



# FINANCIAL SERVICE GUIDE



Volatility Pty Ltd (ACN 669 520 174) (CAR No.001304496) of Point Capital Group Pty Ltd (ABN 41 625 931 900, AFSL 518031). Issued 2nd of July, 2025

# 1. About this financial services guide

This Financial Services Guide (**FSG**) provides important information about the services offered by Volatility Pty Ltd (referred to in this FSG as Volatility, we, our or us). It is to help you decide if you want to use the Volatility services and provides information about:

- who we are and our contact details
- documents you may receive from us and our representatives and how you may provide us instructions
- our products, services and their associated costs
- any relationships we have with third parties
- how we, our staff and other related parties are remunerated and any other benefits we might receive
- details of our complaints-handling process.

# 2. About us and our services

Volatility is a Corporate Authorised Representative of Point Capital Group Pty Ltd (Point Capital Group and Licensee) that holds Australian Financial Services Licence Number 518031. Volatility provides the financial services set out in this guide and Point Capital Group has authorised the distribution of this FSG. Point Capital Group can be contacted online at [pointcapitalgroup.com.au/contact](http://pointcapitalgroup.com.au/contact).

We offer an online trading platform specialising in securities and options and provide trade ideas and general advice in relation to these products. Volatility is authorised to deal in and provide general advice for the following classes of financial products to retail and wholesale clients:

- Securities
- Derivatives - such as options
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Managed investment schemes
- Deposit and payment products.

### 3. Relationships and capacity

When we provide these services, we are acting on behalf of the Point Capital Group as its representative. We, and Point Capital Group act as your agent in relation to the execution of your trades and as principal in providing advice to you. An individual authorised representative of Volatility and Point Capital Group acts as an employee or contractor of Volatility in providing services to you.

We may offer you products and services from related or unrelated providers including investment opportunities, capital market transactions and administrative services.

We may arrange for, or engage on your behalf, third-party service providers such as stockbrokers. When you engage a third-party provider on this basis, any terms and conditions or disclosures applicable to the third-party provider's products or service apply to you. Instructions provided to or dealings made with the third party by us are made on your behalf pursuant to the terms and conditions entered into by you to receive those products or services.

Domestic trade execution and clearing services are provided by Morrison Securities Pty Limited (ABN 50 001 430 342, AFSL: 241737) (**Morrison**).

### 4. Other documents we may send you

If we facilitate the use of or make a recommendation for you to acquire a particular financial product or offer to arrange the issue of a financial product to you, where applicable we will also provide you with a Product Disclosure Statement (PDS), Target Market Determination (TMD) or other relevant documents.

These documents contain information about the particular financial product including all the features, benefits, risks and fees associated with that financial product and should be a tool to assist you in making an informed decision. You should conduct your own research, before making any decision.

If you transact in Options, you will need to enter a Derivatives Client Agreement with Morrison and you will be provided with an Options Product Disclosure Statement (PDS). The Options PDS contains important information about trading exchange traded options (ETOs).

We may provide other documents or information to you, including electronically, from time to time about our services or which we are required to give you (for example, our Privacy Policy).

## 5. Using our services

To access our services, you will need to establish online a Volatility trading account by completing an our account application form. You should read the accompanying terms and conditions carefully and seek independent legal advice should you have any questions. You can open an account and contact us:

**online:** [volatility.com.au/contact](http://volatility.com.au/contact)

**by phone:** (02) 7912 3296

**by email:** [hello@volatility.com.au](mailto:hello@volatility.com.au)

You will receive a unique, secure login to access your Volatility account and our trading platform (including our Investor Pulse offering) where you will be able to provide instructions to us by placing orders and transacting and access trade ideas. In addition, our marketplace offers Volatility and third party subscription services providing access to additional trade and product related services. Our representatives may also contact you regarding trade ideas and order placement by phone and you can give us instructions by phone.

Our Investor Pulse subscription service offers access to research, model portfolios and telephone supported trading services. You are able to access this service via our online platform and it includes broker assisted trading services.

