MOOMOO SECURITIES AUSTRALIA LTD TRADING AS

Moomoo AU Financial Services Guide

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Financial Services Guide

This document is a Financial Services Guide (FSG) issued by Moomoo Securities Australia Ltd (ABN 51095920648) *trading as Moomoo AU* (Moomoo AU, we, our or us). Moomoo AU is an Australian Financial Services (AFS) licensee (Licence No: 224663) licensed by the Australian Securities and Investments Commission (ASIC). This FSG is an important document that tells you about the products and services that Moomoo AU is authorised to provide to you under its AFS licence in order to help you to decide whether to use our services.

Contents

This FSG contains important information about:

1 Who we are

2 What financial services we offer

3 How you can provide us with instructions

4 How we and others are remunerated in connection with the services

5 How we use the personal information collected from you

6 How we deal with complaints

7 Professional indemnity

8 How you can contact us

1 | Who we are

Moomoo AU is an Australian Financial Services licensee (Licence No: 224663) licensed by the Australian Securities and Investments Commission (ASIC).

Moomoo AU's parent company, Futu Holdings Limited (Nasdaq: FUTU), is backed by various strategic and venture capital investors including Tencent, Sequoia Capital, and Matrix Partners.

Moomoo AU is a broker-dealer based in Sydney and licenses an online trading platform (**moomoo**) from an affiliated entity called Moomoo Technologies Inc.. The moomoo trading platform is completely free to download with no commitment to open a brokerage account. Our clients can use moomoo to apply to us for a brokerage account.

For further information on Moomoo AU, you can refer to our website, https://www.moomoo.com/au, and the Australian Securities and Investments Commission (ASIC) database.

2 | What financial services we offer

Moomoo AU holds an AFS licence (Licence No: 224663) under the *Corporations Act 2001* (Cth) (Corporations Act). We are authorized by our affiliated entity called Moomoo Technologies Inc., to be the operator of the moomoo trading platform. Under our AFS licence we are authorised to provide the following financial services:

- deal in financial products;
- provide general financial product advice;
- apply for, acquire, vary or dispose of financial products on behalf of another person; and
- provide custodial or depository services (other than investor directed portfolio services).

to retail and wholesale clients.

We provide financial services in respect of the following classes of financial products:

- deposit and payment products limited to basic deposit products;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- interests in managed investment schemes (excluding investor directed portfolio services);
- derivatives; and
- securities.

We may provide general advice and information in respect of financial products and services that can be dealt with through moomoo. This information or advice does not take into account your personal financial situation, objectives or needs. Therefore, before acting on the financial advice, you should consider the appropriateness of such advice having regard to your personal financial situation, objectives or needs.

We do not provide, and are not authorised to provide, personal financial product advice. It is at your own discretion to decide whether or not you want to use our services. In the event that you need assistance or advice in this regard, you should consult a suitably qualified financial adviser. You will not receive a Statement of Advice from us.

Effective from 08 April 2024, unless otherwise instructed by you at the time of completing your account opening application, each new account created by you through the Moomoo trading platform will be assigned an individual Holder Identification Number ("HIN") in the Clearing House Electronic Subregister System operated by ASX Settlement Pty Limited ("CHESS"). Any ASX-listed financial products you acquire through the account will be individually CHESS-sponsored and directly registered under your name. All execution, clearing and settlement services relating to ASX-listed financial products through the **CHESS-sponsored accounts** are provided by FinClear Execution Ltd, ABN 56 061 751 102, AFSL 246842.

For more information relating to the CHESS system, including its potential benefits, refer to ASX's factsheet: https://www.asx.com.au/content/dam/asx/investors/investment-tools-and-resources/education/chess-brochure-march-2016.pdf

When you specifically provide us with instructions to create a **custodian account** for ASX products at the time of completing your account application, we will provide custodial and depository services (other than investor directed portfolio services) to you and will hold the financial products acquired by you on bare trust. Moomoo has a custody arrangement with a third-party asset holder (otherwise referred to as a "sub-custodian"), under which the sub-custodian will hold legal title to financial products that you acquire. Under this arrangement, moomoo will hold the beneficial interest in your financial products on your behalf. Under a bare trust, the trustee that holds your financial products will only deal in those products in accordance with your instructions. This is known as a “Custodian Model” for holding financial products.

