



Financial Services Guide

FMGP Trading Group Pty Ltd trading as Fusion Markets (Fusion Markets)

ABN: 74 146 086 017

AFSL: 385620

Date: 1st July 2025

FMGP Trading Group Pty Ltd (ABN 74 146 086 017) trading as Fusion Markets, is the issuer of the Fusion Markets Products described in this communication. Trading in Fusion Markets Products involves the potential for profit as well as the risk of loss which may vastly exceed the amount of your initial deposit and is not suitable for all investors. You should read all of the Financial Services Guide (**FSG**) carefully, consider your own financial situation, needs and objectives for investing in these Fusion Markets Products and obtain independent financial advice.

Details

This Financial Services Guide (FSG) is issued to you by FMGP Trading Group Pty Ltd (AFSL No 385620) trading as Fusion Markets (Fusion Markets).

What is the purpose of this Financial Services Guide? The

purpose of this FSG is to provide clients of Fusion Markets with key information about the financial services that are provided by Fusion Markets. It is designed to give you information required to make an informed decision about whether to use those financial services. If you receive an electronic copy of this FSG, you should download it.

What this FSG contains

This FSG contains information about:

- who we are and how we can be contacted
- the services and types of products (Fusion Market Products) we are authorised to provide to you
- how we (and any other relevant parties) are paid
- our internal and external dispute resolution procedures and how you can access them.

Who we are and how we can be contacted?

Fusion Markets is an Australian registered company whose Melbourne office is located at Level 10, 627 Chapel St, South Yarra VIC 3141. Fusion Markets is a trading name of FMGP Trading Group Pty Ltd (ABN 74 146 086 017) and is regulated in Australia under Australian Financial Services License No. 385620

All of your regular contact in relation to Fusion Markets Products should first be with Fusion Markets (Melbourne Office).

If you have any queries about this FSG or the services provided, you can contact Fusion Markets (Melbourne Office) at:

Level 10, 627 Chapel St, South Yarra
Melbourne VIC 3141
Telephone: + 61(3)8376 2706
Email: help@fusionmarkets.com
Website: www.fusionmarkets.com

On whose behalf do we act?

Fusion Markets is the issuer of the Fusion Markets Products. We act on our own behalf when we provide services to you. Fusion Markets does not act on your behalf.

Other documents you may receive

Product disclosure documents

Before we issue any products to you, we will give you a product disclosure statement (PDS).

A PDS is a document (or group of documents) that makes disclosures about a financial product (other than securities). A PDS contains important information to assist you in making a decision about the product. You will receive a PDS if an offer is made to issue or arrange the issue of a financial product.

Transaction Documents

The provision of financial products and services by Fusion Markets will be undertaken in accordance with the terms and conditions (Financial Product Service Terms) that you will either receive from us or have downloaded from our website with respect to the relevant financial service provided to you.

What Financial Services are we authorised to provide?

Fusion Markets is authorised by its AFSL, in relation to retail and wholesale clients, to:

- give general advice in relation to derivatives and foreign exchange contracts; and
- to deal in derivatives and foreign exchange contracts.

This means that we, or our representatives, can provide you with general advice and help you to use our online trading platform. We can also help you to complete forms and undertake and complete trades.

Fusion Markets does not provide personal advice.

Fusion Markets is also authorised by its AFSL to “make a market” for foreign exchange contracts and derivatives. This means that we set our own prices for the products that we issue. The prices we set may diverge significantly from the market price of the underlying instrument.

We are not authorised to provide you with taxation advice.

Our relationship with you

There are a number of fees, commissions and costs that you may be required to pay us in order to use our services.

Fusion Markets derives a financial benefit by entering into other transactions with other persons at different rates from those charged to you.

All costs, fees and charges are charged in the currency of the account you hold with Fusion Markets, unless otherwise specified.

How you can instruct us and your obligations

You can instruct us to provide you with our services (including providing us with your order instructions) in any of the following ways:

- electronically, via the online trading platform;
- if we agree, via telephone; and
- if we agree, by physically visiting our registered office.

It is your obligation to review any statement we send to you to ensure its accuracy and report any discrepancies to us immediately.

If you wish to discuss your account, or to update your personal information, you should contact Fusion Markets.

How we are remunerated

There are a number of fees, commissions and costs that you may be required to pay us in order to use our services.

Fusion Markets derives a financial benefit by entering into other transactions with other persons at different rates from those charged to you.

All costs, fees and charges are charged in the currency of the account you hold with Fusion Markets, unless otherwise specified.

