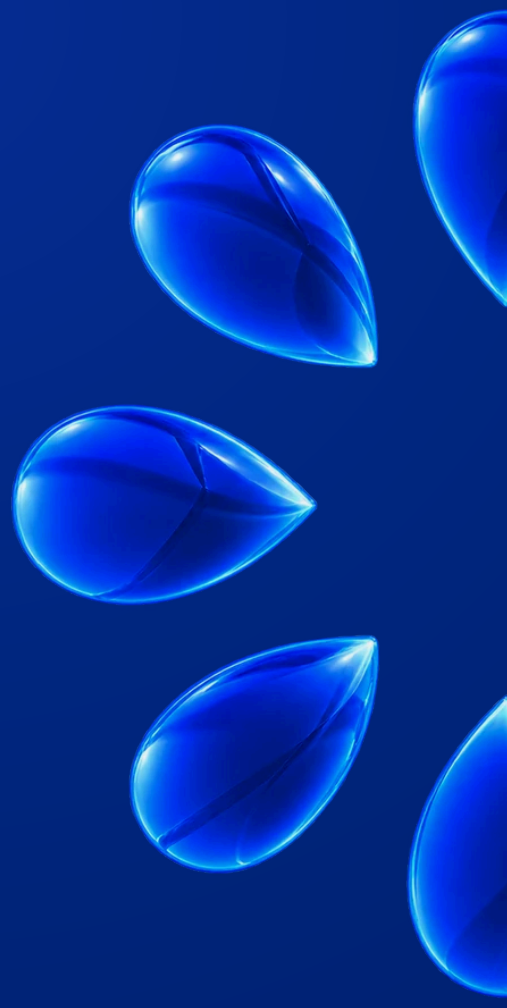
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Financial Services Guide

This Financial Services Guide (FSG) helps you decide whether to use the financial services we offer.

Issued by	Date	Version
Rounded Wealth Advisory Pty Ltd	01 September 2026	5.1



All investments involve risk, including fluctuations in market value, changes in investment income and the potential loss of some or all invested capital. Past performance is not a reliable indicator of future performance, and no investment outcome or return is guaranteed.

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ABOUT THIS GUIDE

This Financial Services Guide (FSG) helps you decide whether to use the financial services we offer.

It explains who we are, the services we provide, how we and our staff are paid, any relationships that could influence our advice, and how to make a complaint. If you receive personal advice, you will also receive a Statement of Advice. If we recommend a financial product, you will also receive a Product Disclosure Statement or other disclosure document for it. Please keep this FSG for your records.

WE ARE INDEPENDENT

Independent advice

Rounded Wealth Advisory is independent within the meaning of section 923A of the Corporations Act 2001 (Cth). We are paid by our clients, never by product issuers. We do not receive commissions, volume-based payments, or other gifts or benefits from product issuers that could influence our advice, and we have no ownership ties to any product issuer.

01

Purpose of this FSG and other documents

1.1 This FSG is issued by Rounded Wealth Advisory Pty Ltd (**Rounded Wealth Advisory**, **we**, **us** or **our**). It covers the financial services provided by us and by our employees and authorised representatives (**Representatives**) acting on our behalf.

1.2 This FSG contains information about:

- who we are and how to contact us;
- the financial services and kinds of financial products we can provide;
- how you can give us instructions;
- the fees, commissions and other benefits we and other relevant people may receive;
- any associations or relationships that could influence our advice; and
- how we deal with complaints and the compensation arrangements we have in place.

1.3 You may also receive the documents described in clause 4, including a Statement of Advice, a Record of Advice or a Product Disclosure Statement.

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About Rounded Wealth Advisory

2.1 Rounded Wealth Advisory Pty Ltd is an Australian proprietary company, registered in New South Wales on 8 May 2019. We hold Australian Financial Services Licence (**AFSL**) number 523251, issued by the Australian Securities and Investments Commission (**ASIC**) and effective from 3 July 2020.

2.2 **Who we act for.** When we provide financial services to you, we act on our own behalf as the holder of our AFSL, and in your interests. We do not act on behalf of the issuers of the financial products we recommend. We are responsible for the financial services our Representatives provide on our behalf.

03

Our services and the products we can advise on

3.1 Our AFSL authorises us to provide the following financial services to retail and wholesale clients:

- **financial product advice**, which includes general advice and personal advice; and
- **dealing in financial products**, by applying for, acquiring, varying or disposing of financial products on your behalf.