Clients with existing **custodian accounts** which were opened before 08 April2024 may elect to open additional **CHESS-sponsored accounts** at any time, though they may also elect to take no action and continue to use the existing **custodian accounts** without any changes or disruptions to the current services.

There are pros and cons associated with each model, some of which are described below.

Custodian Model		CHESS sponsored Model	
Pros	**Cons**	**Pros**	**Cons**
Access to international markets – holding a custodial account enables you to trade in international markets.	Communications – because you will not appear on an entity's member register, you will not receive information directly from that entity.	Direct ownership – under the CHESS system you hold legal title to your securities via your Holder Identification Number (HIN).	Paperwork – you receive shareholder notices and other communications from all issuers and registries of which you own shares, some requires written correspondence from you in order to participate in certain corporate actions.
Easier administration – removes the various forms of communications sent by issuers and share registries. You can participate in corporate actions by simply instructing Moomoo.	Legal title – although you will hold a beneficial interest in the products you acquire, a custodian will hold legal title to your financial products. This means the custodian's name will appear on an entity's member register.	Verification – because your CHESS holdings are linked to your HIN which is linked to your tax file number.	Access to international markets – because CHESS is specific to Australia, you cannot buy or sell in international markets. You may be required to open an account that uses a Custodian Model to trade in international markets.
/	Voting rights - you can instruct Moomoo to cast proxy votes in shareholder meetings on your behalf.	Voting rights – are directly granted to you by the issuers.	/

3 | How you can provide us with instructions

Moomoo AU will accept your order instructions via our online trading platform (moomoo), which is available at https://www.moomoo.com/au.

If you place an order to trade with us, we will send you a confirmation once your order has been traded. You should review the confirmation immediately upon receipt to ensure its accuracy and report any discrepancies to us via our Client Service Centre on our website.

To change your personal details, you need to follow the relevant process on moomoo.

Further information on how to transact with us can be found in the Client Services Agreement, as available on our website at https://www.moomoo.com/au.

4 | How we and others are remunerated in connection with the services

The information in this section is subject to change from time to time and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment. Unless otherwise stated, all fees, charges, brokerage fees and benefits disclosed in this FSG are inclusive of the Goods and Services Tax (GST), where applicable.

Generally, the payment we receive will be based on the amount of fees we charge you. Our fees and charges may vary from one financial product to another. Details of our fees and charges are contained in the Fees Schedule which is available on our website at

https://www.moomoo.com/au.

Moomoo AU does not charge any fees for basic market information or general financial product advice that we provide, however we may charge additional fees for paid research reports, sophisticated market data or any other paid contents or information service which may attract fees from external providers.

Moomoo AU may, in some cases, source revenue from providing marketing services to external financial institutions that issue financial products. These services may include but are not limited to: placement of advertisements in the moomoo App, exposure of products through the moomoo App contents, joint events including seminars or webinars. The advertisements and contents distributed under these arrangements contain only factual information and particularly, Moomoo AU will not provide any financial advice, endorsement or recommendation with regard to the issuers or their financial products.

Moomoo AU may, in some cases, source revenue from generating qualified referrals to external providers of SMSF administration services. A qualified referral is when Moomoo AU redirects Clients, moomoo App users or website visitors to a provider's website through a designated link, resulting in purchase of, or subscription to, the provider's services. The referral contents shared by Moomoo AU under this arrangement include only factual information about the services available from the providers, and in particular, Moomoo AU will not provide any financial advice, endorsement or recommendation with regard to the providers or the suitability of establishing an SMSF in general.

Moomoo AU staff receive a salary and may receive bonuses and other benefits from time to time. Remuneration is not directly attributable to the investments made by retail clients.

Various members of the FUTU Group and their directors and employees provide certain services to us to enable us to provide the services described in this FSG. The costs of providing these services are paid by us from the fees we receive. They may trigger an additional cost to you if applicable.

None of Moomoo AU's related directors, employees or associates receive any other remuneration or benefits in respect of financial services provided to our retail clients.

4.1 US Stocks and ETFs Pricing

All fees are in USD.

(1) Commission

Type	Fee	Charged by
Commission	$0	Moomoo AU

(2) Platform fee

Type	Fee	Charged by
Platform fee	$0.99 / Order	Moomoo AU

Notes:

- Investors must be cautious of the risks commonly associated with low-priced stocks, such as lack of liquidity, higher volatility, and possibility of delisting.