Type	Description
Spread Cost:	<p>Spot foreign exchange currency pairs; spot metals; Indices; Commodity Derivatives and Cryptocurrency Derivative transactions incur costs relating to the spread, which is the difference between the bid and ask price. The "bid" price is the price at which we are willing to buy the underlying instrument from you and the "offer" price is the price at which we are willing to sell to you. Sometimes, in order to trade on our platforms, we will convert your money into, say, USD and this is an example of when physical delivery does occur. Taking the example of a foreign currency trade, we buy currency on the wholesale market and sell it to you after building in a spread. The price difference of this spread will depend on factors such as the size, volatility and value of the transaction and prevailing market rates.</p> <p>Typically, a spread is wider when:</p> <ul style="list-style-type: none"> • the transaction size is smaller • the transaction value is lower • volatility is higher, and vice versa. <p>This spread is paid by you, but is incorporated into the quoted rates and is not an additional charge or free payable by you above those quoted rates.</p> <p>We earn a spread whenever you trade with us. Of course, all buying and selling is notional, because we typically do not actually deliver the currency –we offer a platform that lets you trade over currencies.</p> <p>Example of a spread:</p> <p>If we quote 1.3157 (bid) and 1.31591 (ask) for EUR/USD on our online platform, then the spread of every lot of EUR/USD is</p>

Type	Description
	$(1.31591 - 1.31571) \times 100,000$ (minimum lot size) = \$20 USD.
Costs, Fees and Charges:	Details of the costs, fees and charges which have been charged are included in your statement. This is made available as an online report that can be accessed via the online trading platform or emailed or mailed to you that you can access and print upon demand.
Credit/Debit card payments:	Fusion Markets accepts credit/debit card payments made by Visa and MasterCard and other payment service provider credit/debit cards. Please also note that your bank may treat payments by credit card as a cash advance, which may incur additional fees, so you should contact your bank to confirm if this applies.
Chargebacks:	If there is a chargeback on the account you hold with Fusion Markets, you may be responsible for covering any reversed payments and chargeback fees, amounting to a maximum of AUD\$25 per charged back transaction.
Transaction Fee:	The Margin amount that you are required to pay is determined by Fusion Markets depending on the specific contract details. Since there is a large variety of potential Margin amounts and they can change at any time, this is made available on the online trading platform or you can contact Fusion Markets for an indication of the Margin that will be charged for the particular product. Please also see the worked examples which follow in this Section for how the Margin works. The total amount of dollar Margin Requirement utilised is displayed for all open positions transacted on the online trading platform.

Type	Description
	<p>The Transaction Fee that you will be actually charged is disclosed on your statement.</p> <p>The fee accrues immediately upon execution of the transaction, i.e., when you open or close a position.</p> <p>The Transaction Fee will either be reflected in the execution price as an additional component to the spread pricing, or separately, i.e., not included in the spread pricing.</p> <p>Please remember that because you are required to trade a product to close out and open position there may be a Transaction Fee on the product used to close the position.</p>
Margin:	<p>The Margin amount that you are required to pay is determined by Fusion Markets depending on the specific contract details.</p> <p>Since there is a large variety of potential Margin amounts and they can change at any time, this is made available on the online trading platform or you can contact Fusion Markets for an indication of the Margin that will be charged for the particular product.</p> <p>Please also see the worked examples which follow in this Section for how the Margin works.</p> <p>The total amount of dollar Margin Requirement utilised is displayed for all open positions transacted on the online trading platform.</p>
Finance Charge Adjustment and Finance Credit Adjustment on long and short FX Products and Metals Products:	<p>Fusion Markets in respect of open Spot FX OTC Contracts and Spot Metals OTC Contracts held Overnight will incur a Finance Charge Adjustment or Finance Credit Adjustment (also known as a swap).</p> <p>The calculation for an overnight Finance Charge Adjustment / Finance Credit Adjustment for each day that a long or short Spot FX OTC Contract and Spot Metals OTC</p>

Type	Description
	<p>Contract is held Overnight is as follows:</p> $F = S * L * P$ <p>F = Daily Finance Charge Adjustment (if negative) / Finance Credit Adjustment (if positive)</p> <p>S = Swap Rate (positive or negative) for 1 day</p> <p>L = Number of lots</p> <p>P = Pip Value in Account Currency based upon 1 Lot</p> <p>Examples:</p> <p>If you hold a short 200,000 EUR/USD position Overnight and the Account Currency is USD, then the Daily Finance Charge is -2.80 USD = -0.14 (Swap Rate) x 2 (Lots) x 10 USD (Pip Value)</p> <p>If you hold a long 100,000 USD/JPY position Overnight and the Account Currency is USD, then the Daily Finance Charge is -0.39 USD = -0.03 (Swap Rate) x 1 (Lots) x 13 USD (Pip Value) x -1</p>
Finance Charge Adjustment/ Finance Credit Adjustment on long and short Equity CFDs, Indices and Cryptocurrency Contracts:	<p>If you hold a long position Overnight, you will pay a Finance Charge Adjustment or if you hold a short position Overnight you will receive a Finance Credit Adjustment on the Equity CFD, Indices and Cryptocurrency Contracts open positions held overnight. The calculation for an overnight Finance Charge Adjustment / Finance Credit Adjustment for each day that a long or short Equity CFD, Indices and Cryptocurrency Contract is held overnight is as follows:</p> $F = CV \times (FR/100) / 360$ <p>Where:</p> <p>F = Daily Finance Charge Adjustment (if negative) / Finance Credit Adjustment (if positive)</p>

