



SWYFTX PTY LTD

Financial Services Guide (FSG)

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1. About this Financial Services Guide

This Financial Services Guide (**FSG**) is issued by Swyftx Pty Ltd (ACN 623 556 730) (**Swyftx, we, us or our**), a Corporate Authorised Representative (**CAR**) (CAR No. 001315018) of Eightcap Pty Ltd (ACN 139 495 944) (AFSL 391441) (**Eightcap**).

The purpose of this FSG is to help you decide whether to trade financial products available through our platform, specifically Contracts for Difference (**CFDs**) or other derivatives (collectively referred to as **Derivatives** in this FSG), issued by Eightcap.

The FSG provides information on:

- The documentation we will give you in connection with trading Derivatives;
- Who we are and how you can contact us;
- Who Eightcap is and how we interact with them;
- The financial services and products we are authorised to provide;
- The nature of any advice we may give;
- How Eightcap, Swyftx and Swyftx's staff are remunerated;
- Our relationships with third parties and any potential conflicts of interest;
- Our complaint and dispute resolution processes;
- How we handle your personal information.

This FSG contains general information only. Before entering into any transactions, it is your responsibility to consider your investment objectives, personal financial situation and needs, and decide whether Derivatives are suitable for you. Both Swyftx and Eightcap encourage you to take independent financial advice before proceeding to trade CFDs or any other Derivative products.

This FSG is intended for retail clients, as defined by the Corporations Act 2001 (Cth) (**Corporations Act**).

2. Responsibility for Services Provided

We act as a CAR of Eightcap, who hold an Australian Financial Services Licence (AFSL 391441) (**AFSL**). We are authorised by Eightcap to provide general financial product advice and deal in respect of derivative products. Eightcap is responsible for the financial services provided to you.

3. Other Documents You Will Receive from Us or Eightcap

Before you open a Derivative trading account with us, we will provide you with Eightcap's Product Disclosure Statement (**PDS**), which contains more information about the products we may offer to you. The PDS is designed to help you make an informed decision about trading CFDs, including the risks, features, benefits and information about costs/fees of the product.

This FSG and the PDS should be read in conjunction with the Target Market Determination (**TMD**). These documents are available at <https://swyftx.com/au/leverage-trading/> or by contacting us via our details listed under section 14 below.

In addition to the PDS, our Derivatives Product Terms set out the terms and conditions that govern the relationship and transactions between you and Eightcap and you and us. Our Product Terms can be found at <https://swyftx.com/terms-of-use/#derivatives-trading> and incorporate the Swyftx Platform Terms of Use found at <https://swyftx.com/terms-of-use>.

4. Who We Are and What We Do

Swyftx operates an Australian digital currency platform, enabling customers to buy, sell and swap crypto assets for fiat and other crypto assets, and to access a range of related services. We are registered with AUSTRAC as a digital currency exchange provider.

In connection with Derivatives, we operate as a CAR of Eightcap. Swyftx is authorised by Eightcap to provide certain financial services to both retail and wholesale clients on behalf of Eightcap, including (the Services):

- **providing general financial product advice** in relation to Derivatives; and
- **dealing in financial products** by arranging for Eightcap to issue, vary or dispose of Derivatives in connection with wholesale and retail client orders and instructions.

These Services are delivered through the Swyftx Platform.

Only the above Services are expressly authorised under Swyftx's CAR arrangement with Eightcap are regulated financial services provided under an AFSL. Other services, such as spot trading of crypto assets (also referred to as digital currencies or cryptocurrencies), are not regulated financial services but may offered in accordance with other regulatory requirements (such as AUSTRAC registration).

5. About Eightcap

Eightcap is a company incorporated in Australia and is the issuer of the Derivatives distributed by Swyftx via our Platform. When you enter into a Derivative transaction, you will be doing so as a customer of Eightcap. Eightcap acts as principal (on its own behalf) in all transactions.