- We do not provide any features in respect of aggregation of orders in the moomoo platform. This shall mean that minimum charges are applicable to each order under the circumstances where multiple orders are executed in the same security during the same trading day.

- If a day order is filled through multiple transactions, commission and platform fees will only be charged on a per order basis.

- If a GTC order is filled separately on multiple trading days, this order shall be treated as a separate order on each trading day and charged separately according to the minimum charges standard.

- On our platform, brokerage fees are referred to as the combination of "Commission" and "Platform Fee".

(3) Other fees

Type	Fee	Charged by
Settlement Fee	$0.003 / Share, max 1% * Transaction amount	US settlement agencies, etc.
SEC Fee (sells only)	$0.0000206 * Transaction amount, min $0.01/Trade	SEC
Trading Activity Fee (TAF, sells only)	$0.00/Share	FINRA
ADR Custody Fee	$0.01~$0.05 / Share	DTC
Consolidated Audit Trail Fee	$0.000003/share for NMS stock $0.00000003/share for OTC stock	FINRA

Notes:

- The Consolidated Audit Trail (CAT) fee became effective on the Moomoo AU platform 25 May 2025 (ET). The CAT fee is a fee assessed by FINAR to industry members, including upstream U.S. clearing, settlement, and other institutions, to fund both the historical development and ongoing operational expenses of the CAT system. The CAT fees are typically pass-through by

members to their customers. The CAT fees are assessed based on trading activity in U.S. stocks and U.S. Options by multiplying the number of executed equivalent shares in transactions by the fee rate indicated above. 1 share in a National Market System (NMS) stock = 1 executed equivalent share. 1 share in an Over-The-Counter (OTC) stock = 0.01 executed equivalent share. 1 listed Option contract = 100 executed equivalent shares. CAT fees are charged both on buying and selling trades.

- According to the latest notice issued by FINRA, effective 1 May 2026 (ET), FINRA will resume collection of the CAT fee (which was temporarily paused from December 2025). More information about CAT fee announcements can be found on www.finra.org

- The SEC Fees and Trading Activity Fees (TAF) are charged only at the time of sale. The U.S. Securities and Exchange Commission (SEC) resumes collecting SEC Fee at $0.0000206 times the transaction amount, with a minimum of $0.01 per trade, effective from 4th April 2026 (US Eastern Standard Time). Subsequent fee rates may vary in accordance with regulatory requirements. Please refer to the latest official announcement via www.sec.gov for update.

- The TAF will be subject to a temporary fee holiday for transactions occurring from 1 October 2026 to 31 December 2026 (US Eastern Standard Time), during which the applicable TAF rate will be $0.00. The fee holiday will cease to apply to transactions occurring from 1 January 2027. Please refer to the latest official announcement published by the FINRA for applicable fee rates and updates.

(4) US Fractional Shares Trading Fees

Type	Fee	Charged by
US Fractional Shares Trading Fees	Trade Size <1 Share: Commission waived, Platform Fees at 0.99%* transaction amount, capped at USD $0.99 per order (rounded up to the nearest USD $0.01/order). Trade Size ≥1 Shares: Commission and Platform Fees are charged based on standard US stock trading fees.	Moomoo AU

Note: For fractional share orders with volumes of less than 1 (one) share, brokerage is charged at 0.99% of the consideration of the order, capped at USD $0.99, rounded up to the nearest USD $0.01/order. Pass-through fees such as Settlement Fees and Trading Activity Fees do not apply to such orders. For fractional share orders with volumes of more than 1 (one) share, normal US trading fees apply.

(5) Corporate action fee

Moomoo AU does not charge any processing fees for corporate actions of US stocks. However, any third-party and/or exchange charges may be passed on to clients. Charges may be modified from time to time at the discretion of Moomoo AU.

Please note that dividends may be subject to tax. The tax rate varies according to all applicable laws and regulations of each country or region.

(6) Market data fee

Type	Fee
US level-2 market data (Arcabook)*	Free

*Other advanced market data services, including National Lv1, Nasdaq Totalview, NYSE Openbook, CBOE Direct Edge, CBOE Bats BZX, OPRA Options, etc., will attract additional fees charged by Moomoo Inc. and Moomoo AU. For details please refer to https://qtcard.moomoo.com/index/cards-mall.

