TRADING 212

Trading 212 AU Pty Ltd.
Suite 102, 151 Clarence Street
Sydney, NSW 2000

Financial Services Guide

Prepared on 10 July 2026

Important Risk Warning

Trading CFDs carries a significant risk of loss. A significant percentage of retail investor accounts lose money when trading CFDs. The specific percentage of retail clients who lost money when trading CFDs with Trading 212 AU during the relevant period is published on our Website and updated at least annually as required by the ASIC Corporations (Product Intervention Order - Contracts for Difference) Instrument 2020/986. You should carefully consider whether trading CFDs is appropriate for you in light of your experience, financial objectives and resources.

1. Introduction

This Financial Services Guide ("**FSG**") is given to you by Trading 212 AU Pty Ltd (ABN 46 660 342 763) (AFSL No. 541122) ("**the Company**", "**Trading 212**", "**we**", "**our**" or "**us**") to inform you of the financial services provided by us and to comply with our obligations under our Australian Financial Services Licence.

2. What is a Financial Services Guide?

This FSG is an important document to help you understand and decide if you wish to use the financial services we are able to offer you. It provides you with information about us and the services we provide including:

- Who we are;
- What financial services we are authorised to provide to you;
- How to contact us;

- The costs of any services we may provide to you;
- How we, our staff and any other relevant parties are paid and any remuneration that may be received by these parties;
- Any relationships we have with any other organisations affiliated with us, which might influence us in providing financial services to you;
- How complaints are addressed; and
- Our compensation arrangements.

3. Who we are

This FSG is issued by Trading 212 AU Pty Ltd, the entity authorised under our AFSL to provide the financial services described in this FSG. We are part of the Trading 212 group, which operates online share trading and over-the-counter (**OTC**) contracts for difference (**CFD**) services across the UK, the European Economic Area and Australia. We offer two products to Australian clients through our Trading Platform: Trading 212 Invest, which provides access to shares and ETFs listed on global exchanges (including in the UK, Europe, the US and Canada); and Trading 212 CFDs, which provides access to OTC CFDs.

4. The financial services we provide

Trading 212 provides customers with the opportunity to invest and deal in the following products:

- International securities, being instruments listed on exchanges outside of Australia;

- Interests in managed investment schemes (excluding investor-directed portfolio services): This includes interests in listed property or infrastructure trusts and Exchange Traded Funds, which are structured as managed investment schemes; and

- Derivatives, being OTC CFDs issued by us.

We are authorised to provide the following financial services to retail and wholesale clients:

- Provide general financial advice regarding managed investment schemes (excluding investor-directed portfolios) and securities;
- Deal in managed investment schemes (excluding investor-directed portfolio services) and securities by applying for, acquiring, varying or disposing on behalf of another person;
- Deal in derivatives (including OTC CFDs) by issuing them to retail and wholesale clients;
- Make a market in financial products (securities, derivatives and foreign exchange contracts) other than government-issued stocks and bonds or debentures; and
- Provide custodial or depository services other than investor-directed portfolio services.

Trading 212 is the issuer, and acts as principal when issuing OTC CFDs to you.

You will not be provided with any personal financial product advice by Trading 212. Any advice we provide to you is general advice only and does not take into account your specific circumstances, needs or objectives. All of our commentaries or statements of opinion in relation to financial products have been prepared without taking into account your personal objectives, financial situation or needs. It is up to you to decide whether you want to use our services. If you need assistance or advice in this regard, you should seek advice from a qualified financial adviser.

You will be provided a PDS for the Trading 212 CFD product. You will not receive a Statement of Advice from Trading 212.
We have prepared a Target Market Determination (TMD) for our CFD products, which describes the class of consumers for whom our CFD products are likely to be consistent with their likely objectives, financial situation and needs. The TMD is available on our Website. We recommend you review it before deciding to use our services.

Other documents you should read. In addition to this FSG, you should read the following documents before deciding to use our services: Product Disclosure Statement for our CFD products; CFD Terms; Invest Terms; Order Execution Policy; Target Market Determination Guide; and Privacy Policy. All of these documents are available on our Website.

Authorised representatives. Trading 212 AU does not currently have any authorised representatives.

5. Our contact details

You can get in touch with us via:

Website:	https://www.trading212.com
Email:	info@trading212.com
Post:	Trading 212 AU Pty Ltd GPO Box 200 Sydney NSW 2000

If you wish to execute a transaction, you can do so through our Website on your Desktop/Laptop or mobile application on applicable mobile devices. you will be subject to our CFD Terms (for CFD transactions) or our Invest Terms (for share-dealing transactions), each of which is available on our Website.

6. How we are paid

There are a few costs, fees and commissions that you may be required to pay us in order to use our services. As of the date of this FSG, these fees are as set out in the below table, also available on our Terms and fees page. Please note that this FSG (and fees outlined below) may be updated from time to time. We will notify you when this happens.

