

Financial Services Guide

This Financial Services Guide (FSG) is issued to you by Eightcap Pty Ltd (“Eightcap”) (ABN 73 139 495 944) trading as Blueberry Markets Group (“Blueberry Markets”).

The purpose of this FSG is to provide you with key information about the financial services provided by Blueberry Markets. It is designed to give you information required to make an informed decision about whether to use those financial services.

This FSG contains information about:

- > who Blueberry Markets is and how you can contact Blueberry Markets;
- > the type of financial services and products Blueberry Markets is authorised to provide;
- > how you can instruct Blueberry Markets;
- > how Blueberry Markets is remunerated for these services;
- > additional documents Blueberry Markets may give you;
- > associations and relationships Blueberry Markets may have;
- > how Blueberry Markets deals with customer complaints and where clients can go for further help; and
- > records Blueberry Markets keeps and its privacy policy.

You will typically receive this FSG when Blueberry Markets provides you with a financial product or service. This FSG contains general information only. If you have further questions, you may contact Blueberry Markets directly.

Other Documents You May Receive

In some circumstances, Blueberry Markets is also required to issue you with other documents when Blueberry Markets provides its services or issues its products to you.

Product Disclosure Statement (‘PDS’)

The PDS is designed to allow clients to make an informed decision about whether to deal in the financial products and services that Blueberry Markets offers. The document contains important information including:

- > the terms and conditions for the products and services offered;
- > any significant risks associated with holding the products;
- > information about the cost of the services and products; and

- details of fees and charges the product or service provider receives for issuing the products or providing the services.

Generally, you will be given a PDS before Blueberry Markets provides a service or issues you with a product or service or offers to provide a service or issue a product to you.

Client Agreement

The Client Agreement is an agreement between you and Blueberry Markets. The information contained in the document govern your relationship with Blueberry Markets.

You will typically receive a Client Agreement before Blueberry Markets issues a product or provides a service to you.

About Blueberry Markets

Blueberry Markets is a company registered in Australia offering a wide range of financial products to an extensive client base.

Contact Details

Address	Level 1, 397 Pacific Highway, Crows Nest, NSW 2065, Australia
Phone	+61 2 8039 7480
E-mail	support@blueberrymarkets.com
Internet	www.blueberrymarkets.com

Authorisations and Services Provided

Blueberry Markets is authorised to provide dealing and execution services in over the counter ('OTC') financial derivative products and to give general financial product advice. When you trade in Blueberry Markets' OTC derivative products, Blueberry Markets Group is a trading name of Eightcap Pty Ltd and Eightcap Pty Ltd is the product issuer and principal.

Products

Blueberry Markets is authorised by ASIC to offer trading in Spot Foreign Exchange ('Spot FX', 'Forex') and Contracts for Differences ('CFDs') on shares and stock indices quoted on the world's leading

exchanges. Blueberry Markets also offers CFDs on a wide range of other markets including commodities and virtual or digital currencies.

CFDs are margined OTC equity derivatives that allow clients to trade shares or other financial products, without physical ownership of the underlying stocks or instruments. A CFD constitutes an agreement between two parties to exchange, at the close of the contract, the difference between the opening and closing prices of the contract, multiplied by the number of units specified within the contract.

The products and services issued by Blueberry Markets are available to all retail, wholesale and professional investors.

Nature of Advice

Blueberry Markets only provides clients with general financial product advice – we do not provide personal advice.

The advice provided by Blueberry Markets relates only to the product and will not be based on your personal circumstances. Newsletters, trade alerts and research papers are examples of general advice Blueberry Markets may give you.

You should, therefore, before acting on any advice, consider the appropriateness of the advice and the products, having regard to your own personal objectives, financial situation, and needs. You should obtain a Product Disclosure Statement (PDS) and consider the contents in the PDS relating to the product before making any decision about whether to use the products or services.

You should also obtain professional financial advice regarding the suitability of the products and services offered in light of your personal financial needs, objectives and circumstances from a licensed professional.

Instructions

You may give Blueberry Markets dealing instructions either by telephone, mobile device or via the online trading platform.

Any other form of communication that is not a dealing instruction may be made by telephone, in person, or in writing by post or email. It should be noted that telephone lines may be recorded in order to provide a record of transactions.

Associations and Relationships

Blueberry Markets has a relationship with providers of broking, settlement and clearing services however these relationships do not materially influence the provision of financial services by Blueberry Markets to you.

Commission and Product Costs

FEES / CHARGES

You may be charged fees for the financial products or services you receive from Blueberry Markets. Commissions or fees (plus Goods and Services Tax ('GST')) may be payable by you depending on the products or services provided and will be disclosed to, and agreed with you, prior to the commencement of your transaction with Blueberry Markets. Such commissions or fees may vary according to the type and level of service provided, the size and the frequency of the transaction.

You may also incur failure fees on failed transactions or interest charges on outstanding payments.

By using and continuing to use Blueberry Markets products and services, you agree that:

- all fees and charges received by Blueberry Markets as described in this FSG are considered a benefit given to Blueberry Markets by you in exchange for the dealing services provided by Blueberry Markets;
- Blueberry Markets does not charge volume-based or asset-based fees for any advice it provides; and
- you understand, consent to, authorise and direct Blueberry Markets to charge you in this way.