4.2 US Stock/Index Options Pricing

All fees are in USD.

Moomoo AU clients may choose accordingly based on their preference from either a Fixed or Tiered Plan structure for US Options.

(1) Fixed Plan

Type	**Currency**	Fees	Charged by
Commission	USD	$0.10/Contract	Moomoo AU

Platform Fee	USD	$0.40/Contract	Moomoo AU

(2) Tiered Plan

Type	**Currency**	Fees		Charged by
Commission	USD	$0.10/Contract		Moomoo AU
Platform Fee	USD	Contracts per month	Fee per contract	Moomoo AU
		1st - 50th contract	$0.55/Contract	
		51st - 100th contract	$0.50/Contract	
		101st - 300th contract	$0.45/Contract	
		301st - 500th contract	$0.40/Contract	
		501st - 1,000th contract	$0.35/Contract	
		1,001st - 10,000th contract	$0.30/Contract	
		10,001st contract and every contract thereafter	$0.25/Contract	

Notes:

- If the cumulative number of contracts traded each month is less than 950, then the fixed plan will charge lower average fees per contract than the tiered plan.
- If the cumulative number of contracts traded each month is more than 950, then the tiered plan will charge lower average fees per contract than the fixed plan.

- If you choose to switch to the Tiered Plan, the cumulative number of contracts for the current month will be recalculated upon the switch, and you can only switch once per calendar month.
- The cumulative number of monthly contracts will be calculated in calendar months and will begin from 0 on the first day of each month or when switching your plan.
- For example: If the user switched their plan on 20 January, the cumulative number of monthly contracts for the new plan will be calculated upon the switch in plan from 20 January* to 31 January.
- *In scenarios such as GTC where charges may apply after market closure, the effective date is calculated based on the actual deduction time. In some cases, it may take effect on the second day of the switch.
- When the account opening process is completed, the US Options trading defaults to the Fixed Plan. You may feel free to switch the fee plan at your own preference.
- Thank you for using moomoo. Platform fees are charged to enable moomoo AU to continue investing in better technologies to improve our platform and services

(3) Other Fees

Type	**Currency**	Fees	Charged by
Options Regulatory Fees("ORF")	USD	$0.0122 / Contract	U.S. clearing, settlement, and other institutions
SEC Fees (sells only)	USD	$0.0000206 * Transaction amount, min $0.01/Trade	SEC
Trading Activity Fees (sells only)	USD	Stock Options: $0.00/Contract Index Options: $0.00/Contract	FINRA
OCC Clearing Fees	USD	$0.025/ Contract	OCC
Exchange Proprietary Fees	USD	Varies	Exchanges

Consolidated Audit Trail Fee	USD	$0.0003 / Contract for US Options	FINRA

Notes:

- The Options Regulatory Fee (ORF) is a fee assessed by exchanges on their members. The ORF fees are typically passed-through by members to their customers. ORF is collected by The Options Clearing Corp ("The OCC") on behalf of the U.S. options Exchanges. The stated purpose of the fee is to recover a portion of the costs related to the supervision and regulation of the options markets. These activities include routine surveillance, investigations, as well as policy, rulemaking, interpretive and enforcement activities. The applicable fee rate may result in a discrepancy with the fee charged by the upstream brokers or the relevant exchanges, and any excess fee will be retained while deficiency will not be charged to clients. ORF revised to $0.0122/Contract, effective 1 September 2026 (U.S. Eastern Time).
- The SEC Fees and Trading Activity Fees (TAF) are charged only at the time of sale. The U.S. Securities and Exchange Commission (SEC) resumes collecting SEC Fee at $0.0000206 times the transaction amount, with a minimum of $0.01 per trade, effective from 4th April 2026 (US Eastern Standard Time). Subsequent fee rates may vary in accordance with regulatory requirements. Please refer to the latest official announcement via www.sec.gov for update.
- The TAF will be subject to a temporary fee holiday for transactions occurring from 1 October 2026 to 31 December 2026 (US Eastern Standard Time), during which the applicable TAF rate will be $0.00. The fee holiday will cease to apply to transactions occurring from 1 January 2027. Please refer to the latest official announcement published by the FINRA for applicable fee rates and updates.
- Clients will be charged the Exchange Proprietary Index Option Fees associated with the Proprietary Index Options products provided by the Chicago Board Options Exchange (CBOE), which are subject to change without notice. A copy of the CBOE Options Exchange Fee Schedule can be found on www.cboe.com.
- The Consolidated Audit Trail (CAT) fee became effective on the Moomoo AU platform 25 May 2025 (ET). The CAT fee is a fee assessed by FINAR to industry members, including upstream U.S. clearing, settlement, and other institutions, to fund both the historical development and ongoing operational expenses of the CAT system. The CAT fees are typically pass-through by members to their customers. The CAT fees are assessed based on trading activity in U.S. stocks and U.S. Options by multiplying the number of executed equivalent shares in transactions by the fee rate indicated above. 1 share in a National Market System (NMS) stock = 1 executed equivalent share. 1 share in an Over-The-Counter (OTC) stock = 0.01 executed equivalent share. 1 listed Option contract = 100 executed equivalent shares. CAT

