

# Financial Services Guide

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## Purpose and Content of this Document

This Financial Services Guide (FSG) is an important document intended to inform you of certain basic matters so you can make an informed decision as to whether to proceed with our services. Any FSG issued by us previously is replaced by this document.

You agree that when you submit an online application to join ESUPERFUND, and each time you access our website, products and services, you also acknowledge and agree that if you use the products or services of the Financial Institutions set out in this FSG, then you consent to and authorise:

- (i) the Financial Institutions giving ESUPERFUND; and
- (ii) ESUPERFUND receiving from those Financial Institutions,

the benefits set out in this FSG – regardless of the manner in which those benefits are paid to, and the source from which those benefits are paid to, ESUPERFUND.

## Other Disclosure Documentation

ESUPERFUND Pty Ltd (AFSL 340762) acts in the capacity of Trustee of the ESUPERFUND Trust (ABN 37 842 535 715) and will be herein referred to as “ESUPERFUND”. Financial services offered by ESUPERFUND are as described in this FSG and do not include providing clients with personal financial product advice. Any general financial product advice that we provide has been prepared without taking into account your objectives, financial situation or needs. ESUPERFUND does not provide any client with a statement of opinion or recommendation in relation to any particular financial product or service. This includes whether a client should have an SMSF, the establishment of the SMSF and establishment of financial products and services for your SMSF when you become a client of ESUPERFUND. If you require financial product advice or assistance with product or service selection you should approach your financial adviser. ESUPERFUND does not recommend, represent as suitable, or endorse any financial product or service available through ESUPERFUND.

## Purpose of this FSG is to Explain

- Who we are;
- The financial services we are authorised to offer;
- That we do not provide personal financial product advice;
- Who will be providing the services;
- Our business relationships;
- How we and any other relevant parties are paid for the financial services offered;
- How complaints against us are dealt with; and
- How you can do business with us.

## Who is ESUPERFUND?

ESUPERFUND is a pioneer in online Self Managed Superannuation in Australia and has helped thousands of investors establish and manage their own Self Managed Superannuation Fund (SMSF) since the year 2006. For further information on ESUPERFUND please refer to our Terms and Conditions which can be found on our website at [www.esuperfund.com.au](http://www.esuperfund.com.au).

ESUPERFUND Pty Ltd is licensed under the Corporations Act. Our Australian Financial Services Licence Number (AFSL) is 340762.

## Authorised Financial Services

Under our Licence we are authorised to:

- (a) provide financial product advice for: deposit and payment products, limited to basic deposit products; and superannuation;
- (b) deal in a financial product by arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products: deposit and payment products, limited to basic deposit products; derivatives; life products, limited to life risk insurance products; interests in managed investment schemes; securities; standard margin lending facility; and superannuation, to retail clients.

## Who will be providing Financial Services

We act for you on our own behalf when we provide the financial services detailed above and not as an agent or representative for anyone else.

## ESUPERFUND Tax Agent Registration

The Tax Practitioners Board (TPB) is the national body responsible for regulating tax practitioners in Australia. The TPB maintains a [public register](#) of all registered tax agents and BAS agents. This register provides important details, including registration status of tax practitioners, and any past breaches of the *Code of Professional Conduct* or public sanctions imposed.

You can verify our registration and learn how to use the register by visiting the TPB website [here](#).

## Your Rights and Responsibilities

Both ESUPERFUND, as your tax practitioner, and you, as our client, have certain rights and responsibilities.

As your appointed Tax Agent, ESUPERFUND will:

- Comply with the *Tax Agent Services Act 2009*, the *Code of Professional Conduct*, and all other relevant legislative and professional standards.
- Act with integrity, honesty, and professional care.
- Provide tax agent services competently and diligently.
- Maintain client confidentiality.

- Manage conflicts of interest appropriately.

As our client, you are responsible for:

- Providing complete, accurate and timely information.
- Being truthful and open in all communications.
- Notifying us promptly of any changes to your personal or financial circumstances that may affect your SMSF tax affairs.
- Keeping appropriate records in compliance with Australian tax laws.
- Cooperating with our requests for information or documentation.

For more detailed information on both practitioner and client obligations, please refer to the 'Information for Clients' fact sheet available on the [TPB website](#).

### Fees in running an SMSF

ESUPERFUND provides a Fee Schedule detailing all possible fees for all products and services provided. The Fee Schedule can be found [here](#) on the ESUPERFUND website.

When setting up a SMSF it is important to understand that additional fees may apply and must be carefully considered prior to making a decision to setup a SMSF. These include an ATO Supervisory Levy, Company Trustee Setup Fee (where applicable), and Investment Fees.

