Financial Services Guide

Point Capital Group – Part 1

Point Capital Group Pty Ltd
ABN 41 625 931 900
Australian Financial Services Licence No. 518031

Date: 24 August 2026

1. Important information

This Financial Services Guide (FSG) contains important information to assist retail clients in deciding whether to use the financial services provided by Point Capital Group Pty Ltd (ABN 41 625 931 900, Australian Financial Services Licence No. 518031) (Point Capital, we, our or us) or its authorised representatives.

It explains the financial services we provide, how you may give us instructions, the documents you may receive, the fees and remuneration that may apply, how we manage personal information and conflicts of interest, and how you may make a complaint.

This FSG comprises this **Point Capital Group Financial Services Guide – Part 1** and the applicable **Representative Profile – Part 2**. Part 1 and Part 2 will be provided together and together constitute the Financial Services Guide provided to you. Part 2 identifies your representative, its contact details, authorised services and products, applicable restrictions, remuneration and relevant relationships.

A representative may be authorised to provide only some of the services covered by Point Capital's Australian Financial Services Licence. Where Part 2 contains a narrower authority or additional restriction, that authority or restriction applies.

This FSG is principally intended for retail clients but may also be provided to wholesale clients for information.

2. About Point Capital

Point Capital is authorised to provide general financial product advice and dealing services to retail and wholesale clients in relation to:

- securities;
- derivatives;
- interests in managed investment schemes;
- basic and non-basic deposit products; and
- debentures, stocks or bonds issued or proposed to be issued by a government.

Our services may include general financial product advice, approved research and market commentary, Australian and international securities and derivatives trading, approved managed investment products, equity capital markets transactions and arranging for clients to apply for, acquire, vary or dispose of financial products.

Services may be provided directly by Point Capital or through its authorised representatives. The services and products available through your representative are set out in the applicable Representative Profile – Part 2.

3. Services That We Offer

Not every service or financial product described in this FSG is available through every representative. Your representative may provide only the services and products identified in the applicable Representative Profile – Part 2.

Unless expressly stated otherwise, any financial product advice provided under this FSG is general advice only. Point Capital and its general advice representatives do not provide Personal Advice or assess whether a financial product or transaction is suitable or appropriate for you.

Where non-discretionary dealing services are provided, a transaction may be arranged only in accordance with your clear and specific instruction. Point Capital and its representatives do not exercise investment discretion over client accounts or transactions.

You may provide instructions using the communication methods agreed with Point Capital or your representative, including telephone, email, SMS or an approved trading platform. We may record calls and retain other evidence of your instructions and may require an instruction to be confirmed in writing.

We may decline to act where an instruction is unclear, incomplete, cannot be verified, falls outside the representative's authority or cannot lawfully or reasonably be carried out.

4. Relationships and capacity

Financial services may be provided directly by Point Capital or through an individual or corporate authorised representative acting on behalf of Point Capital within the authority granted to it. Services may also be provided by persons authorised to act through a corporate authorised representative.

When providing General Advice, Point Capital and its representatives provide the service on behalf of Point Capital. When arranging a transaction pursuant to your instruction, Point Capital or its representative acts on your behalf in transmitting that instruction to the relevant execution provider. The execution provider provides its services under its own terms and disclosure documents.

Point Capital and its representatives may arrange products and services supplied by related or unrelated third parties, including investment products, equity capital markets transactions, execution, clearing, settlement, platform and administrative services.

Where you establish an account with or use a service supplied by a third party, that provider's terms, fees and disclosure documents will apply. Point Capital or its representative may transmit your instructions to that provider in accordance with your instructions and the terms applying to the relevant service.

Domestic and International execution and clearing services may be provided by Morrison Securities Pty Limited (ABN 50 001 430 342, AFSL 241737), or may be provided through other providers approved by Point Capital and identified in the relevant account-opening or service documents.

5. Other documents we may provide you

Where applicable, you may receive a Product Disclosure Statement, prospectus, information memorandum, Target Market Determination or other disclosure document relating to a financial product. These documents contain important information about the product's features, benefits, risks, fees, costs and terms. You should read the applicable documents before deciding whether to acquire, dispose of or continue to hold the product.

If you transact in exchange-traded options or another derivative, you may be required to enter into a separate derivatives client agreement and receive the applicable Product Disclosure Statement and risk disclosures.

We may also provide account-opening documents, fee disclosures, transaction confirmations, platform terms, privacy information, general advice warnings, research disclosures and other documents required by law.

6. Investment risk

Investing and trading in financial products involves risk. The value of an investment may rise or fall, income may not be paid and you may lose some or all of the amount invested.

Risks may include market, issuer, counterparty, liquidity, credit, interest-rate, currency, concentration, operational, regulatory and foreign-market risks. International investments may also be affected by currency movements, foreign laws and different market, execution, settlement and custody arrangements.

Derivatives may involve leverage and, depending on the product and transaction, losses may exceed the amount initially invested. Managed investment products are subject to the performance of their underlying investments and the decisions and financial position of the relevant manager or issuer.

This FSG does not describe every risk associated with a financial product. You should read the applicable disclosure documents before making an investment decision.

7. General advice and suitability

Any financial product advice provided by Point Capital or its representatives under this FSG is general advice only. It has been prepared without taking account of your objectives, financial situation or needs.

Before acting on general advice, you should consider whether it is appropriate for you having regard to your objectives, financial situation and needs. Where the advice relates to a financial product for which a Product Disclosure Statement, prospectus or other disclosure document is available, you should obtain and consider that document before making a decision.

If you require a recommendation based on your personal circumstances, you should obtain Personal Advice from an appropriately authorised personal advice provider.

