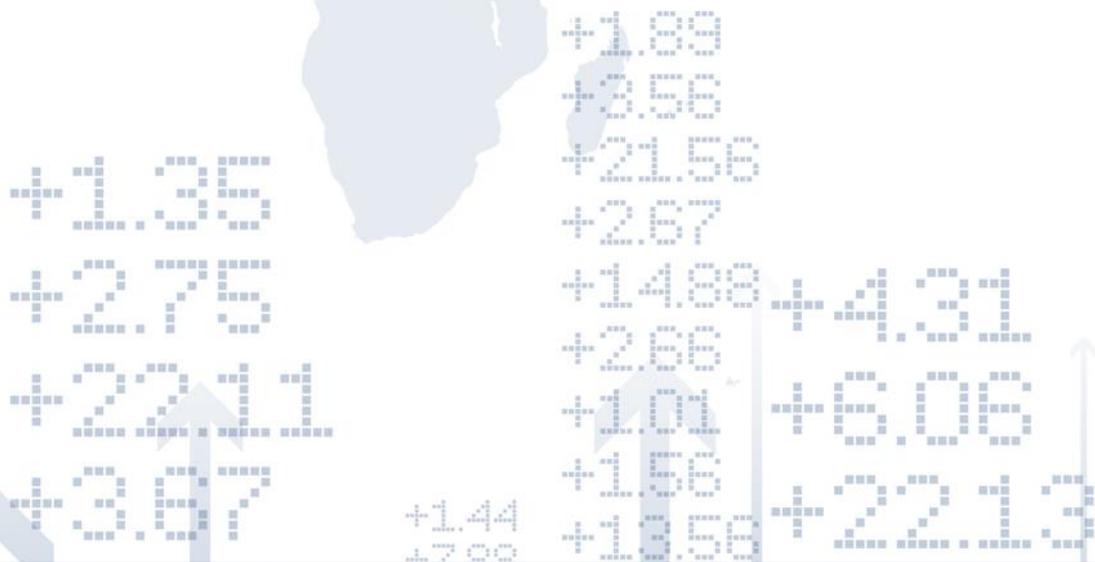


Plus500

World's Trading Machine



Financial Services Guide





5. What fees and Charges are payable to us?

There are a number of costs, fees and Charges that you may be required to pay us, in order to use our services:

Type	Description
Spread Cost	<p>Derivative (including foreign exchange derivative) and contracts-for-difference (CFD) transactions incur costs relating to the spread, which is the difference between the bid price and offer price.</p> <p>The “bid price” is the price at which we are willing to buy the underlying asset from you and the “offer price” is the price at which we are willing to sell to you.</p> <p>Taking the example of a foreign currency trade, we buy currency on the wholesale market and sell it to you after building in a spread. We also buy currency from clients and sell it to other clients after building in a spread. The price difference of this spread will depend on factors such as the size and value of the transaction and prevailing market rates. This spread is paid by you, but is incorporated into the quoted rates and is not an additional charge or fee payable by you above those quoted rates. We earn a spread whenever you trade with us. Of course, all buying and selling is notional, because we typically do not actually deliver the currency - it offers a platform that lets you trade over currencies only. Sometimes, in order to trade on our platforms, we will convert your money into, say, USD and this is an example of when physical delivery does occur.</p> <p>Example of a spread</p> <p><i>If we quote 1.31571(bid) and 1.31591 (offer) for EUR/USD on our online platform, then the spread of every lot of EUR/USD is (1.31591- 1.31571) x 100,000 (the minimum lot size) = \$20 USD. This spread will be deducted from your account balance at the same time that you click “buy” or “sell” on the platform.</i></p>
Commission	Plus500AU does not charge dealing commissions.
Daily Overnight funding	<p>You may earn or pay interest,) by entering and holding a CFD contract after a certain time in the day has passed.</p> <p>An overnight funding is either added or subtracted to your account to cover the benefit/cost of the associated funding. The Overnight Funding Time for each instrument is shown under the details tab on the platform.</p> <p>The overnight funding depends on the type and size of products that you buy or sell, and the duration of the position.</p>