Periodically (typically every 3-5 years) the Fund Trust Deed may need to be updated. Where this is the case, a Trust Deed Update Fee will be incurred (currently \$99 inclusive of GST).

### Our Business Relationships

ESUPERFUND has a number of business relationships with various Financial Institutions as detailed below. When you use these Financial Institutions in relation to your fund, it:

- enables ESUPERFUND to receive data to attend to the Fund's Annual Compliance requirements;
- enables ESUPERFUND to offer a streamlined service;
- makes it efficient for ESUPERFUND to prepare annual compliance documentation, including SMSF annual and tax returns; and
- allows ESUPERFUND to make use of the integration of its platform (eg in terms of data transmission) with the systems of those Financial Institutions.

However, ESUPERFUND's selection of those Financial Institutions does not amount to a recommendation or statement of opinion in relation to those Financial Institutions' products and services, nor any form of endorsement regarding those products and services.

Consistent with the above:

- if you do not use the services of those Financial Institutions then you can still use ESUPERFUND, but we will be required to undertake all work necessary to acquire all necessary data at year end;
- ESUPERFUND will likely incur greater costs in relation to the accounting and compliance services it provides in relation to SMSFs for which you do not use those Financial Institutions;

(iii) In the future, if ESUPERFUND cannot obtain the data it needs from your providers (other than the Financial Institutions), then it will likely advise you that it can no longer act as your SMSF's accountant and you will need to appoint your own accountant;

**ANZ** - Provides Transaction Accounts

**CBA** - Transaction Accounts

**EBROKING** - Provides a Share Trading Platform

**CommSec** - Share Trading Platform

**ING Direct** - Provides Online Savings and Term Deposit Accounts

**AMP** - Provides Term Deposit Accounts

**CMC Markets** - Provides a CFD Platform

**FP Markets** - Provides a CFD, Forex and Futures Trading Platform

**Liberty Financial** - Provide Lending Services to purchase Property

**AIA Insurance** - Provide Insurance Products

**Other Financial Institutions** - As and when required and detailed in our website.

### EBROKING

ESUPERFUND is the owner of the registered business name EBROKING. EBROKING provides Share Trading, CFD Trading and Options Trading Services to clients of ESUPERFUND. The EBROKING Share Trading Service is a service provided by CMC Markets Stockbroking Limited (ABN 69 081 002 851 AFSL No. 246381, a Participant of the ASX Group) ("CMC Markets Stockbroking") at the request of EBROKING. The EBROKING CFD Trading and Options Trading Service are services provided by CMC Markets Asia Pacific Pty Ltd (ABN 11 100 058 213 AFSL No. 238054) ("CMC Markets APAC"). None of CMC Markets Stockbroking, CMC Markets APAC nor EBROKING are representatives of each other. To the extent permitted by law, EBROKING will not guarantee or otherwise support CMC Markets Stockbroking's obligations under the contracts or agreements connected with the EBROKING Share Trading Service.

### How we are Paid

ESUPERFUND receives payments from the Financial Institutions detailed under the Business Relationship section of this FSG as follows (please note commission rates are exclusive of GST):

**EBROKING:** For Share Trades under \$30,000 a commission of up to \$16.23 per trade is payable to ESUPERFUND. For Share Trades over \$30,000 a commission of up to 0.073% per trade is payable to ESUPERFUND. For Share Trades under \$1,000 no commission is payable to ESUPERFUND. The brokerage rates payable by your SMSF on share trades with **EBROKING** is detailed on our website. The commission paid to ESUPERFUND on share trades is not in addition to the published brokerage rates on our website. Your SMSF will only pay the brokerage rates published on our website and the brokerage will in turn be shared between ESUPERFUND and EBROKING.

**CMC Markets:** Commission is payable up to 50% of the brokerage rates charged by CMC Markets for share trades. The commission paid to ESUPERFUND on share trades is

not in addition to the published brokerage rates on the CMC Markets website. Your SMSF will only pay the brokerage rates published on the CMC Markets website and the brokerage will in turn be shared between ESUPERFUND and CMC Markets.

**CommSec Shares & Options:** Commission is payable of a flat rate of 10% of the Gross "Brokerage" value per trade. The brokerage rates payable by your SMSF on share and option trades with [CommSec](#) is detailed on our website. The commission paid to ESUPERFUND on share and option trades is not in addition to the published brokerage rates on our website. Your SMSF will only pay the brokerage rates published on our website and the brokerage will in turn be shared between ESUPERFUND and CommSec.

