve complaints from clients. A copy of these procedures may be obtained by contacting us. Initially, all complaints will be handled and investigated internally. Should you feel dissatisfied with the outcome, you have the ability to escalate your concerns to an external body for a resolution. Blueberry Markets is a member of the Australian Financial Complaints Authority.

You can contact the Australian Securities and Investments Commission on 1300 300 630. This is a free call info line. This is another alternative that you may use to make a complaint and obtain information about your rights

Australian Financial Commission Authority ("AFCA") which is an approved external dispute resolution scheme that can deal with complaints about all of the financial services Blueberry Australia Pty Ltd provides under its AFSL.

If you have a complaint about the financial services provided to you, please take the following steps: Contact us to inform us about your complaint. You may do this by telephone, facsimile, email or letter. If you are dissatisfied with the outcome, you have the right to complain to the Australia Financial Complaints Authority (AFCA) in writing at:

Australian Financial Complaints Authority:

Address: G.P.O. Box 3 Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

Web: www.afca.org.au

Email: info@afca.org.au

10. Our Record Keeping Obligations

We will maintain comprehensive and accurate records of your client transactions and advice provided.

11. Our Privacy Policy

We are committed to protecting your privacy. The information you provide to us and any other information provided by you in connection with the services provided by us under this FSG will be used primarily for processing your application and providing you with advice and complying with certain laws and regulations. A copy of our Privacy Policy is available on our website. Please contact us if you have any other concerns or if you would like further information.