

Financial Services Guide

tastytrade Australia Pty Ltd

ABN: 61 623 542 969

AFSL: 508867

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1. What is the purpose of this Financial Services Guide?

This Financial Services Guide (**FSG**) has been prepared and issued by tastytrade Australia Pty Ltd (ABN 61 623 542 969, AFSL 508867) (**tastytrade Australia, we, us, our**) pursuant to the requirements of the *Corporations Act 2001* (Cth) (**Corporations Act**).

This FSG is an important document designed to assist you in deciding whether or not to use any of the financial services offered by tastytrade Australia. It contains information about the financial services we provide, and remuneration that may be paid to us for the services provided.

This FSG also contains information about how we deal with complaints. We are required to provide you with this FSG when we provide certain financial services to you, and you are a retail client. This FSG is not intended for 'wholesale clients' as defined by the Corporations Act.

References to 'you' and 'your' refer to potential recipients of our financial services who are not wholesale clients.

This FSG contains information about us, concerning:

- the financial services we offer and are authorised to provide;
- how we take responsibility for the conduct of our representatives;
- how we and others are paid in connection with those services;
- our professional indemnity insurance;
- how we deal with your privacy;
- how we deal with complaints; and
- how we can be contacted.

2. Who are we and what services do we provide?

tastytrade Australia promotes and arranges access to an online trading platform that provides access to US markets across a range of financial products, including shares, ETFs, options, futures and options on futures. The platform is operated by tastytrade, Inc., a US company (tastytrade US) that is an affiliate of ours.

The financial service referred to in this FSG are both 'arranging services' and 'issuing services'. When providing the arranging services, we will act on your behalf for you to receive services and products offered by tastytrade US. For standard margin lending facilities, tastytrade Australia will provide you with issuing services. We are authorised under an AFSL to provide you with each of these services.

We are not authorised to provide personal advice and recommend that you consult with a financial adviser on the appropriateness of any transactions you are considering in meeting your personal financial situation, needs and investment objectives. We will only provide you with factual information. In providing information we do not take into account your particular financial objectives, circumstances or needs. You may wish to consult a financial adviser to help you form your own opinion on this information, and on whether a particular product is suitable for your individual needs and goals as an investor.

Our AFSL authorisations

tastytrade Australia holds an Australian Financial Services Licence (AFSL 508867). The table below sets out the financial services we are authorised to provide under that licence:

Financial Service	Financial Products Covered
Deal in by issuing, applying for, acquiring, varying or disposing of a financial product on behalf of another person	Margin Lending Facilities
Deal in by applying for, acquiring, varying or disposing of a financial product on behalf of another person	Securities (shares); Managed Investment Schemes excluding IDPS (ETFs); Derivatives (exchange-traded options, futures, futures on options); Margin Lending Facilities, Basic and Non-Basic Deposit Products.
Provide general financial product advice	Securities (shares); Managed Investment Schemes excluding IDPS (ETFs); Derivatives (exchange-traded options, futures, futures on options); Margin Lending Facilities, Basic and Non-Basic Deposit Products.

When arranging for you to receive services from tastytrade US, we act on your behalf. tastytrade US (and not tastytrade Australia) is the entity that will execute your trades and hold your account.

Standard margin lending facilities issued by us, are issued with credit advanced to you by Apex Clearing Corporation.

Your account custody and funds will be held by Apex Clearing Corporation, a US-based clearing firm, on behalf of tastytrade US. tastytrade Australia does not hold client money, does not execute trades, and does not act as a market participant or clearing participant in Australia or elsewhere.

2B. Products available through the tastytrade platform

Through the tastytrade US platform, Australian clients may access the following financial products. These products are issued or dealt in by tastytrade US. tastytrade Australia arranges your access to these products but does not issue or deal in them directly.

Please note that access to the products described below is subject to trading level approvals granted at the time of account opening.

Shares (Securities)

A share is a unit of ownership in a company. When you purchase shares or fractional shares, you acquire an ownership interest in that company and may be entitled to dividends and voting rights. Shares available through the tastytrade platform are listed on US exchanges including the NYSE and NASDAQ. tastytrade US will arrange execution and clearing of share transactions on your behalf. Your shares will be held in custody by Apex Clearing Corporation.

Exchange Traded Funds (ETFs)

ETFs are typically passively managed investment funds listed and traded publicly on securities exchanges in the same manner as traditional stocks and shares. ETFs invest in a portfolio of securities which may include shares, commodities, currencies, real estate investment trusts or a combination of asset classes. ETFs available through the tastytrade platform are listed on US exchanges. Like shares, your ETF holdings will be held in custody by Apex Clearing Corporation.

Exchange-Traded Options

An exchange-traded option is a standardised derivative contract that gives the buyer the right, but not the obligation, to buy (call option) or sell (put option) an underlying security or index at a specified price (the strike price) on or before a specified date (the expiry date). Options are leveraged instruments — the premium paid for an option represents a fraction of the value of the underlying position, which means gains and losses can be significantly larger relative to the amount invested. Options can be used for speculation, hedging, or income generation strategies. Exchange-traded options available through the tastytrade platform are listed on US options exchanges including the CBOE.

Futures

A futures contract is a standardised agreement to buy or sell an underlying asset — such as a commodity, index, currency or financial instrument — at a specified price on a specified future date. Futures are traded on regulated exchanges and are marked to market daily, meaning gains and losses are credited or debited to your account each trading day. Futures are leveraged instruments and require the maintenance of margin. Futures available through the tastytrade platform are listed on US futures exchanges including the CME Group.