### Investment risk

Before trading, it is essential to understand that trading or investment in any market has risks. While securities and derivatives may offer the potential for gains, the risk of loss in share market trading can also be substantial. The value of a security or derivative may rise and fall considerably depending on what other people are prepared to pay for a share at the time of a transaction. Such price volatility will depend on many factors, including information about the company, market sentiment, opinions about the country the security or derivative traded in, the prospects for the industry and many other factors. Sometimes companies go bankrupt, and investors may lose the entire value of their investment in it.

This brief statement does not disclose all the risks and other significant aspects involved in trading or investing in financial markets. You should carefully consider whether share or derivative trading or investment suits your needs, taking into account your own specific circumstances.

## 6. General advice and suitability

Where we provide general advice to you, you must be aware that the information has been prepared without taking into account your objectives, financial situation or needs, and you should consider the appropriateness of the advice before acting on it. This FSG only contains factual information or general advice.

Options have been categorised as a high-risk product. You will need to be comfortable that they are within your own risk tolerance level to be able to trade options on our platform. Under Design and Distribution Obligations, all option trading accounts are opened subject to meeting the product issuers Target Market Determination (TMD), you may be required to complete an assessment as part of the process.

You should read our General Terms, General Advice Warning and Disclosures that are available on our website at <https://volatility.com.au> and Point Capital Group's website at <https://pointcapitalgroup.com.au>

## 7. How we are remunerated

We are paid by fees, commissions and brokerage depending on the service and product you invest in. All fees are inclusive of GST, unless otherwise stated.

### Brokerage (excl.ASX Fees)\*

Volatility will receive brokerage we charge you in regards to trades placed through the online trading platform at the rates set out below. Volatility pays to Point Capital Group a portion of the brokerage earned calculated as a percentage.

### Options Brokerage (excl.ASX Fees)\*

Online	Covered calls and puts (where there is lodged stock of the same underlying security).	\$3.50 per contract
	A transaction without Level 3 Options Pack subscription	\$34.95 or 0.34% of the transaction value (whichever is greater)
	A transaction with Level 3 Options Pack or Volatility Complete subscription	\$24.95 or 0.24% of the transaction value (whichever is greater)

Broker-assisted surcharge**	Online price plus \$50.00 per trade
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\* ASX or other exchange charges are not included in the price. These will be charged to you including for any failure by you to settle on due dates. Please refer to the date schedule of ASX Clear fees at [asx.com.au](http://asx.com.au).

\*\* A transaction where you receive advice or assistance from a representative of Volatility in placing the trade.

### Shares Brokerage (equity and ETF trades)

Up to \$10,000 transaction value	\$19.95 or 0.12% of the transaction value (whichever is greater)
\$10,000 to \$25,000 transaction value	\$29.95
Broker-assisted surcharge **	Online price plus \$50.00 per trade

\*\* A transaction where you receive advice or assistance from a representative of Volatility in placing the trade.

### **Investor Pulse subscription and trading**

If you subscribe to the Investor Pulse research offering, you will be charged a subscription fee associated with that service and a brokerage fee or portfolio fee for trades placed through the service at the rates set out below

Investor Pulse Research service	\$900 per year (charged annually) or \$90 per month (charged monthly)
Investor Pulse brokerage*	\$9.50 flat fee
Investor Pulse broker assisted trading **	\$125 or 1.5% of the transaction value (whichever is greater)
Investor Pulse annual portfolio fee **	1.5% per year of the value of the Assets held in your account. Calculated daily and charged monthly.

\* ASX or other exchange charges are not included in the price. These will be charged to you including for any failure by you to settle on due dates. Please refer to the date schedule of ASX Clear fees at [asx.com.au](http://asx.com.au).

\*\* A transaction where you receive advice or assistance from a representative of Volatility in placing the trade. Assets include the balance of cash held in a cash management account linked to your investor pulse account or cash held on trust for you. One of either the brokerage fee or portfolio fee will apply to your account and you may agree with Volatility which fee applies.

## Platforms & Data

We are home to Australia's most comprehensive & powerful options technology. If you choose to access optional services, the following pricing applies.