fees are charged both on buying and selling trades. According to the latest notice issued by FINRA, effective 1 May 2026 (ET), FINRA will resume collection of the CAT fee (which was temporarily paused from December 2025). More information about CAT fee announcements can be found on www.finra.org.

(4) Index Options Exchange Proprietary Fees

Contract Root Symbol	Order Type	Currency	Tiered Fee Schedule		Exchange Proprietary Fee
			Contract Premium	Contract Quantity	
SPX	Single- and Multi-Leg	USD	< $ 1	/	$0.57
SPX	Single- and Multi-Leg	USD	≥ $ 1	/	$0.66
SPXW	Single- and Multi-Leg	USD	< $ 1	/	$0.50
SPXW	Single- and Multi-Leg	USD	≥ $ 1	/	$0.59
XSP	Single- and Multi-Leg	USD	/	≥ 10	$0.07
DJX	Single- and Multi-Leg	USD	/	/	$0.18
DJXW	Single- and Multi-Leg	USD	/	/	$0.18
RUT	Single- and Multi-Leg	USD	/	/	$0.18

RUTW	Single- and Multi-Leg	USD	/	/	$0.18
XSPW	Single- and Multi-Leg	USD	/	≥ 10	$0.07
VIX /VIXW	Single-Leg	USD	≤ $ 0.10	/	$0.10
VIX /VIXW	Single-Leg	USD	$ 0.11 - $ 0.99	/	$0.25
VIX /VIXW	Single-Leg	USD	$ 1.00 - $ 1.99	/	$0.40
VIX /VIXW	Single-Leg	USD	≥ $ 2.00	/	$0.45
VIX /VIXW	Multi-Leg	USD	≤ $ 0.10	/	$0.05
VIX /VIXW	Multi-Leg	USD	$ 0.11 - $ 0.99	/	$0.17
VIX /VIXW	Multi-Leg	USD	$ 1.00 - $ 1.99	/	$0.30
VIX /VIXW	Multi-Leg	USD	≥ $ 2.00	/	$0.45

Notes: The fees listed in the chart are as of May 16, 2024 and may be subject to change.

4.3 AUS Stocks and ETFs Pricing

All fees are in AUD

(1) Commission

Type	Fee (GST inclusive)	Charged by
Commission	0.01%* Transaction Amount, min $1 / Order	Moomoo AU

(2) Platform fee

Type	Fee (GST inclusive)	Charged by
Platform fee	0.02% * Transaction Amount, min $2 / Order	Moomoo AU

Notes:

- We do not provide any features in respect of aggregation of orders in the moomoo platform. This shall mean that minimum charges are applicable to each order under the circumstances where multiple orders are executed in the same security during the same trading day.
- If a day order is filled through multiple transactions, commission and platform fees will only be charged on a per order basis.
- If a GTC order is filled separately on multiple trading days, this order shall be treated as a separate order on each trading day and charged separately according to the minimum charges standard.
- On our platform, brokerage fees are referred to as the combination of "Commission" and "Platform Fee".

(3) Market data fee

Obtaining live streaming, full market depth data from ASX incurs a monthly fee ranging from $25 to $32 for non-professional investors and $125 to $165 for professional investors. For details please refer to https://qtcard.moomoo.com/index/cards-mall.

4.4 HK Stocks and ETFs Pricing

Unless otherwise specified, all fees are in HKD.