Futures on Options (Options on Futures)

A futures option (or option on futures) is a derivative contract that gives the buyer the right, but not the obligation, to enter into a futures contract at a specified price on or before a specified date. Like standard options, they may be calls (right to buy) or puts (right to sell). Options on futures combine the characteristics of both options and futures and carry the risks associated with both product types. They are highly leveraged instruments and are generally considered suitable only for experienced derivatives traders. Options on futures available through the tastytrade platform are listed on US futures exchanges.

3. How you can give tastytrade Australia instructions

tastytrade Australia's arranging and issuing services are provided primarily through electronic means, and most of your interactions with us will be electronically.

You can view information about your account, and submit transactions to us through the tastytrade platform. By providing us with instructions, and by extension tastytrade US, through the tastytrade platform.

The tastytrade platform and our website also contains further information about the types of instructions you can provide us, including the types of financial products which are available to you and the timing required to provide us with instructions.

4. How tastytrade Australia will be paid for the financial services we provide

We generate income from referring new Australian brokerage clients to tastytrade US. tastytrade Australia will perform marketing and promotional activities in an effort to refer new Australian brokerage clients to tastytrade US. In return for these services, tastytrade US will pay us a negotiated fee that is not contingent on the number of customers referred and may also apply a spread to any interest rate charged by Apex Clearing Corporation as discussed below. No fees are charged by us to our Australian clients for us providing arranging services.

For our standard margin lending facilities, we may generate income by charging you income on the debit balance of your margin loan. tastytrade Australia may issue you with a standard margin lending facility using credit advanced by Apex Clearing Corporation (Apex), Interest charges are accrued on a daily basis, and statements of these charges will be available online.

Our employees may be remunerated by salary payments, and contractors may receive payments based on the referral of clients, consulting activities, and related activities.

There are no application fees, establishment fees or account keeping fees. A client's trading activity may be subject to applicable tax, regulatory, exchange and clearing fees.

For a list of the charges for specific activities such as, but not limited to, banking fees, trade related fees and single-listed exchange proprietary index option fees please refer to the list at <https://tastytrade.com/commissions-and-fees/>. Fees, interest rates and charges are subject to change at any time.

5. Professional indemnity insurance

We have professional indemnity insurance in place that satisfies the requirements for compensation arrangements under section 912A of the Corporations Act. This covers the services provided by us and our representatives, including after they cease working with us.

6. Custodial arrangements for your assets

When you purchase shares or ETFs through the tastytrade platform, your holdings will be held in

custody by Apex Clearing Corporation (**Apex**), a US-based clearing and custody firm. Apex acts as the clearing broker and custodian for accounts held with tastytrade US.

Apex is registered with the US Securities and Exchange Commission (**SEC**) and is a member of the Financial Industry Regulatory Authority (**FINRA**) and the Securities Investor Protection Corporation (**SIPC**). As a SIPC member, securities held in your account may be eligible for SIPC protection up to applicable limits in the event of the failure of the broker-dealer. SIPC protection is not the same as deposit insurance and does not protect against market losses.

tastytrade Australia does not hold any client assets, financial products or money on your behalf. All custody arrangements are between you and tastytrade US and/or Apex and are governed by the tastytrade US Customer Account Agreement and applicable US law. You should be aware that assets held outside Australia may not receive the same protections as assets held in Australia.

7. Your privacy

tastytrade Australia collects personal information from you including but not limited to your name, address, contact details including your email address, tax file number, banking details and information on your transactions conducted through the tastytrade platform.

tastytrade Australia collect personal information from you as required by law to provide you with financial services and verify your identity. We may disclose information about you to external parties where required to do so by law, including to regulatory bodies.

Your privacy and personal information are important to us. Under the *Privacy Act 1988* (Cth) we are required to have a privacy policy and will manage your personal information according to that policy. A copy of our privacy policy is available on our website www.tastytrade.com/en-au/.

8. Dispute Resolution

In the unlikely event of you having any reason to feel dissatisfied with any aspect of our service, please contact us using the contact details noted in the 'Contact details' section of this FSG.

If your complaint is not resolved to your satisfaction, you may escalate the matter to our Compliance Department by writing to compliance@tastytrade.au. The Compliance Department will carry out an impartial review of the complaint with a view to understanding what did or did not happen and to assess whether we have acted fairly within our rights and have met our contractual and other obligations. A full written response will be provided within 30 days of receiving the complaint and often much sooner.

If you do not feel your complaint has been resolved to your complete satisfaction, you may then refer the matter to the Australian Financial Complaints Authority (**AFCA**).

AFCA is an independent organisation established to resolve disputes between financial institutions and their customers. You should note that AFCA will not consider a complaint until we have had the opportunity to address the complaint, and any reference to AFCA cannot be made by you until you receive a final response from us or 30 days after the date of your complaint, whichever is sooner.

Contact AFCA:

Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001
Free call: 1800 931 678
Email: info@afca.org.au
Further information can also be found at www.afca.org.au

9. Contact details

For all client disputes or complaints, please contact us at:
T: +61 02 8317 1402
A: tastytrade Australia Pty Ltd
L 17, 123 Pitt Street, Sydney NSW 2000
W: <https://tastytrade.com/en-au/external-complaints-policy/>
E: support@tastytrade.au