RWA

Client Agreement

This agreement sets out the terms on which Rounded Wealth Advisory provides financial services to you.

Issued by	Date	Version
Rounded Wealth Advisory Pty Ltd	01 September 2026	4.1



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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This agreement sets out the terms on which Rounded Wealth Advisory provides financial services to you. Please read it carefully, together with our Financial Services Guide, before you accept it.

> **The key points.** We give advice and place orders for you; we never make investment decisions without your instructions. You pay one simple fee when you buy an investment, as set out in our Financial Services Guide. Money you give us is held in a trust account, and your investments are held in your name or by a licensed broker or custodian. You can close your account at any time.

01

About this agreement

1.1 This agreement is between you and Rounded Wealth Advisory Pty Ltd ACN 633 327 143, Australian Financial Services Licence 523251 (**Rounded Wealth Advisory**, **we**, **us** or **our**).

1.2 This agreement starts when you accept it in our online application and we open your account.

1.3 **Documents that form part of this agreement.** This agreement includes:

- our Financial Services Guide (**FSG**), including our fees;
- our Refund Policy, Best Execution Policy, and Client Money and Holdings page; and
- any Statement of Advice (**SOA**) or Record of Advice (**ROA**) we give you, and any other terms we agree with you in writing.

1.4 If there is an inconsistency, an SOA, ROA or other written terms agreed with you will apply first, then this agreement, then the other documents.

1.5 Our Privacy Policy and Complaints Policy explain how we handle your personal information and complaints. They are available at www.roundedwealth.com.au.

02

Meanings of words

In this agreement:

- **account** means your account with us;
- **business day** means a day that is not a Saturday, Sunday or public holiday in Sydney;
- **client money account** means our trust account for client money, described in clause 7;
- **execution broker** means a licensed and regulated broker we use to carry out and settle your orders;
- **instruction** means an instruction from you, or your authorised person, about your account; and
- **you** means each account holder. Where the account is held by a company, trust or super fund, it means that entity, or its trustee, acting through its authorised directors or trustees.

03

Our services

3.1 **What we do.** We provide financial product advice and arrange and deal in financial products for you, under our Australian Financial Services Licence. The products we offer are listed in our FSG and include Australian and international shares, ETFs, bonds, managed funds, IPOs and capital raisings, alternative investments and term deposits.

3.2 **Advice and execution only.** We do not provide discretionary or managed account services. We will only buy or sell investments on your instructions. We do not provide tax advice, legal advice or credit assistance.

3.3 **Personal advice.** If we give you personal advice, we will act in your best interests, and give you an SOA or, for further advice, an ROA, as the law requires. Please read it carefully before acting.

3.4 **General advice.** Some information we give you is general advice, which does not take your objectives, financial situation or needs into account. We will tell you when this is the case.

3.5 **Instructions without advice.** If you give us an instruction to buy or sell a product without receiving personal advice from us, we will not assess whether that product is appropriate for you. You are responsible for that decision.

3.6 **Independence.** We are independent. We are paid by our clients, not by product issuers, as explained in our FSG.

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Your account

4.1 **Opening your account.** Before we open your account, we must verify your identity and collect information required by law, including under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth). We use a third-party identity verification provider. We may decline to open an account.

4.2 **Accurate information.** You must give us complete and accurate information, and tell us promptly if it changes, including your contact details, bank account, financial situation, objectives, tax residency or citizenship.

4.3 **Joint accounts.** If you hold an account jointly, each of you is bound by this agreement, together and individually. We may act on an instruction from any one of you. If one joint holder dies, the account will be held by the surviving holder(s).

4.4 **Companies, trusts and super funds.** If you act for a company, trust or super fund, you confirm that you are authorised to enter this agreement for it and that it has power to invest in the products you instruct us to buy.

4.5 **Authorised persons.** You may authorise another person to deal with us on your account using our Authority to Act form. You are responsible for their instructions.

4.6 **Wholesale clients.** We will treat you as a retail client unless you qualify as a wholesale client and we have agreed in writing to treat you as one, using our Wholesale Client Certificate.

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Instructions

5.1 **How to give instructions.** You can give us instructions by phone, by email, in person, or through our client portal. Calls with our staff are recorded, and you consent to this.

5.2 **Checking instructions.** We may check your identity before acting on an instruction. We may act on any instruction we reasonably believe comes from you or your authorised person.

5.3 **When we may decline or delay.** We may decline or delay acting on an instruction if:

- we reasonably believe it is not genuine, or is unclear;
- you don't have enough cleared funds in your account;
- acting on it could breach the law, market rules or our obligations under anti-money laundering and sanctions laws;
- we reasonably believe it could cause loss to you or others, or involve market manipulation or insider trading; or
- the product's Target Market Determination indicates you may be outside its target market. In this case we may ask you more questions before acting.

We will tell you as soon as practicable if we decline an instruction, unless the law prevents us.

5.4 **Placing orders.** We place orders through our execution brokers in line with our Best Execution Policy. Unless you give us a specific instruction, we decide how and when to place an order to get you the best overall result. We may combine your order with orders from other clients and allocate them fairly.