(1) Commission

Type	Fee	Charged by
Commission	0.03%* Transaction Amount, min HK$3 / Order	Moomoo AU

(2) Platform fee

Type	Fee	Charged by
Platform fee	HK$15 / Order	Moomoo AU

(3) Other fees

Type	Fee	Charged by
Trading Tariff	HK$0.50/Transaction (cancelled from 1 January 2023)	HKEX
Settlement Fee	HK$0.0042% * Transaction Amount (starting from 30 June 2025)	HKEX
Stamp Duty	0.1% * Transaction Amount, rounded up to the nearest HK dollar. For example, HK$2.01 will be rounded up to HK$3.00.	HK Gov
Trading Fee	0.00565% * Transaction Amount, min HK$0.01 / Transaction	HKEX

SFC Transaction Levy	0.0027% * Transaction Amount, min HK$0.01 / Transaction	HK SFC
FRC Transaction Levy	0.00015% * Transaction Amount	HK FRC

Notes:

- For commission and platform fees, an order can be divided into multiple transactions but charged once.
- Other fees are calculated based on "transaction amounts closed" in charge items (each order may be divided into multiple transactions). The table is for reference only, and actual charges may differ from the table.
- Under normal circumstances, no stamp duty is levied when trading ETFs, the exact range of stamp duty is subject to the official statement of the Hong Kong Government.
- We do not provide any features in respect of the aggregation of orders in the moomoo platform. This shall mean that minimum charges are applicable to each order under the circumstances where multiple orders are executed in the same security during the same trading day. If a GTC order is filled separately on multiple trading days, this order shall be treated as a separate order on each trading day and charged separately according to the minimum charges standard.
- On our platform, brokerage fees are referred to as the combination of "Commission" and "Platform Fee".
- According to HKEX Circular, effective from 30 June 2025, the cost of Settlement Fee will be revised to 0.0042% of transaction values. No minimum and maximum fees. Before 30 June 2025, the Settlement Fee structure remains at: 0.002% * Transaction Amount, min HK$2 / Transaction, max HK$100 / Transaction. More information please visit www.hkex.com.hk.

(4) Nominee services and corporate action fees

Type	Fee	Charged by
Cash Dividend Collection Fee	0.2% * Cash Dividend Value, if the Dividend Value minus the Scrip Fee is greater than HK$60, min HK$30	Moomoo AU
	HK$1.50 / Lot	HKEX

Equity Interest Collection Fee	HK$1 / Lot, min HK$30, max HK$2000	Moomoo AU
	HK$1.50 / Lot	HKEX
Bonus Share Collection Fee	HK$1 / Lot, min HK$30, max HK$2000	Moomoo AU
	HK$1.50 / Lot	HKEX
Corporate Action Handling Fee (e.g. takeover offers)	HK$1 / Lot, min HK$30	Moomoo AU
	Charged on a case-by-case basis	HKEX
Handling fee for Rights Offering	HK$1 / Lot, min HK$30	Moomoo AU
	HK$0.80 / Lot	HKEX
General Meeting	Attendance or authorisation of a third party to attend the General Meeting (max one person) or vote by proxy Handling fee: A$10 per application	Moomoo AU

Notes:

- The above service stocks will be calculated as 1 lot if it is smaller than 1 lot.
- If there is any change in the fees charged by third parties such as exchanges and regulators, Moomoo AU will adjust the fees they charge on their behalf accordingly. Charges may be modified from time to time at the discretion of Moomoo AU.
- Please note that dividends may be subject to tax. The tax rate varies according to all applicable laws and regulations of each country or region.

4.5 Foreign exchange fee

Type	Fee	Charged by
AUD/USD conversion fee (built in to exchange rate)	Added spread of 50 pips or 0.005 AUD/USD both ways, on top of the spot wholesale exchange rate. For example, when a customer converts 100 AUD to USD, an added spread of 50 pips will be equivalent to a 0.5 USD fee (note that this fee is already built in to the exchange rate and customer will receive the full USD amount at the quoted exchange rate).	Moomoo AU
AUD/HKD conversion fee (built in to exchange rate)	Added spread of 200 pips or 0.02 AUD/HKD both ways, on top of the spot wholesale exchange rate. For example, when a customer converts 100 AUD to HKD, an added spread of 200 pips will be equivalent to a 2 HKD fee (note that this fee is already built in to the exchange rate and customer will receive the full HKD amount at the quoted exchange rate).	Moomoo AU
USD/HKD conversion fee (built in to exchange rate)	Added spread of 40 pips or 0.004 USD/HKD both ways, on top of the spot wholesale exchange rate. For example, when a customer converts 100 USD to HKD, an added spread of 40 pips will be equivalent to a 0.4 HKD fee (note that this fee is already built in to the exchange rate and customer will receive the full HKD amount at the quoted exchange rate).	Moomoo AU

Please note: spot FX rates fluctuate on a real-time basis.