> **Advice and execution only.** We provide financial advice, and we buy and sell financial products for you on your instructions (execution). We do not provide discretionary services. This means we never make investment decisions or trade on your behalf without your instructions, and we do not offer managed discretionary accounts or discretionary portfolio management to any client.

3.2 Our authorisations cover the following kinds of financial products:

- deposit and payment products, limited to basic deposit products and other deposit products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products, including investment life insurance products and life risk insurance products;
- interests in managed investment schemes, including investor directed portfolio services;
- retirement savings account products;
- securities;
- standard margin lending facilities; and
- superannuation.

3.3 **What we do not do.** We do not:

- advise on or deal in derivatives, foreign exchange contracts, general insurance products (such as home, car or travel insurance) or non-standard margin lending facilities;
- provide discretionary services of any kind, including managed discretionary accounts; or
- provide credit assistance, tax advice or tax agent services (see clause 9).

3.4 **General advice.** General advice does not take into account your objectives, financial situation or needs. Before acting on general advice, including information on our Website, in our articles and blog posts, or at our seminars and events, you should consider whether it is appropriate for you and read the relevant disclosure document for any product.

3.5 **Personal advice.** Personal advice takes into account one or more of your objectives, financial situation and needs. When we give you personal advice as a retail client, we must act in your best interests, give you advice that is appropriate to you, and put your interests first where there is a conflict.

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Documents you may receive

4.1 **Statement of Advice.** When we first give you personal advice, we will give you a Statement of Advice (**SOA**). It sets out our advice, the basis on which it is given, and information about fees, commissions and any associations or relationships that may have influenced it.

4.2 **Record of Advice.** If we give you further personal advice and your circumstances, and the basis of our advice, have not significantly changed, we may record that advice in a Record of Advice (**ROA**) instead of giving you a new SOA. If you did not receive a copy, you can ask us for it, in writing or by phone, at any time within 7 years of the advice being given. There is no charge for this.

4.3 **Product disclosure documents.** If we recommend or arrange a financial product for you, we will give you, or tell you how to obtain, the issuer's disclosure document for that product if applicable. Depending on the product, this may be a Product Disclosure Statement (**PDS**) for managed funds and some ETFs, a prospectus or offer document for an IPO or capital raising, or an information memorandum for a wholesale investment. These documents are prepared by the issuer and set out the product's features, benefits, risks, fees and costs, to help you make an informed decision.

4.4 **Target Market Determinations.** Many financial products also have a Target Market Determination (**TMD**), prepared by the issuer, which describes the type of investor the product is designed for. You can ask us for a copy, or find it on the issuer's website.

4.5 **Client agreement.** When you open an account by completing our online application, you will be asked to read and accept our client terms and conditions, which form our agreement with you. You can download a copy at that time and ask us for a copy at any time.

05

How to give us instructions

5.1 Before we can act on your instructions, you must become a client by completing our account application, including verifying your identity as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

5.2 You can give us instructions by phone, by email, in person, through our client portal, or by any other method we agree with you. For some transactions we may ask you to confirm your instructions in writing or to sign a form.

5.3 You can authorise another person, such as a co-account holder, director, trustee or attorney, to give instructions on your behalf. We will need written evidence of their authority, such as a certified power of attorney, and may need to verify their identity.

5.4 Calls with our Representatives are recorded for quality, training and compliance purposes. We will act on instructions we reasonably believe have come from you or a person you have authorised. To protect you, we may decline to act on an instruction until we have confirmed it.

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Fees, commissions and other benefits

You only pay a fee to us when you invest.

6.1 **How we are paid.** We are paid only by the fees you agree to pay us, and any interest earned on our client money account (see clause 8.3). We do not receive commissions or other payments from product issuers. All fees are paid to Rounded Wealth Advisory, not to individual Representatives. Fees below are shown excluding GST. GST of 10% is added to our transaction fees, but never to the amount you invest, because buying and selling investments is not subject to GST. We will tell you the exact fees for your circumstances in your SOA, ROA or client agreement before you are committed to pay them.

6.2 **One simple fee.** We do not charge advice fees, ongoing fees, account-keeping fees, custody fees or exit fees. You only pay a fee to us when you invest, and that single fee also covers selling the investment and holding it while you own it. There are no hidden fees from us.