**EBROKING Options:** For Option Trades under \$8,000 a commission of up to \$9.04 per trade is payable to ESUPERFUND. For Option Trades over \$8,000 a commission of up to 0.103% per trade is payable to ESUPERFUND. The brokerage rates payable by your SMSF on option trades with [EBROKING](#) is detailed on our website. The commission paid to ESUPERFUND on option trades is not in addition to the published brokerage rates on our website. Your SMSF will only pay the brokerage rates published on our website and the brokerage will in turn be shared between ESUPERFUND and EBROKING.

**EBROKING mFunds:** For mFund Transactions under \$27,773 a commission of up to \$2.23 per trade is payable to ESUPERFUND by EBROKING. For mFund Transactions over \$27,773 a commission of up to 0.01% per trade is payable to ESUPERFUND by EBROKING. The brokerage rates payable by your SMSF on mFund transactions with EBROKING are detailed on our website [here](#). The commission paid to ESUPERFUND on mFund trades with EBROKING is not in addition to the published brokerage rates on our website. Your SMSF will only pay the brokerage rates published on our website and the brokerage will in turn be shared between ESUPERFUND and EBROKING.

**CMC Markets CFDs:** Commission payable on CFD Trades with CMC Markets APAC is detailed in the table below. The brokerage rates payable by your SMSF on CFD trades with CMC Markets APAC are detailed on the CMC Markets website. The commission paid to ESUPERFUND on CFD trades with CMC Markets is not in addition to the published brokerage rates on the CMC Markets website. Your SMSF will only pay the brokerage rates published on the CMC Markets website and the brokerage will in turn be shared between ESUPERFUND and CMC Markets.

CMC Markets – Fees	
Commission is paid to ESUPERFUND as:	
- A percentage rebate on the Level 1 Price Spread charged in respect of the CMC Markets CFD as set out in the table below;	
- plus a basis point rebate on any holding rate in respect of the CMC Markets CFD as set out in the table below;	
- less any rebate paid to the CMC Markets CFD Account based on the volume of trades made by that CMC Markets CFD Account pursuant to any rebate offered to any Clients in CMC Markets APAC's sole discretion.	

Given that the commission payable to ESUPERFUND may not be readily ascertainable, you may request particulars of the remuneration (including commission) received by ESUPERFUND from CMC Markets but that request must be made within a reasonable time after you are given this FSG and before any financial service offered by CMC Markets in this FSG is provided to you.

% of L1 Core Spread		
ASSET GROUP	RBT	Holding Rate Rebate
SHARES	25%	60 bps
INDICES	20%	60 bps
COMMODITIES	20%	N/A
CURRENCIES	20%	75 bps
TREASURIES	12%	0 bps

**FP Markets:** Commission payable on Trades with FP Markets is detailed in the table below. The brokerage rates payable by your SMSF on trades with FP Markets are detailed on the FP Markets website. The commission paid to ESUPERFUND on trades with FP Markets is not in addition to the published brokerage rates on the FP Markets website. Your SMSF will only pay the brokerage rates published on the FP Markets website and the brokerage will in turn be shared between ESUPERFUND and FP Markets.

FP Markets – Fees	
ASX CFDs	3bp of Contract Value transaction fee
ASX Financing	+/-1.2% p.a financing fee payable monthly in arrears
SGX CFDs	3bp of Contract Value transaction fee
SGX Financing	+1.12%/-1.40% p.a financing fee payable monthly in arrears
HKE CFDs	3bp of Contract Value transaction fee
HKE Financing	+1.2%/-1.40% p.a financing fee payable monthly in arrears
LSE CFDs	3bp of Contract Value transaction fee
LSE Financing	+/-1.4% p.a financing fee payable monthly in arrears
ETR CFDs	3bp of Contract Value transaction fee
ETR Financing	+/-1.4% p.a financing fee payable monthly in arrears
NYS & NAS CFDs	0.25 cents per Share
NYS & NAS Financing	+/-1.4% p.a financing fee payable monthly in arrears
SFE Futures	\$5 per contract
CME Futures	\$5 USD per contract
CBT	\$5 USD per contract

ERX	€5 per contract
LIF	£3 per contract
FX	0.15bps

**ANZ V2 Plus Bank Transaction Account:** Commission is payable up to 0.55% per annum of the cash balance. The commission paid to ESUPERFUND on the cash balance does not reduce the published interest rate on the ESUPERFUND website which can be found [here](#).

**ING Direct Bank Deposit Products:** Commission is payable up to 0.20% per annum of the cash balance. The interest rate receivable on the ING Bank Products is detailed on the ING Direct website. The interest rate for the ING Direct terms deposit can be found [here](#). The commission paid to ESUPERFUND on the cash balance does not reduce the published interest rate on the ING Direct website. Your SMSF will receive the interest rate published on the ING Direct website and the commission will be paid to ESUPERFUND by the bank directly.