### Volatility Optional Technology Pricing

<u>Item</u>	<u>Monthly Fee (inc. GST)</u>
Level 3 Options Pack (includes margined options strategies)	\$69
Live Data (click & refresh)	Free
Streaming Live Data	\$49
Volatility Complete Bundle (includes Level 3 Options Pack & streaming live data + other additional features)	\$149
Iress ViewPoint	\$149

## Marketplace trade ideas

If you subscribe for a trade ideas service or other product you will be charged a monthly subscription fee associated with that service. The fee will vary depending on the service and will be disclosed and agreed by you at the time you make the subscription.

## Other Fees

You may be charged other fees as set out in the following table of the applicable event applies to your trading account.

Service/event	Fee
Equity Fail Fee	\$110 per day

ETO Fail Fee	\$110 per day
Funding cost on fail fees	15% p.a. calculated daily
Bank Dishonour	\$110
Manual Bookings & Rebookings	\$35
Mailed Trade confirmations	\$1.10
Off Market Transfers	\$55
SRN Requests	\$35
RTGS Payments	\$55

When buying or selling options or securities with us, a 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+2 (being two Business Days after the trade date) for securities transactions. This fee is paid by you for the dealing and general financial advisory services provided by us.

### **Representatives remuneration**

Our directors and employees are paid a salary and may also receive bonuses and incentives which are calculated depending on the company's and the individual's performance. Bonus payments are discretionary. These payments are not directly calculated by reference to the amount of fees or brokerage received by us from you

Representatives may receive a portion of the brokerage you pay to Volatility. If you choose to use a paid subscription service or to access our in-person phone trading service, Volatility will pay a portion of the fee received for this service to the representative who provides the service to you.

We may pay commission to introducing advisers and referrers (which may include employees and contractors of Volatility) for the introduction or referral of clients to us. The commission we pay may include a flat rate, or an amount calculated as a percentage of the brokerage paid by you to us when you trade via the Volatility platform.

### **Additional information**

You can request further information regarding remuneration, commission and other benefits received by Volatility representatives by contacting us. Your request, however, must be made within a reasonable time after you are given this FSG and before any financial service identified in this FSG is provided to you.

## 8. Privacy

The privacy of your personal information is important to us and any information we collect from you will be handled in accordance with our Privacy Policy, available on our website. This policy details how we comply with the requirements of the Privacy Act regarding the handling of your personal information.

## 9. Conflicts of Interest

Volatility and/or Point Capital and their respective directors, officers, employees, agents, and/or other representatives may, from time to time, have long or short positions or may hold acquire or dispose of direct or indirect beneficial interests in securities mentioned in material produced by Volatility and/or Point Capital Group. Conflicts of interest are managed, avoided or disclosed in accordance with Point Capital Group policies.

## 10. Complaints

We are committed to providing a high standard of service to clients. If you have a query about the quality or level of service, or if we have failed to meet your expectations, we would like the opportunity to investigate and promptly rectify this for you.

If you have a complaint, we encourage you to contact us as soon as you can. Submit in writing and send it to:

### **Complaints Officer**

**GPO Box 673, Sydney, NSW 2001**

**Email: [compliance@pointcap.com.au](mailto:compliance@pointcap.com.au)**

We take all complaints very seriously and all matters brought to our attention will be investigated. Where possible, we will finalise complaints within 5 business days and if further investigation is required, we will generally aim to resolve complaints within 30 days.

To assist in the complaint handling process, phone calls may be recorded. Should you require any special assistance in the lodging of your complaint, please advise us so we can speak to you about the special requirements you may require.

If you are not satisfied with our internal complaint resolution response, you can make your complaint to the Australian Financial Complaint Authority (AFCA).

**Phone: 1800 931 678 (free call)**

**Website: [www.afca.org.au](http://www.afca.org.au) Email: [info@afca.org.au](mailto:info@afca.org.au)**

**Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne, VIC, 3001.**

## **11. Professional indemnity insurance**

Both the internal and external dispute resolution services are provided to you free of charge. Point Group Capital professional indemnity Insurance in place to cover Point Capital Group and Volatility for the financial services we provide.

This cover encompasses the conduct of authorised representatives who no longer work for us, but who did at some time and it satisfies the requirements for compensation arrangements pursuant to s912B of the Corporations Act 2001.