A general advice warning may also be given verbally or included in research, marketing material or other communications containing general financial product advice.

8. How we are paid and other fees

Point Capital may receive fees, brokerage, commissions and other payments in connection with the financial services it provides or arranges. The actual fees applying to you will depend on the services used and will be disclosed in the applicable Representative Profile – Part 2, fee disclosure, account-opening documents or other relevant agreement.

Unless expressly stated otherwise, the following fees are exclusive of GST.

Fees payable by you

Fee	**When it is payable**	**How much is payable to us**
Brokerage*	When you buy or sell financial products. Brokerage is added to the purchase price or deducted from the sale proceeds.	Domestic and international equities: up to $125 or 2.5% of the transaction value, whichever is greater. Derivatives: up to $125 or 1% of the transaction value, whichever is greater.
Portfolio fee	Where an agreed portfolio service is provided. This fee does not authorise Point Capital or its representative to exercise discretion over your account.	Up to 1.5% per annum of the market value of the relevant holdings, calculated daily and charged monthly.
Foreign exchange	When currency is exchanged to settle an international securities transaction.	Up to 0.60% of the currency conversion.***

Fee	When it is payable	How much is payable to us
Performance fee**	Where the agreed performance conditions in a separate fee agreement are satisfied.	Between 10% and 20% of investment performance, calculated in accordance with the separate fee agreement.
Manual and rebooking fee	Where a transaction requires manual booking or rebooking.	Up to $40.
Posted trade confirmation	Where you request a physical trade confirmation.	$4.
Off-market transfer	Where you request an off-market transfer.	$55.
SRN search fee	Where you do not provide the required Securityholder Reference Number.	Up to $40.
RTGS payment	Where you request a real-time gross settlement payment.	$55.
Fail fees	Where a transaction is not settled within the required settlement period.	Equity or ETO fail fee: up to $150 per day. Funding costs: as disclosed in the applicable account terms. Bank dishonour fee: up to $150.

***** Excludes applicable market, clearing and settlement charges, which may be passed on to you.

****** A performance fee applies only where separately disclosed and agreed in writing. The separate agreement will specify the rate, benchmark or hurdle, high-water mark, performance period, calculation methodology and payment arrangements.

******* Point Capital may receive up to one-quarter of the foreign-exchange fee charged by the international execution provider.

Performance fees

A performance fee will apply only where it has been separately disclosed and agreed with you in writing. The separate fee agreement will specify the applicable rate, benchmark or hurdle, high-water mark, performance period, calculation methodology, treatment of deposits and withdrawals, payment arrangements and GST treatment.

Payment of a performance fee does not authorise Point Capital or its representative to exercise discretion over your account.

Referral fees

Point Capital may pay a referral fee from amounts otherwise retained by it. Where required, the amount or calculation method will be disclosed to you. A referral fee is not an additional fee payable by you unless expressly disclosed.

Equity capital markets

Point Capital may receive fees from an issuer, lead manager or other participant in connection with an initial public offering, placement, entitlement offer or other equity capital markets transaction. Further information may be contained in the relevant offer document or transaction disclosure.

Representatives' remuneration

Point Capital's employees, directors and contractors may receive salary, fees, bonuses or other benefits. A corporate authorised representative may receive some or all of the fees, brokerage, commissions or other revenue generated through that representative, after deduction of amounts payable to Point Capital and relevant service providers.

Further information about the remuneration of your representative will be contained in the applicable Representative Profile – Part 2.

Additional information

You may request further particulars of remuneration, commissions or other benefits within a reasonable time after receiving this FSG and before the relevant financial service is provided.

9. How We Deal with Your Personal Information

Point Capital handles personal information in accordance with applicable privacy laws and its Privacy Policy. The policy explains how we collect, use and disclose personal information, how you may access or correct your information and how you may make a privacy complaint.

The Privacy Policy is available at https://pointcapitalgroup.com.au/privacy-policy/ or may be requested from us. A representative that separately handles personal information may also maintain its own privacy policy.

10. Conflicts of Interest

Point Capital, its representatives and their personnel may have interests in financial products referred to in advice, research or other communications. These may arise from product holdings, participation in transactions, corporate advisory or capital-raising appointments, referral arrangements, relationships with product issuers or service providers, or fees and other benefits.

Point Capital maintains arrangements to identify and manage conflicts of interest. Relevant conflicts will be avoided, controlled or disclosed as appropriate. Additional conflicts applying to a representative may be disclosed in the applicable Representative Profile – Part 2.

11. Complaints Process

If you are dissatisfied with a financial service provided by Point Capital or one of its representatives, you may complain verbally or in writing to your representative or directly to:

The Complaints Officer
Point Capital Group Pty Ltd
Level 15, 1 Farrer Place
Sydney NSW 2000
Email: compliance@pointcap.com.au

We will generally acknowledge your complaint within one business day and provide an internal dispute resolution response within the period required by law, generally within 30 calendar days.

If your complaint is not resolved to your satisfaction, or we do not respond within the required timeframe, you may complain to the Australian Financial Complaints Authority (AFCA), which provides a fair, independent and free external dispute resolution service:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Point Capital maintains professional indemnity insurance that it considers adequate having regard to its obligations under section 912B of the Corporations Act 2001. Subject to the policy terms, these arrangements cover claims relating to current and former representatives where required by law.

12. Contact Details

Point Capital Group Pty Ltd

ABN 41 625 931 900
Australian Financial Services Licence No. 518031

Level 15, 1 Farrer Place
Sydney NSW 2000

Email: compliance@pointcap.com.au
Website: https://pointcapitalgroup.com.au