	<p>To view the overnight funding and “% per day” for a specific instrument, go to the main lobby screen, select the instrument required and press details on the far right of the row.</p> <p>We may adjust overnight funding rates at any time based on market conditions but this will affect only new positions opened after the adjustment. Your account balance will be automatically credited or debited with overnight funding.</p> <p>Weekends and holidays If a position is opened on a Friday and held overnight until the following Monday (being the next trading day) the amount added or subtracted for the overnight funding to an account is three times the daily amount to cover the entire weekend period.</p> <p>If a position is opened during a holiday period, the overnight funding will be added or subtracted during that period until you close the position.</p>
Automatic Rollover	<p>Instruments based on futures contracts have an expiry date. For most of these instruments, once the expiry date is reached, positions will be automatically rolled over to the next contract. The date and time of the rollover is shown in each instrument’s details.</p> <p>Since the buy and sell rates vary between contracts, Plus500 will make an adjustment to your equity for the price difference. This will ensure that your equity doesn’t change and you don’t gain/lose from the price difference between the old and the new contracts. If the new price is higher than the old price, buy positions will receive a negative adjustment, and sell positions will receive a positive adjustment. However, if the new price is lower than the old price, buy positions will receive a positive adjustment, and sell positions will receive a negative adjustment.</p> <p>In addition, positions may be charged by one spread at the time of rollover.</p> <p>Example of rollover adjustment calculation: You hold a BUY position of 100 contracts of Oil.</p> <p>Oil contract rates at the time of rollover: Existing contract buy rate = \$45.30 Existing contract sell rate = \$45.25 New contract buy rate = \$46.50 New contract sell rate = \$46.45</p> <p>Adjustments calculation: Buy Rate Difference = [New contract sell rate] - [Existing contract sell rate] = \$46.45 - \$45.25 = \$1.2 Buy Value Adjustment = - ([Amount of Contracts] * [Buy Rate Difference]) = - (100 * \$1.2) = - \$120 Spread Adjustment = [Amount of Contracts] * [New Contract Spread] = 100 * (46.50\$-46.45\$) = \$5</p>



Privacy Statement

Plus500AU Pty Ltd (**Plus500AU**) is committed to ensuring the confidentiality and security of your personal information. Plus500AU will be collecting personal information from you when you apply to open a trading account, visit our website, call us or send us correspondence.

If you do not provide the personal information requested by us, we may not be able to open your trading account, or provide you with the full benefit of our services.

We collect your personal information:

- to conduct our business of providing services in relation to foreign exchange and derivatives contracts to our clients and to counter-parties;
- to provide you with information about our services and promotions;
- protect our business and clients from fraudulent or unlawful activity;
- to assess applications by you for our services;
- to investigate and resolve any concerns or complaints you may have;
- to manage any legal actions involving Plus500AU;
- to collect and analyse statistical information regarding the number of visitors to our website and our online trading platform;
- to comply with our legal obligations, including our obligations to collect certain information under the *Corporations Act 2001* and *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*; and
- to help us manage and enhance our services.

We may need to disclose your personal information to:

- a related company of Plus500AU;
- your introducing broker;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, or counter-parties;
- 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, such as the Australian Securities and Investments Commission and Australian Transaction Reports and Analysis Centre; and
- anyone else to whom you authorise us to disclose it, or as required by law.

We are likely to disclose your personal information to related entities and data storage service providers that are located outside Australia. These recipients are located in Israel, Bulgaria and the United Kingdom.

Our Privacy Policy (available at www.plus500.com.au) contains information about our information access, correction and complaints procedures.

We may record inbound and outbound telephone conversations to the PLUS500AU office for compliance and training purposes.

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

