Ausbiz Capital Investments Pty Ltd

ABN: 92 681 118 212
Corporate Authorised Representative No. 1314938 of
River X Financial Services Pty Ltd (ABN 26 674 273 011, AFSL 556458)

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1.1

Financial Services Guide (FSG)

Ausbiz Capital Financial Services Guide

Ausbiz Capital Investments Pty Ltd (ABN 92 681 118 212), trading as Ausbiz Capital, is a Corporate Authorised Representative (No. 1314938) of River X Financial Services Pty Ltd (ABN 26 674 273 011, AFSL 556458), trading as RiverX.

This Financial Services Guide (FSG), dated 21 July 2026, is designed to assist you in deciding whether to use any of the financial services offered by Ausbiz Capital.

The distribution of this FSG has been authorised by River X Financial Services Pty Ltd (RiverX). RiverX, as the holder of Australian Financial Services Licence No. 556458, is responsible for the financial services provided by Ausbiz Capital under that licence. When we provide financial services, we act on behalf of RiverX.

FSGs are an effective and constructive method of providing comprehensive information about the products and services offered. We therefore recommend all clients (including those who are using the wholesale services only) read this FSG before engaging with us.

WHO WE ARE (THE PROVIDING ENTITY)

Ausbiz Capital Investments Pty Ltd
ABN 92 681 118 212
Corporate Authorised Representative No. 1314938
Level 31, Suite 2, Angel Place, 123 Pitt St, Sydney NSW 2000
1300 687 941 · info@ausbizcapital.com.au

OUR AUTHORISING LICENSEE

River X Financial Services Pty Ltd (RiverX)
ABN 26 674 273 011 · AFSL 556458
Suite 7, 1 Kings Cross Road, Darlinghurst NSW 2010
1300 174 837 · compliance@riverx.com.au

The purpose of this FSG is to explain:

- What type of advice you might receive from us;
- How you can give us instructions;
- The kinds of financial services we provide and the financial products to which those services relate;
- Who we act for in providing financial services;
- Risks involved when using financial products and services;
- How Ausbiz Capital and your Adviser are remunerated;
- The associations or relationships between us, any related persons and issuers of financial products that might influence how we provide financial services;
- How complaints against us are handled; and
- Where to find Ausbiz Capital's Privacy Policy.

NOT INDEPENDENT

We are not permitted to use the terms independent, impartial, unbiased, or like terms, as we may receive commissions for any life risk insurance products that are implemented on your behalf. For these reasons, we do not refer to ourselves or our advice as independent, impartial or unbiased.

What type of advice you might receive from us

We are licensed to offer general financial advice only. We do **not** provide and are not licensed to provide personal financial advice to our retail clients. Any general financial advice we provide has been prepared without taking into account any of your personal investment objectives, financial situation, or needs. Therefore, before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation, and needs.

There may be a product disclosure statement or prospectus, terms and conditions, an outline of fees as well as a document outlining specific risks for the securities and financial products discussed by our staff members or communicated via written, verbal or electronic means. The purpose of these documents is to provide you with information about the particular product to enable you to make an informed decision in relation to the acquisition of that product. You should obtain a copy of the product disclosure statement, prospectus, or related product or service documents before making any decision about whether to acquire the security, product, or service.

How you can give us instructions

We accept instructions from you in person, by telephone, facsimile, post, or by email. If you are dealing securities online using Ausbiz Capital, your instructions will be taken using an online third-party broking platform.

The kinds of financial services we provide and the financial products to which those services relate

When providing financial services, Ausbiz Capital acts on behalf of our authorising licensee, River X Financial Services Pty Ltd. We are only authorised to provide the services set out in our authorisation from RiverX, which fall within the authorisations of AFSL 556458.

For retail and wholesale clients as defined in chapter 7 of the Corporations Act 2001 section 761G, we are authorised to carry on a financial services business to:

- **Provide general financial product advice on:** deposit and payment products; interests in cash management trusts; superannuation; margin lending facility; and securities.
- **Provide execution-only dealing services** — we will facilitate the placement, execution, and settlement of your orders through third-party platforms.
- **Deal in a financial product by:** issuing; applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of basic deposit products and deposit products other than basic deposit products, interests in cash management trusts, superannuation; margin lending facility; and securities.