Type	Description
	<p>CV is Contract Value of the Equity CFD, Indices and Cryptocurrency Contracts Open Positions, at the Closing Price.</p> <p>FR is the Finance Rate as defined in the Glossary in Section 7.</p> <p>A Finance Credit Adjustment will be credited for the short Equity CFD, Indices and Cryptocurrency Contracts position held overnight to your Account when the Finance Rate is positive. A Finance Charge will be debited for the long Equity CFD, Indices and Cryptocurrency Contracts position held overnight to your Account when the Finance Rate is negative.</p> <p>Example: If you hold a long Cryptocurrency Contract overnight for a USD Cryptocurrency Contract whose Finance Rate is -20.00%.</p> $F = \$10,000 \times (-20\%/100) / 360 = -\5.55 <p>Where:</p> <p>CV is \$10,000</p> <p>FR is -20.00% p.a.</p> <p>No Finance Charge Adjustment/Finance Credit Adjustment is paid or received if you open and close an Equity CFD, Indices and Cryptocurrency Contract position on the same day</p>
Finance Charge Adjustment on Trading Account Balance:	<p>Fusion Markets does not pay any Finance Credit Adjustment earned on your trading account on positive balances.</p>
Currency Conversion:	<p>You will incur a Spread Cost each time there is a conversion from a Transaction denominated in a currency different to the currency of the account you hold with Fusion Markets.</p>

Type	Description
External Fees, Taxes and Charges:	<p>You are responsible for any stamp duty, transaction duty, GST or similar goods and services or value added tax payable in respect of trading in Transactions (except for any income tax payable by Fusion Markets).</p> <p>Bank charges and fees imposed on Fusion Markets to clear your funds or in respect of your payments will also be charged to your Account. The Financial Product Service Terms may allow Fusion Markets to impose other fees or charges from time to time which do not relate directly to Transactions (and so are not costs, fees or charges for acquiring or later dealing in the product itself).</p> <p>For example, you may be required to pay royalty or similar charges set by data providers for your use of information feeds or for online transaction services. Fusion Markets may debit these amounts to your trading account.</p>
Withdrawals:	Fusion Markets will charge an equivalent of USD25 per bank wire transfer.
Interest:	<p>We place client money into our Fusion Markets Trust Account which is a client trust account.</p> <p>We are entitled to earn any interest (which is calculated daily) on positive balances in the Fusion Markets Trust Account and do not pay it to clients.</p>
Administration Fees:	You will incur an Administration fee when using a Swap Free or Islamic Account when holding transactions for a period of time. The charge amount and the time interval for each admin charge will vary based on the instrument. This information is available for each Fusion Markets Product traded on the Online Trading Platform.

Disclosure of Relevant Conflicts of Interest

Fusion Markets has relationships with various parties whereby it pays fees or receives fees, charges or other remuneration (provided it is not banned conflicted remuneration). These parties may include (but are not limited to) product issuers, brokers, banks, investment advisors, financial planners and other referral sources.

Fusion Markets has documented processes for controlling, avoiding and disclosing relevant conflicts of interests.

If the range of fees, commission, charges or other benefits received by Fusion Markets from a third party is not disclosed in this financial services guide, we will update any disclosure to you as soon as we can.

How we (and any other relevant parties) are remunerated

Fusion Markets and its associates have relationships with various parties whereby it pays fees or receives fees including on its personal account. These parties may include (but are not limited to) product issuers, brokers, banks, investment advisors, financial planners and other referral sources.

Fusion Markets has a policy and documented processes for controlling, avoiding and disclosing relevant conflicts of interests for managing conflicts of interest that covers related party transactions and benefits or other remuneration from third parties.

Employees or authorised representatives of Fusion Markets may be remunerated through a combination of base salary and non-base salary compensation. The non-base salary may include a share of the commission, fees or other payments earned by the company (or an associate of it). The proportion of commission, fees or other payments shared with the employee or other representative is based on their level of experience, length of service with the respective company or its associate, the level of qualifications and market conditions, and ranges from 0% up to 75%. Employees and other authorised representatives of those companies may also benefit from various internal incentive schemes including seminars, conferences and training programmes and non-cash rewards. Participation in these schemes is generally based on revenue production, minimum length of service and compliance with policies and industry regulations. In all cases, however, Fusion Markets does not pay remuneration to its employees or its representatives any remuneration which it is prohibited by law from paying to those persons. We have a profit share arrangement with Fusion Markets Pty Ltd. Under this profit share arrangement, we may receive money from or pay money to Fusion Markets Pty Ltd

depending on whether certain monthly revenue targets are met. You may request particulars of this remuneration within a reasonable time after receiving this FSG.