5.5 **No guarantee.** We cannot guarantee that an order will be carried out, or carried out at a particular price, because this depends on the market.

5.6 **Changing or cancelling an order.** You can ask us to change or cancel an order that has not yet been carried out. We will try to do so, but we can't guarantee it.

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Execution brokers, markets and settlement

6.1 **Execution brokers.** We use execution brokers in Australia and overseas to carry out and settle your orders. We choose and monitor them carefully, as explained in our Best Execution Policy.

6.2 **Market rules.** Your orders are subject to the rules of the market and clearing and settlement facility where they are carried out, including the ASIC Market Integrity Rules and the operating rules of ASX and Cboe Australia. A market operator may cancel or amend a trade under those rules, and you will be bound by its decision.

6.3 **CHESS sponsorship.** Your Australian listed investments are registered in your name on CHESS and sponsored by our execution broker. You agree to the execution broker's CHESS sponsorship terms, provided with this agreement.

6.4 **Payment before trading.** You must have enough cleared funds in your account before we place a buy order, including our fee and GST.

6.5 **Settlement.** Australian trades usually settle two business days after the trade. International trades settle under the rules of the relevant market.

6.6 **If a trade can't settle.** If a trade can't settle because you haven't met your obligations, we may, after giving you reasonable notice where practicable, sell investments bought for you to cover the amount owed, and you must pay any reasonable costs and losses that result.

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Client money

7.1 **Trust account.** Money we receive from you or for you is held in our client money account, a trust account with an Australian authorised deposit-taking institution, as required by section 981B of the *Corporations Act 2001* (Cth). It is kept separate from our own money and held on trust for you.

7.2 **Interest.** You do not earn interest on money in the client money account. You agree that any interest earned on the account is kept by us.

7.3 **Payments in.** You must only pay us from a bank account in the account holder's name.

7.4 **Payments out.** We will only pay money to your nominated bank account in the account holder's name. Before we make any outbound payment, we will contact you to confirm the account details.

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Your investments

8.1 **How they are held.** We do not hold your investments. They are held in your name on CHESS, registered with the issuer in your name, or held by our execution broker's custodian on trust for you, as explained in our FSG.

8.2 **Corporate actions.** Notices about dividends, voting, takeovers and other corporate actions are usually sent to you directly by the issuer or its registry. For international investments held by a custodian, we will tell you about corporate actions that need your decision. You are responsible for responding by the deadline.

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Fees

9.1 **Our fees.** You agree to pay the fees set out in our FSG and in any SOA or ROA we give you.

9.2 **What the fee covers.** Our fees covers buying, holding and selling that investment through us.

9.3 **Currency conversion.** If we convert currency for you, our currency conversion fee applies, as set out in our FSG.

9.4 **GST and other costs.** GST is added to our fees, but not to the amount you invest. Product issuers and third parties may charge their own fees and costs, such as management fees, buy and sell spreads and overseas taxes. These are set out in the product's disclosure document.

9.5 **How fees are paid.** Our fees are deducted from the money you have paid into the client money account when your funds clear.

9.6 **Changes to fees.** We will give you at least 30 days' notice before we increase our fees or introduce a new fee.

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Refunds and cooling-off

10.1 Refunds are paid as set out in our Refund Policy. Apart from managed funds, the investments we offer do not have a cooling-off period. Once an order has been carried out, you will need to sell the investment if you change your mind.

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Risks

11.1 All investments carry risk. The value of investments, and any income from them, can go down as well as up, and you may lose some or all of the money you invest. Past performance is not a reliable indicator of future performance.

11.2 You should read the disclosure document and Target Market Determination for any product before investing where applicable. We do not guarantee the performance of any investment, or the return of capital.

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Confirmations, statements and records

12.1 **Confirmations.** We or our execution broker will send you a confirmation for each transaction, as the law requires. You will also receive statements from CHESS, share registries, issuers and fund managers.

12.2 **Checking for errors.** Please check each confirmation and statement, and tell us within two business days if anything is wrong. This helps us fix errors quickly. It does not limit your rights if we have made a mistake.

12.3 **Records.** We keep records of your account, instructions and recorded calls for at least seven years, as the law requires.

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Electronic communications and signatures

13.1 You agree that we may give you documents and notices electronically, including our FSG, SOAs, ROAs, confirmations, statements and changes to this agreement, by email, through our client portal or by making them available on our website and telling you.

13.2 You agree to accept this agreement, and to sign forms and instructions, using an electronic signature. An electronic signature has the same effect as a signature in ink, under the *Electronic Transactions Act 1999* (Cth).

13.3 You must keep your email address and mobile number up to date. A notice is treated as received when we send it to the latest email address or mobile number you have given us.

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Client portal and security

14.1 You must keep your login details and security codes secret and not share them with anyone, including our staff. You must use two-factor authentication.

14.2 You must tell us immediately if you think someone else knows your login details, or if there has been unauthorised activity on your account.

14.3 You are responsible for instructions given using your login details, except where the loss is caused by our fraud, negligence or wilful misconduct, or happens after you tell us your details may have been compromised.