For wholesale clients only (as defined in s761G (4) of the Corporations Act 2001 and where evidence has been provided), we can provide the following financial services:

- **Managed Portfolio Services:** With a Managed Portfolio Service (MPS), Ausbiz Capital invests in financial products using funds or assets provided by you in accordance with the terms of an MPS Agreement and Investment Program. Your investments are managed as a discrete portfolio with you retaining the legal title and ultimate control of the assets. Ausbiz Capital does not pool your assets with those of other clients or use a custodial service. An MPS is useful if you do not have the time, desire, or market knowledge to manage your investment portfolio. Your Adviser monitors your investments on a regular basis and uses their expertise to make investment decisions on your behalf.
- **Portfolio Administration Service (PAS):** This provides you with quarterly reporting that includes a comprehensive summary of the performance of your investments, transactions undertaken on your behalf and any income, expenses and capital gains. There is no exit fee.

Risks involved when using financial products and services

The securities that we are licensed to advise and deal in include: ASX-listed equities (or shares), exchange-traded options, warrants and contracts for difference (CFDs). All of these types of securities carry financial risks.

Fully paid ASX equities may lose up to 100% of their initial purchase value, or 100% of your initial investment. Certain types of ASX equities and ASX warrants can also carry a future liability, meaning you might be required to contribute future payments under the terms of the security being traded.

Certain exchange-traded options strategies can lose value by a sum greater than your initial investment.

CFDs are considered risky products. Most CFD products are leveraged, meaning that your total trade exposure is greater than your initial investment. In most cases, your total trade exposure is many times greater than your initial investment. This means that you can lose more than your initial investment.

How Ausbiz Capital and your Adviser are remunerated

All fees are exclusive of GST, unless identified otherwise, and, if applicable, an amount equal to the amount of the GST is payable by you at the same time as the fee is due (currently 10%).

Your Adviser will receive a percentage of some commissions, fees and charges paid by you. Although Ausbiz Capital receives the majority of our remuneration directly from our clients, we may also receive indirect remuneration from some products and some referral parties. Your Adviser may refer you to other parties where you are interested in receiving their services, or where your Adviser considers that their advice or other services may be useful for you. Ausbiz Capital may receive a referral fee where you decide to receive services from third party providers. Ausbiz Capital may charge brokerage, commission or a fee depending upon the services that are provided. Ausbiz Capital may also pay or receive other fees in relation to services supplied to you, but which are not payable by you.

Fees payable by you — Australian financial products and services

FEE TYPE	WHEN IS IT PAYABLE?	HOW MUCH IS PAYABLE?
Brokerage	When you buy or sell financial products, brokerage is added to the purchase price of a buy transaction and is deducted from the proceeds of a sell transaction. Brokerage is settled on T+1 (being one Business Day after the trade date) for share transactions or T+2 (being two Business Days after the trade date).	Brokerage is charged as a percentage of the value of the trade. For example, if you buy or sell $15,000 worth of shares at 1.5% brokerage, you would be charged brokerage of $225. The rate of brokerage is usually between 1.0% and 1.75%. All transactions are subject to a minimum charge for brokerage, being $125 per trade. If your order is not completed on the day it is entered, you will be charged a $15 fee for each subsequent day on which that order transacts in the market. The specific rate of brokerage will depend on factors such as the level of service, the type of advice, the type of financial product, the size of the transaction and the frequency of transactions on your account(s). The actual amount of brokerage payable by you will be disclosed in the confirmation for the transaction.
Portfolio Service (PS) Fee	Monthly in arrears should you make use of PS.	The PS fee is an annual percentage fee (invoiced) of up to 2.5%, calculated on the average value of your portfolio, with a minimum annual fee of $3,600. A set-up fee may apply in certain circumstances.
Managed Portfolio Service (MPS) management fee	Monthly in arrears should you enter into a MPS Agreement.	The MPS management fee is an annual fee up to 3.0%, calculated on the average value of your portfolio, with a minimum of $3,975. Additionally, you may be charged a performance-based fee. The type and amount of the management fee payable by you will be set out in your Investment Program or in an agreement with you.
Ongoing Advice fee	As is agreed with your Adviser in writing.	An Ongoing Advice Fee is payable if you instruct your Adviser in writing to review the portfolio investments registered with Ausbiz Capital to advise whether they either remain suitable to your investment objectives and risk tolerance or to make appropriate recommendations as to alternative investments. The fee may be calculated as a percentage of your portfolio value subject to a minimum quarterly fee of $100 per quarter. The type and amount of the Ongoing Advice Fee payable by you will be set out in an agreement with you.