Investment	Fee	When it is charged
Australian and international shares, ETFs and managed funds	1% of the amount invested	When you buy
Bonds	0.10% of the amount invested	When you buy
IPOs and capital raisings	1% of the amount allocated to you	When securities are allocated
Alternative investments	1% to 3% of the amount invested, depending on the product	When you invest
Currency conversion for international investments	0.30% of the amount converted	At the time of the trade
Term deposits and cash	No fee	

GST of 10% is added to the transaction fees in this table. For example, a 1% fee is 1.1% including GST. This includes the currency conversion fee.

Product issuers charge their own fees and costs, such as the management fees and buy/sell spreads of managed funds and ETFs. These are not paid to us, are reflected in the product's price or returns, and are set out in the product's disclosure document. Some overseas markets also charge exchange fees or stamp duty, which are passed on at cost and shown on your trade confirmation.

6.3 Shares, ETFs and managed funds

When you buy or sell shares, exchange traded funds (ETFs) or other securities listed on the ASX or an international exchange, or invest in or withdraw from a managed fund, through us, you pay a fee of 1% of the amount invested or sold. The fee is charged on both the buy and the sell. It is calculated on the value of the transaction at the time it is made, so a sale that has grown in value attracts a higher fee in dollar terms than the original purchase.

For international investments, your money is converted to the relevant foreign currency at the time of the trade, only as part of that trade. We do not offer foreign exchange trading or currency accounts. We charge a currency conversion fee of 0.30% of the amount converted, which is added to the exchange rate. This applies when you convert Australian dollars to buy, and when sale proceeds are converted back to Australian dollars. The rate you receive and the fee are shown on your trade confirmation.

EXAMPLES

- If you buy $10,000 of shares, you pay a fee of $100 plus $10 GST, a total of $110.
- If you later sell those shares for $12,000, you pay a fee of $120 plus $12 GST, a total of $132. In total, you pay $242 in brokerage fees across the buy and the sell.
- If you convert $10,000 to buy US shares, the currency conversion fee is $30 plus $3 GST, a total of $33.

6.4 **Bonds.** When you buy a bond through us, you pay one fee of 0.10% of the amount invested, charged when you buy. This single fee covers the purchase and the sale of the bond when you choose to sell it. There is no dealer margin added to the price of the bond.

> *Example: if you invest $50,000 in a bond, you pay a one-off fee of $50 plus $5 GST, a total of $55. There is no further fee to hold or sell that bond.*

6.5 **IPOs and capital raisings**

If you apply for shares or units in an initial public offering (IPO) or other capital raising through us, you pay a fee of 1% of the value of the securities you are allocated, charged when they are allocated. You pay no fee on any amount that is not allocated to you. When you later sell those securities, a further fee of 1% of the sale value applies, as with other listed investments. If the issuer or underwriter pays us a stamping or handling fee, we pass it on to you in full.

EXAMPLE

- If you apply for $20,000 of shares in an IPO and are allocated $8,000, you pay a fee of $80 plus $8 GST, a total of $88.
- If you later sell those shares for $9,000, you pay a fee of $90 plus $9 GST, a total of $99.

6.6 **Alternative investments.** For alternative investments, such as unlisted property, private equity and private credit funds, you pay one fee of between 1% and 3% of the amount invested, depending on the product, charged when you invest. We will tell you the exact fee in your SOA before you invest. Some alternative investments are only available to wholesale investors.

6.7 **How our staff are paid.** Our Representatives are paid a salary. They also receive 10% of the transaction fee (excluding GST) that we charge on each investment made by the clients they look after. This is paid by us out of our own fees. It is not an extra cost to you, and our Representatives receive no payments from product issuers. If you receive personal advice, your SOA will set out how your Representative is paid in relation to that advice, and you can ask us for more detail before we provide a service. Our directors and shareholders may also benefit from the profits of the business.

6.8 **Referrals.** If you refer someone to us and they become a client, we pay you a one-off flat referral fee of $250 (AUD). This is the only referral fee we pay. We do not pay referral fees to anyone else, and we do not receive referral fees from other businesses. The referral fee is paid by us and does not affect the fees you or the person you refer pay.

6.9 **Other benefits.** We and our Representatives do not accept commissions, gifts or other benefits from product issuers that could reasonably be expected to influence our advice. We keep a register of any non-monetary benefits offered to us valued at $100 or more, which you can ask to see.