**AMP Term Deposits:** Commission is payable up to 0.20% per annum of the cash balance. The interest rate receivable on the AMP Term Deposits is detailed on the ESUPERFUND website [here](#). The commission paid to ESUPERFUND on the cash balance does not reduce the published interest rate on the ESUPERFUND website. Your SMSF will receive the interest rate published on our website and the commission will be paid to ESUPERFUND by the bank directly.

**Zurich Australia Limited (previously known as Macquarie FutureWise Insurance):** Commission is payable up to 20% per annum of the Insurance Premium.

**AIA Insurance:** Commission is payable up to 30% per annum of the Insurance Premium.

Payments from our clients Share, Options and CFD Trading activities, are included in the Brokerage Fees you pay to the relevant Broker for each trade as disclosed on our website. The Broker in turn will split the brokerage with ESUPERFUND as disclosed above. In relation to payments for all other activities, the payment is paid by the Financial Institution directly to ESUPERFUND and not by you. Please note that the information in relation to Brokerage Fees, Interest Rates and Other fees and charges in this document or our website, will prevail if there are inconsistencies between this document and the relevant Financial Institution's FSG or Terms and Conditions.

Where any amount of payment or remuneration referred to in the above section is not able to be ascertained as at the date of this FSG, you may contact us to request particulars. Your request for particulars must be made within a reasonable time after you receive this FSG and before we provide you with any of the financial services referred to in this FSG.

Our representatives/employees are remunerated by salary from ESUPERFUND and do not directly receive any commissions or fees. They may be eligible for an annual bonus payment, which is discretionary and based on performance.

## Credit Products

ESUPERFUND receives commission payments in respect of certain credit products made available through the ESUPERFUND service. Details of these arrangements are set out in ESUPERFUND's Credit Guide which you can access from the 'Disclosures' section of our website.

## Professional Indemnity Insurance

ESUPERFUND has Professional Indemnity Insurance in accordance with its obligations under the Corporations Act and its AFSL.

## Complaints

If you have any complaint about the services that ESUPERFUND provides, you should take the following steps:

- Please email our Complaints Manager at ESUPERFUND at [complaints@esuperfund.com.au](mailto:complaints@esuperfund.com.au), or put your complaint in writing and send it to us at PO Box 401 North Melbourne VIC 3051.
- When the complaint is received, the Complaints Manager will contact you in relation to resolving your complaint or to advise you of the steps that will be taken to address it. The issues involved may be quite complex and subject to special regulations. We will try and resolve your complaint quickly and fairly. We will ask you to put your complaint in writing.
- If we are unable to resolve your complaint to your satisfaction within 45 days after we have received it, we will advise you in writing. In certain instances, where corresponding is difficult or the matter is particularly complex or involves third-parties, we are permitted up to 90 days to address your complaint. We will advise you if this longer period is required.
- If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA):

## Australian Financial Complaints Authority (AFCA)

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## Tax Practitioner Board (TPB)

If your complaint relates specifically to the Tax Agent Services Act or the Code of Professional Conduct, you may lodge a complaint directly with the TPB.

You can find more information or make a complaint about a tax practitioner to the TPB by visiting [tpb.gov.au/complaints](http://tpb.gov.au/complaints).

## How to contact us

To ensure we maintain our current low ESUPERFUND Annual Fee, we do not display a phone number on the website for clients to call. All client communication with

ESUPERFUND is conducted via our in house Client Portal Inbox. This enables our office to track and monitor communication between clients and ESUPERFUND. This method of communication assists our team by providing more efficient and detailed responses and by continually improving the services we provide to our clients. You can contact ESUPERFUND by visiting the Contact Us page on our website at [www.esuperfund.com.au](http://www.esuperfund.com.au) or by submitting a New Query via the ESUPERFUND Client Portal Inbox. Alternatively you can submit a New Query via the ESUPERFUND Client Portal Inbox and request a callback from a staff member who will contact you.

**Business Address:**

Level 2, Two Melbourne Quarter  
697 Collins Street  
Docklands, Victoria 3008

**AFSL Number:** 340762

**Email:** [info@esuperfund.com.au](mailto:info@esuperfund.com.au)

**Web Page:** [www.esuperfund.com.au](http://www.esuperfund.com.au)

## **Privacy Policy**

We are committed to safeguarding the privacy of your personal information. For further information about our Privacy Policy please visit the “Disclosure” section of our website which can be found [here](#).