Eightcap holds an AFSL and is regulated by the Australian Securities and Investments Commission (**ASIC**). Eightcap has authorised Swyftx to act as its CAR with respect to the distribution of its Derivatives and is responsible for the financial services provided by Swyftx.

How to Contact Eightcap:

- Phone: +61 3 8375 9700, +61 3 8373 4800 (9:00AM – 7:00PM AEST/AEDT weekdays)
- Email: customerservice@eightcap.com
- Web: www.eightcap.com
- Post: Level 35, Rialto South Tower, 525 Collins Street, Melbourne, VIC 3000, AU

The distribution of this FSG has been authorised by Eightcap.

6. Service Delivery, Instructions and Communication Channels

We provide financial services primarily from our principal place of business in Queensland, with services delivered via the Swyftx Platform, accessible online via our website and mobile app.

You can give Swyftx dealing instructions to receive the Services via the Platform. Instructions must be provided by you as a verified, logged in user through your account on the Platform.

Other communications that are not dealing instructions can be made by telephone, in person, or in writing by post or email. Please note that our telephone lines are recorded to provide a record of transactions.

Marketing and communications may occur through email, phone, social media, and mail.

Swyftx also operates Swyftx Learn, an educational platform that publishes digital currency resources. For the avoidance of doubt, Swyftx Learn does not provide financial product advice.

7. Nature of Advice and General Advice Warning

Swyftx is authorised to provide general advice only. This means we do not consider your personal objectives, financial situation, or needs. We are not required to provide you with a Statement of Advice (SOA) and will not provide you with any personal financial product advice. Any advice given may not be appropriate for your circumstances. You should therefore carefully consider the appropriateness of any general advice we give you, having regard to your own personal circumstances.

You should read this FSG and the relevant PDS, consider the appropriateness of the general advice having regard to your objectives, financial situation and needs and consider your needs prior to acting on any general advice or making any financial decisions.

8. Warning Nature of relationship

At no time are we acting as your agent in respect of Derivative transactions. Eightcap is the product issuer and is your principal counterparty on all Derivatives trades.

9. Fees, Charges and Remuneration

This section sets out information about the remuneration (including commission) or other benefits that Swyftx, as the authorised representative, and Eightcap, as the authorising licensee, receive in respect of, or that is attributable to, the provision of the Services.

Swyftx does not derive income from providing general financial product advice. Where Swyftx receives referral fees or other benefits in addition to those set out below, these will be disclosed to you.

You may request particulars of the remuneration or other benefits set out below, but you must make such a request within a reasonable time of being given this FSG and before Swyftx provides you with any financial service described in it.

9.1 Eightcap Fees, Charges and Remuneration

Eightcap will charge transaction fees and receive revenue in connection with the issuance of the Derivatives. All transaction fees and sources of revenue are disclosed in the relevant PDS available on our website.

A summary of the applicable fees, charges and revenue of Eightcap is set out below.

Spread

The spread is the difference between the bid price and the ask price of a CFD. In most cases, the spread is a cost to you to open and close a CFD. There are many factors that influence the spreads that Eightcap can provide, including market volatility, market liquidity, costs and competition objectives.

Trading Fees

Trading Fees are charged at the time you open or close a CFD position. This is a fixed percentage of 0.3% of the notional value of the CFD you open/close.

Financing Charges

Eightcap may receive income from financing charges. These may be referred to as 'overnight credits' or 'overnight fees' on the Swyftx Platform. These rates change regularly and may be charged or credited to your account.

Extended Hold Admin Fees

Eightcap may charge you additional fees where you hold a position open for an extended amount of time.

Market Making

Eightcap may be exposed to the outcome of the trading activity it facilitates through the Swyftx Platform. Accordingly, this may generate income or loss for Eightcap if a CFD is not offset or 'hedged' using an external party, such as a liquidity provider. Eightcap's hedging policy can be found on its website.

More details about the costs and charges you incur by trading CFDs can be found in Eightcap's PDS or by contacting us for further information.