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Your promises to us

You promise that:

- the information you give us is true, complete and not misleading;
- you are at least 18 years old and have legal capacity to enter this agreement;
- you are acting for yourself, or for the company, trust or super fund named in your application, and not for anyone else;
- the money you invest is not from an unlawful source; and

- you will not use your account for insider trading, market manipulation or any other unlawful purpose.

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Anti-money laundering and sanctions

16.1 We must comply with anti-money laundering, counter-terrorism financing and sanctions laws. We may ask you for more information, including about the source of your funds, at any time.

16.2 We may delay, block or refuse a transaction, or freeze or close your account, if we reasonably believe this is needed to comply with these laws. We may not be able to tell you why. To the extent permitted by law, we are not liable for any loss this causes if we acted reasonably.

16.3 We may report information about you and your transactions to AUSTRAC and other authorities, as the law requires.

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Tax

17.1 We do not provide tax advice. You are responsible for your own tax affairs, and we recommend you get advice from a registered tax agent.

17.2 You may give us your tax file number (TFN) or ABN. If you don't, tax may be withheld from some payments at the highest rate. We may need to collect information about your tax residency and report it to the Australian Taxation Office under FATCA and the Common Reporting Standard.

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Conflicts of interest

18.1 We have a Conflicts of Interest Policy, and we disclose any conflicts that could influence our advice in our FSG and in any SOA or ROA. Our staff and directors may hold investments in products we recommend.

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Privacy

19.1 We collect, use and share your personal information as explained in our Privacy Policy, including with our identity verification provider, execution brokers, custodians, product issuers, share registries and regulators. Some of these may be located overseas.

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Our liability

20.1 We are responsible for loss you suffer because of our fraud, negligence, wilful misconduct or breach of this agreement or the law.

20.2 To the extent permitted by law, and except where the loss is caused by our fraud, negligence, wilful misconduct or breach, we are not responsible for loss caused by:

- changes in the value of investments;
- events beyond our reasonable control, such as market suspensions, system outages, or failures of execution brokers, custodians, share registries or markets that we could not reasonably have prevented;
- you acting on general advice, or on an instruction given without personal advice; or
- your failure to comply with this agreement.

20.3 To the extent permitted by law, we are not liable for indirect or consequential loss, such as loss of profit or opportunity, except where it results from our fraud, negligence or wilful misconduct.

20.4 You agree to compensate us for reasonable losses and costs we incur because you breach this agreement or act fraudulently, except to the extent they are caused by our own fraud, negligence, wilful misconduct or breach.

20.5 **Your statutory rights.** Nothing in this agreement excludes, restricts or modifies any right or remedy you have under the *Australian Consumer Law*, the *Australian Securities and Investments Commission Act 2001* (Cth), the *Corporations Act 2001* (Cth) or any other law that cannot be excluded.

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Complaints

21.1 If you have a complaint, please contact us by email at complaints@roundedwealth.com.au or by phone on 02 8880 6200 or 1300 050 090. We will handle it under our Complaints Policy.

21.2 If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (AFCA) at www.afca.org.au, on 1800 931 678, or by mail at GPO Box 3, Melbourne VIC 3001. Our AFCA member number is 76566.

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Changes to this agreement

22.1 We may change this agreement for good reason, such as a change in the law, our services or our fees.

22.2 If a change is likely to be adverse to you, we will give you at least 30 days' notice. Other changes take effect when we tell you. If the law requires a change sooner, we will tell you as soon as practicable.

22.3 If you don't agree with a change, you can close your account without any fee from us before the change takes effect.

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Closing your account

23.1 **By you.** You can close your account at any time by contacting us or completing our Account Closure Request form.

23.2 **By us.** We may close your account by giving you at least 30 days' notice. We may close it immediately, with notice to you where the law allows, if:

- you seriously breach this agreement;
- we are required to by law, including anti-money laundering and sanctions laws; or
- we reasonably suspect fraud or other unlawful activity.

23.3 **What happens when your account closes.** Orders placed before closure will be completed. We will follow your instructions to transfer or sell your investments, and pay any remaining money to your nominated bank account. If you don't give us instructions within a reasonable time, your Australian investments may be moved to issuer sponsorship. Clauses that are intended to continue after closure, such as clauses 12.3, 16, 20 and 21, will continue to apply.

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Death or loss of capacity

24.1 If we are told that an account holder has died or lost legal capacity, we may suspend the account until we receive the documents we need, such as a death certificate, grant of probate or letters of administration, or a power of attorney. We will then act on the instructions of the legal personal representative or attorney.

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General

25.1 **Assignment.** We may transfer our rights and obligations under this agreement to another Australian financial services licensee, but only if we give you at least 30 days' notice and the transfer does not adversely affect your rights. You may not transfer your rights under this agreement.

25.2 **Severability.** If any part of this agreement is invalid or unenforceable, the rest of it continues to apply.

25.3 **Waiver.** If we don't enforce a right under this agreement straight away, we can still enforce it later.

25.4 **Governing law.** This agreement is governed by the laws of New South Wales, Australia. You and we submit to the courts of New South Wales.

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Contact us

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

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.