A full description of the fees and charges that EightCap receives for issuing its products and services will be contained in the PDS.

RENUMERATION

In general, Blueberry Markets' remuneration is built into the terms of the OTC derivative price quoted to you (which is unknown prior to the date of issue and cannot be properly ascertained until the trade is closed).

Blueberry Markets may also arrange for you to be supplied with financial services or products issued by non-related product providers, and consequently receives a fee, commission or other type of remuneration or benefits from these non-related issuers as a result of you investing in one of their products or services. Any remuneration or benefits that Blueberry Markets may derive from these non-related issuers is included in the fees and commissions agreed with you – you do not pay extra.

You may request particulars of any remuneration, commission or benefits payable to Blueberry Markets in respect of a particular product or service.

The amount paid to Blueberry Markets from third-party product issuers will vary from time to time.

All benefits to Blueberry Markets form part of Blueberry Markets' overall earnings.

BENEFITS RECEIVED BY BLUEBERRY MARKETS' STAFF

All Blueberry Markets' staff are remunerated by way of salary and other employee benefits. Staff may receive commissions or other benefits in one or more of the following ways:

- payments for reaching sales and revenue targets generated either by their own sales or for referring customers to Blueberry Markets;
- bonuses based on the total value of products sold or the number of sales achieved by the staff member; or
- bonuses based on a combination of the performance of the staff member's team or business unit and the staff member's own performance – these benefits do not influence the advice provided by the staff member and a balanced approach to calculating performance-based bonuses is followed.

Benefits received by Blueberry Markets' staff members can be either monetary or non-monetary. Monetary benefits are generally paid directly to the eligible staff member, into the same account which their salary is paid into, or in some circumstances, into another account specified by the staff member. Non-monetary benefits can include prepaid holiday accommodation, gift vouchers, or study assistance.

BENEFITS RECEIVED BY THIRD PARTY REFERRERS

Blueberry Markets may pay external parties who refer customers to Blueberry Markets a commission or other benefit. Mainly, a referring party will nominate an additional 'spread' – the differences between the bid price and ask price of a given tradable instrument – or monetary fee to be charged to the referred client.

Full details of the commission and spread payable by you when dealing with Blueberry Markets are detailed in the PDS, or on written request.

Dispute Resolution

Blueberry Markets has both internal and external dispute resolution procedures in place to resolve complaints or concerns from clients.

If you have any complaints or queries about Blueberry Markets' products or services, you should firstly contact Blueberry Markets' customer service team or your Account Manager. All complaints and queries will be investigated fully and promptly.

If you are a retail client and your complaint is not satisfactorily resolved, Blueberry Markets can, on your request, refer any unresolved complaints to the Australian Financial Complaints Authority (AFCA). You can also contact AFCA you have the ability to escalate your concerns to an external dispute resolution on 1300 56 55 62 (TOLL FREE) or by email to info@afca.org.au.

Regulatory Obligations

Blueberry Markets undertakes to ensure that comprehensive and accurate records of clients are properly maintained.

As a financial services provider, Blueberry Markets has an obligation under the Anti- Money Laundering and Counter Terrorism Financing Act (AML/CTF Act) 2006 to verify your identity and the source of any funds. This means that Blueberry Markets will ask you to provide identification documents such as a valid passport or a driver's licence before setting up your trading account with Blueberry Markets – your information will be held securely.

Please be advised that Blueberry Markets may not be able to provide any services to you if you are unwilling to provide the required documentation to Blueberry Markets.

Privacy Policy

All information that Blueberry Markets collects about you will be treated in accordance with its Privacy Policy which can be found and downloaded online at blueberrymarkets.com.

Blueberry Markets only discloses personal information to external parties for the purposes of execution, clearing and settlement of transactions, or those who act on its behalf in the operation of its business or in connection with the transactions to be undertaken.

Such external parties are required and committed to protecting your privacy and where they are offshore, Blueberry Markets takes reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as it provides here in Australia.

Blueberry Markets will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. When Blueberry Markets collects, uses, discloses or handles your personal information, it is committed to compliance with the Privacy Act 1988 (Commonwealth) ('Privacy Act'), the Australian Privacy Principles ('APPs') and the General Data Protection Regulation (EU) 2016/179 ('GDPR').



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www.blueberrymarkets.com

Blueberry Markets Group (Blueberry Markets) is a registered business name of Eightcap Pty Ltd (ABN 73 139 495 944), regulated by the Australian Securities and Investments Commission (AFSL 391441).

Blueberry Markets Pty Ltd (ABN 40 606 959 335) is a Corporate Authorised Representative of Eightcap Pty Ltd (ABN 73 139 495 944), under AFS Representative Number 001245440.

This document is intended for Australia-based clients only.

Risk Warning: Margin trading involves a high level of risk and is not suitable for all investors. You should carefully consider your objectives, financial situation, needs and level of experience before entering into any margined transactions with Blueberry Markets, and seek independent advice if necessary. Forex and CFDs are highly leveraged products, which means both gains and losses are magnified. You should only trade in these products if you fully understand the risks involved and can afford to incur losses that will not adversely affect your lifestyle. For Australia-based clients, a Product Disclosure Statement (PDS) and a Financial Services Guide (FSG) for our products are available to download from our Legal Documentation page. You must assess and consider them carefully before making any decision about using our products or services.