4.6 Off-market transfer and share transfer fee

Type	Fee	Charged by
Incoming transfer	Free	Moomoo AU
Outgoing transfer of US stocks	US$50 per stock per transfer	
Outgoing transfer of AU stocks	A$55 per stock per transfer	
Outgoing transfer of HK stocks	HK$500 per stock per transfer	

4.7 Recurring investment fees

Type	Fee	Charged by
US recurring investments	Same as US stocks and ETFs pricing (Refer to Part 4.1)	Moomoo AU
AUS recurring investments	Same as AU stocks and ETFs pricing (Refer to Part 4.3)	

5 | How we use the personal information collected from you

We collect your personal information for the primary purpose of establishing and administering your investments with us, communicating with you and providing you with access to protected areas of our websites. We also collect some personal information to meet our obligations, under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and the Corporations Act. We use and disclose personal information to administer your investment, conduct product and market research, and deal with your concerns. We collect personal information through our interactions with you, as well as in some instances from your financial adviser or other authorised representatives, your organisation, public sources and information brokers. Moomoo AU may take reasonable steps to verify information collected.

A Privacy Policy setting out further details of our handling of personal information is available upon request or from our website at https://www.moomoo.com/au. The Privacy Policy contains information about how you can access and seek correction of your personal information, about how you can complain or enquire about breaches of your privacy and about how we will deal with your complaint or enquiry.

We may disclose your information to our related or affiliated entities and to our service providers who assist us with, among other things, data storage and archiving, auditing, accounting, customer contact, legal, business consulting, banking, payment, data processing, data analysis, information broking, research, website and technology services, and who may be located in Australia or overseas. Your personal information may be disclosed to the Australian and overseas regulatory authorities at reasonable request by those authorities. We may also disclose your information to external parties on your behalf, such as your financial adviser, unless you have instructed otherwise.

We take reasonable steps to ensure that any recipient of your personal information do not breach the privacy obligations relating to your personal information.

Moomoo AU and its related or affiliated entities may use your information on occasion, to inform you by telephone, electronic messages (like email), online and other means, about other services or products offered by us or them. We may do this on an ongoing basis, but you may opt out at any time.

If you wish to opt out, update or request access to your information, obtain a copy of our Privacy Policy or raise any queries or concerns regarding privacy, you may contact our Compliance Officer by contacting our Client Services Centre using the contact details below in the “How you contact us” section (see section 8 of this FSG).

6 | How we deal with complaints

If you have an enquiry or complaint, you can contact one of our Client Services Officers using the Client Services Centre on our website or within the moomoo App. We have established procedures to ensure that all enquiries and complaints are considered and dealt with in a timely and appropriate manner.

If our Client Services Officers are unable to resolve it to your satisfaction, please contact our Complaints Manager at complaints@au.moomoo.com to lodge a formal complaint. Once received, your complaint will be acknowledged, and steps will be taken to investigate your concerns. A final response will be provided within 30 calendar days in accordance with our obligations.

If you are still not satisfied with the result of our investigation, you may lodge an external complaint with the Australian Financial Complaints Authority (**AFCA**) by visiting its website, https://www.afca.org.au/make-a-complaint, of which we are a member (Membership No: 11109).

AFCA's contact details are as follows:

GPO Box 3, Melbourne, Victoria 3001	
Telephone:	1800 931 678
Facsimile:	(03) 9613 6399
Email:	info@AFCA.org.au
Website:	www.afca.org.au

7 | Professional Indemnity

Moomoo AU has professional indemnity insurance in place in respect of financial services provided to our clients. These arrangements comply with the requirements of section 912B of the Corporations Act.

8 | How you contact us

Our address and contact details are as follows:

Postal address:	Suite 501, Level 5, 570 George Street, Sydney NSW 2000, Australia
Email:	support@au.moomoo.com
Website:	https://www.moomoo.com/au