Fees payable by you — International financial products and services

FEE TYPE	WHEN IS IT PAYABLE?	HOW MUCH IS PAYABLE?
Brokerage	Whenever you buy or sell financial products, brokerage is added to the purchase price of a buy transaction and is deducted from the proceeds of a sell transaction. Brokerage is settled on T plus 2 (being two business days after the trade date) or T plus 3 (being three Business Days after the trade date) for share transactions depending on the relevant exchange.	Brokerage is charged as a percentage of the value of the trade. For example, if you buy or sell USD 15,000 worth of shares at 1.5% brokerage, you would be charged brokerage of USD 225. The rate of brokerage is usually between 1.0% and 2.0%. All transactions are subject to a minimum charge for brokerage, being USD 150 per trade. The specific rate of brokerage will depend on factors such as the level of service, the type of advice, the size of the transaction and the frequency of transactions on your account(s). The actual amount of brokerage payable by you will be disclosed in the confirmation for the transaction. Exchange rate movements may affect the final price for financial products.
Stock transfers	Broker to broker transfer fee (non-US stock) DRS transfer fee (US stock) DRS transfer fee (non-US stock)	USD 75 per stock USD 15-20 per stock USD 75 per stock
Paper delivery fee	If you request paper delivery of a trade confirmation or a statement.	1 USD per item.
Dematerialisation	When you request a certificated holding to be dematerialised.	From AUD 200 per security. From USD 135 per security (Legal Transfer fee)
Reorganisation items	Where there is a company reorganisation event.	USD 50 per event for voluntary items and USD 10 per event for mandatory items.

The associations or relationships between us, related persons, and issuers of financial products that might influence how we provide financial services

If a client is introduced to Ausbiz Capital by an Australian Financial Services Licensee, Ausbiz Capital may provide a one-off fee and/or percentage commission of client revenue to that licensee. This fee could be up to 50% of the commission paid. If the commission paid is $100, the fee could be $50. If Ausbiz Capital introduces a client to an Australian Financial Services Licensee, Ausbiz Capital may receive a one-off fee and/or percentage of commission of client revenue from that licensee.

Our Advisers

Your Adviser provides financial services as a representative of Ausbiz Capital, authorised through our licensee, River X Financial Services Pty Ltd. Ausbiz Capital may, with the written consent of RiverX, sub-authorise individual advisers to provide financial services on RiverX's behalf. Depending on accreditations and other factors, individual advisers may only be authorised to provide a certain range of services, or advice on only some of the products listed in this FSG.

Your Adviser will receive a percentage of commissions, fees and charges paid by you. Although Ausbiz Capital receives the majority of our remuneration directly from our clients, we do receive indirect remuneration from some products and some referral parties.

How complaints against us are handled

If you have a complaint or concern, you should contact us on 1300 687 941 or by email on info@ausbizcapital.com.au. You may also raise your complaint directly with our licensee's compliance team at compliance@riverx.com.au or on 1300 174 837. We will acknowledge receipt of the complaint and must give you a final response within 30 days of receiving your complaint.

If your complaint or concern has not been resolved satisfactorily, you may wish to contact the independent industry arbiter, the Australian Financial Complaints Authority (AFCA). AFCA's services are free to consumers. The contact details for AFCA are as follows:

Telephone number: **1800 931 678**
Website: **https://www.afca.org.au/**
Email: **info@afca.org.au**
Mail: **GPO Box 3, Melbourne VIC 3001**

Compensation arrangements and Professional indemnity insurance

Our authorising licensee, River X Financial Services Pty Ltd, is covered by Professional Indemnity insurance satisfying the requirements imposed by Section 912B of the Corporations Act 2001 to support its obligations in relation to compensation. This insurance covers claims made in relation to the conduct of current and former authorised representatives, including Ausbiz Capital and its representatives and employees.

Client identification

We are required to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Before we provide services to you, we must verify your identity and, in some circumstances, the source of any funds. Accordingly, we will ask you to present identification documents, such as your passport and driver's licence, which will be held on file.

Privacy

For information on how we use and disclose your personal information, collected from you to ensure we are able to give you advice, please refer to our privacy policy on our website (www.ausbizcapital.com.au).

Ausbiz Capital

Level 31, Suite 2, Angel Place

123 Pitt St, Sydney NSW 2000

Australia

Telephone Number: 1300 687 941 (International: +61 2 7228 3476)

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Our licensee

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