Dispute resolution

We want to know about any problems you may have with the service of Fusion Markets so we can take steps to resolve the issue. Fusion Markets has an internal and external dispute resolution procedure to resolve complaints. A copy of these procedures may be obtained from the Fusion Markets website, or by contacting us and requesting a copy (free of charge).

If you have a complaint, please take the following steps:

1. Contact your Fusion Markets agent or advisor directly and provide the details of your complaint. You may do this by telephone, facsimile email or letter.

2. If you make a complaint in writing (which is not compulsory), we will acknowledge receipt of your complaint within 1 business day or as soon as practicable.

3. If your complaint is not satisfactorily resolved through your Fusion Markets agent or adviser, within 5 business days of receipt of your complaint, please contact the Compliance Department on +612 8277 6655 or put your complaint in writing and send it to the Compliance Department at:

Fusion Markets
Level 10, 627 Chapel St, South Yarra
Melbourne VIC 3141

4. Fusion Markets will try to resolve your complaint quickly and fairly. We will use our best endeavours to try to resolve your complaint within 30 days of receipt of your written complaint unless we advise you that we require more time due to the nature of your complaint or other reasonable consideration.

5. If you still do not get a satisfactory outcome, you have the right to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an external complaints and dispute resolution body of which Fusion Markets is a member. The service to you is free. The contact details for AFCA are:

Australian Financial Complaints Authority
G.P.O. Box 3,
Melbourne VIC 3001
Toll Free: 1800 931 678 (free call)
Facsimile: +61 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

Fusion Markets - membership number 24605.

6. The Australian Securities and Investments Commission (ASIC) also has an Info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Privacy All of the information collected by Fusion

Markets, in the application form or otherwise, is used for maintaining the account you hold with Fusion Markets and for the purpose of assessing whether you would be suitable as a client.

Fusion Markets has obligations under, and has procedures in place to ensure its compliance with, the Privacy Act 1988 (Commonwealth), as amended from time to time and the AML laws.

Significantly, these include the following:

1. Collecting personal information

In collecting personal information, Fusion Markets is required to:

- collect only information which is necessary for the purpose described above;
- ensure that collection of the information is by fair and lawful means; and
- take reasonable steps to make you, the individual, aware of why the information is being collected and that you may access the information held by us.

If necessary, Fusion Markets also collects information on directors of a corporate client or agents or representatives of the Client. Fusion Markets may be required by law to collect information, such as for taxation purposes or to identify persons who open or operate an account.

Fusion Markets may take steps to verify information given to it, such as consulting registries, referees, employers or credit bodies. This information will not be disclosed to any other person although Fusion Markets may disclose this information to its related bodies corporate if you intend to use the services of any of those related bodies corporate.

2. Using the personal information

Once Fusion Markets has collected the information from you, Fusion Markets will only use the information for the purposes described above unless you consent otherwise.

Personal information may be disclosed to:

- any person acting on your behalf, including your advisor, accountant, solicitor, executor, attorney or other representative;
- related bodies corporate of Fusion Markets if you use, or intend to use, services of those other corporations;
- related bodies corporate of the issuer (if that becomes different from Fusion Markets);
- any organisations to whom Fusion Markets outsources administrative functions;
- brokers or agents who refer your business to Fusion Markets (so that we may efficiently exchange information and administer your account);
- regulatory authorities;
- as required or permitted by law or by court order.

This information will not be disclosed to any other person without your consent.

You may access your personal information held by Fusion Markets (subject to permitted exceptions), by contacting Fusion Markets. We may charge you for that access. As Fusion Markets is obliged by law to take reasonable steps to ensure that the personal information used is accurate, up to date and complete, please inform us immediately if any of the information provided in this Section changes.

3. Retaining personal information

Fusion Markets has implemented and maintains secure protection of all personal information obtained from misuse, loss, unauthorised access, modification or disclosure.

The information will be destroyed or de-personalised if Fusion Markets no longer requires the information for the purpose referred to above.

Fusion Markets has a Privacy Policy which covers our privacy obligations and complaints about a breach of the Australian Privacy Principles, how we deal such a complaint, that we how may need to share some of your information with organisations outside Australia, and that we how we may store your information in cloud or other types of networked or electronic storage, which can be accessed from various countries via an internet connection. You can obtain a copy of Privacy Policy at www.fusionmarkets.com