6.10 **More information.** If we cannot tell you the exact amount of a fee or benefit in this FSG, you can ask us for details within a reasonable time after receiving this FSG and before we provide the service.

07

Associations, relationships and conflicts of interest

7.1 Rounded Wealth Advisory has no associations or relationships with the issuers of the financial products we advise on that could reasonably be expected to influence our advice.

7.2 We do not have a list of products we must recommend. When we give personal advice, we consider the products that are reasonably available and appropriate for you.

7.3 Our Representatives, directors and staff may hold investments in securities or other products we recommend. We have a conflicts of interest policy and a personal trading policy to manage these situations, and we will tell you in your SOA about any conflict that could reasonably be expected to influence our advice.

08

Dealing, custody and client money

8.1 **Execution brokers.** Rounded Wealth Advisory is not a market participant or clearing participant. When we buy or sell investments for you, we place your orders through licensed and regulated execution brokers in Australia and overseas. These brokers hold the licences and market participations needed to execute and settle trades on the relevant exchanges.

8.2 **Holding your investments**

How your investments are held depends on the type of investment and where it is listed.

- **ASX-listed securities** are held in your name on the CHESS sub-register, sponsored by our execution broker.
- **International securities** are held by a custodian or sub-custodian appointed by our execution broker or platform operator. They are usually held in the name of the custodian or its nominee on your behalf, so you are the beneficial owner.
- **Managed funds and other unlisted investments** are registered directly with the issuer or responsible entity, or held through a licensed platform operator.

8.3 **Client money accounts.** Any money we receive from you or on your behalf for investment is held in a client money account (a trust account) with an Australian authorised deposit-taking institution, as required by the Corporations Act. This account is kept separate from our own money and is used only for your investment transactions until the money is invested or returned to you. You do not earn interest on money held in the client money account. Any interest earned on the account is retained by us.

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Tax advice

9.1 We do not provide tax advice or tax agent services, such as preparing or lodging tax returns. Investing has tax consequences, so you should get advice from a registered tax agent or tax adviser about your own tax position before acting on our advice.

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Your privacy

10.1 We collect personal information to provide our services to you, to verify your identity and to meet our legal obligations, including under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the Corporations Act. We use Sumsub, an identity verification provider, to verify your identity and documents.

10.2 We handle your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. Our Privacy Policy explains how we collect, use, hold and disclose your information, how you can access or correct it, and how to make a privacy complaint. It is available at www.roundedwealth.com.au or by contacting us.

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Complaints

11.1 **Contact us first.** If you have a complaint about our services, please contact us so we can try to resolve it:

- Email: complaints@roundedwealth.com.au
- Phone: 02 8880 6200 or 1300 050 090
- Mail: Complaints, Rounded Wealth Advisory Pty Ltd, Level 35, One International Towers, 100 Barangaroo Avenue, Sydney NSW 2000

Making a complaint is free. You can complain in person, by phone, in writing or by email, and we will help you if you need support to make your complaint.

11.2 **How we handle complaints.** We handle complaints in accordance with our Complaints Policy and ASIC Regulatory Guide 271 *Internal dispute resolution*. We will acknowledge your complaint within 24 hours, or one business day, of receiving it, and give you a final response within 30 calendar days. If we cannot respond within that time, we will tell you why and of your right to go to AFCA.

11.3 **The Australian Financial Complaints Authority.** If you are not satisfied with our response, or we have not responded within 30 calendar days, you may lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Rounded Wealth Advisory is an AFCA member (member number 76566).

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to lodge a complaint with AFCA, so you should act promptly or check the AFCA website for the time limit that applies to your circumstances.

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Compensation arrangements

12.1 We hold professional indemnity insurance that meets the requirements of section 912B of the Corporations Act. It covers claims arising from the financial services provided by us and our Representatives, including the conduct of Representatives who no longer work for us, subject to the terms and conditions of the policy.

12.2 This insurance means we can compensate retail clients for loss or damage suffered because of a breach of our obligations under Chapter 7 of the Corporations Act.

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Updates to this FSG

13.1 We will update this FSG when the information in it changes. If a change is material, we will give you an updated FSG or a Supplementary FSG. The current version is always available on our Website.

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Contact us

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Questions about this document?

Call 02 8880 6200 or 1300 050 090, Monday to Friday, 9am to 5pm AEST, or email info@roundedwealth.com.au. The current version is always available at roundedwealth.com.au.