9.2 Swyftx Fees, Charges and Remuneration

Swyftx is remunerated by receiving a variable share of quarterly net revenue received by Eightcap, arising as a result of Swyftx offering the services via its Platform. The share is calculated on a progressive tier basis (with higher percentages at higher net revenue levels).

No person receives any remuneration or other benefits for referring a person to us solely in connection with Derivatives.

9.3 Staff Remuneration

Swyftx employees are not paid commissions and do not receive, whether directly or indirectly, any benefit or commission in connection with financial services provided. They receive fixed salaries and may be eligible for performance-based incentives, as determined by the Board. Performance-based incentives are calculated based on non-volume based factors, including non financial factors, and may include targets linked to the availability of the Platform and/or Services.

10. Relationships and Conflicts of Interest

Swyftx and Eightcap are not related bodies corporate. Swyftx has a commercial arrangement in place with Eightcap in relation to the distribution of its Derivative products. Swyftx does not provide access to any other CFD or Derivatives products on its platform and the commercial arrangements in place with Eightcap are the only arrangements Swyftx has entered into with regards to offering customers access to CFDs and other Derivatives.

In addition to our arrangement with Eightcap, we may have commercial arrangements with other third-party product issuers which do not form part of Eightcap's authorisation under our CAR arrangement. We will disclose any relationship that could influence the financial services we provide to you.

Swyftx and Eightcap have policies to manage conflicts of interest and ensure reporting and information sharing between us.

11. Interest Professional Indemnity Insurance

Eightcap has professional indemnity insurance in place which complies with section 912B of the Corporations Act. This insurance covers claims arising from financial services we are authorised to provide as a CAR. Further details are available upon request.

12. Interest Professional Indemnity Insurance

We are committed to resolving complaints in accordance with ASIC Regulatory Guide 271.

12.1 Internal Resolution

If you have a complaint, you can contact us through one of the following methods:

- Complete our online complaint form available at the following address <https://support.swyftx.com/en/articles/12015270-submit-a-complaint>;
- Speak to our Customer Support team via live chat on our website or app; or
- Email us at resolutions@swyftx.com.au.

We and/or Eightcap, will:

- Acknowledge your complaint within 1 business day (or as soon as practicable)
- Aim to resolve your complaint within 5 business days
- Aim to provide a written response within 30 calendar days

For more information, please refer to the Complaints Policy available on our website found at <https://swyftx.com/complaints-policy/>.

12.2 External Resolution - AFCA

We and Eightcap are members of the Australian Financial Complaints Authority (AFCA), an independent private complaints body. If you are not satisfied with our or Eightcap's response, you may escalate your complaint to AFCA:

AFCA Contact Details

- Phone: 1800 931 678
- Email: info@afca.org.au
- Website: www.afca.org.au
- Post: GPO Box 3, Melbourne VIC 3001

Access to AFCA is free of charge.

13. Privacy

We are committed to protecting your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We only collect, use, and disclose personal information necessary to provide our services. Your information may be shared with third-party providers where required to deliver our services.

You may request access to or correction of your personal information. Our Privacy Policy is available at <https://swyftx.com/privacy-policy/>. Unresolved concerns may be referred to the Office of the Australian Information Commissioner in accordance with section 9 of Swyftx's Privacy Policy.

14. Contacting Us and Eightcap

How to Contact Swyftx:

Phone: 1800 952 560 (9:00AM – 5:00PM AEST/AEDT weekdays)

Email: hello@swyftx.com

Web: <https://swyftx.com/au>

Post: PO BOX 1074 Milton QLD 4064, AU

How to Contact Eightcap:

Phone: +61 3 8375 9700 / +61 3 8373 4800 (9:00AM – 7:00PM AEST/AEDT weekdays)

Email: customerservice@eightcap.com

Web: www.eightcap.com

Post: Level 35, Rialto South Tower, 525 Collins Street, Melbourne, VIC 3000, AU