Trading 212 Invest		
Fee Description	**Amount**	**Additional notes**
Trading and custody		
Trading Commission	$0	Trading 212 will not charge any fees for the provision of execution services.
Custody Fee	$0	Trading 212 will not charge any fees for the provision of custody services.
FX Fee	0.15%	This fee applies when trading instruments priced in a currency other than the currency of your account. There are no extra FX costs - we use the live currency exchange rate, which is the rate at which banks convert currencies with each other.
Deposits and withdrawals		
Deposits via bank transfers	$0	Trading 212 will not charge any fees on deposits via bank transfers.
Deposits via Cards, Google Pay, Apple Pay & other:		
• Up to 4000 AUD cumulative	$0	
• After 4000 AUD cumulative	0.70%	The fee of 0.70% will apply to deposit amounts greater than AUD $4000
Withdrawals	$0	Trading 212 will not charge any fees on withdrawals.
Administrative Fees		
Statements	$0	Trading 212 will not charge any fees for statements
Account closure	$0	Trading 212 will not charge any fees for account closures.

Trading 212 CFD		
Fee Description	**Amount**	**Additional notes**
CFD Fees, Costs, and Charges		
Spreads	Refer to details for each instrument	A spread is the difference between the quoted buy (ask) and sell (bid) price of a CFD. Find the buy / sell spread for each instrument in the app, listed on its 'Product Details' page.
Overnight Interest	Refer to details for each instrument	Positions held in your account past 12:00AM (EEST, UTC+3) will incur an overnight interest.. Find the overnight interest for each instrument in the app, listed on its 'Product Details' page.
Trading Commission	$0	Trading 212 will not charge any fees for the provision of execution services.
FX Fee	0.50%	When transacting in non-AUD denominated CFD products, an FX fee will apply. FX fees apply only on the result when closing a position with an instrument priced in a non-AUD denominated currency. We use the live currency exchange rate, which is the rate at which banks convert currencies with each other.
Deposits and withdrawals		
Deposits via bank transfers	$0	Trading 212 will not charge any fees on deposits via bank transfers.
Deposits via Cards, Google Pay, Apple Pay & other:	$0	Trading 212 will not charge any fees on deposits via Cards, Google Pay, Apple Pay & other for CFDs.
Withdrawals	$0	Trading 212 will not charge any fees on withdrawals.
Administrative Fees		
Statements	$0	Trading 212 will not charge any fees for statements

Account closure	$0	Trading 212 will not charge any fees for account closures.

Our directors and employees who provide the financial services described in this FSG are remunerated by way of salary and other employee benefits in accordance with our remuneration policy. These consider individual, team and company performance. They may also be eligible for a discretionary bonus or other incentives. Employees may also be rewarded by monetary and non-monetary benefits. No employee will directly benefit from any particular product or service they provide.

None of the benefits received by us from third parties affect the quality of our service or increase or impact the amounts payable by you as part of receiving our services. You can request more specific details of other benefits that will be received by Trading 212 in relation to financial services described in this FSG by using the contact details set out at the beginning of this FSG.

If you have been referred to us by another party, that other party may receive an introductory fee. This fee will only be paid to the referring party if authorised by you.

You may request further details of the fees and benefits (including any commissions) that may be payable at any time by contacting us.

7. Details of Associations and Relationships

The Company forms part of the wider Trading 212 group, comprised of the following active and regulated entities:

- Trading 212 UK Limited, incorporated and licensed in the United Kingdom (“**T212 UK**”),
- Trading 212 Markets (Ireland) Limited, incorporated and licensed in Ireland (“**T212 IE**”),
- Trading 212 Ltd, incorporated and licensed in Bulgaria (“**T212 BG**”),
- Trading 212 Markets Limited, incorporated and licensed in Cyprus (“**T212 CY**”),

- Trading 212 EU GmbH, incorporated and licensed in Germany (“**T212 EU**”), and the Company.

Trading 212 Group Limited, established in the UK, acts as the parent and holding company of all active entities.

The Company receives outsourcing support from T212 UK with respect to a number of its market related functions (for example compliance, AML/KYC and risk management) and some of the operational functions (for example IT and customer support) are outsourced to T212 BG.

In providing our share dealing services, Trading 212 AU does not execute your orders itself. We transmit your orders to Trading 212 IE, which executes them. In doing so, Trading 212 IE may act as principal and deal on its own account, including from its own inventory as a systematic internaliser and market maker. Trading 212 AU remains responsible to you for the handling of your orders and for the conduct of Trading 212 IE in executing them, and we identify and manage the conflicts of interest arising from these intra-group arrangements in accordance with our obligations as an Australian financial services licensee.

For our CFD products, Trading 212 AU is the issuer of the CFDs and acts as principal in all CFD transactions. Trading 212 AU manages its market risk by entering into matched-principal hedging arrangements with Trading 212 UK, which in turn enters into corresponding matched-principal arrangements with Trading 212 IE. We identify and manage the conflicts of interest arising from these intra-group arrangements in accordance with our obligations as an Australian financial services licensee. Further detail of the arrangements is set out in our Order Execution Policy and Product Disclosure Statement.

In respect of safekeeping your assets, Trading 212 AU is the custodian of your Investments and has appointed Trading 212 UK as sub-custodian. Trading 212 UK may appoint one or more third-party sub-custodians, including Interactive Brokers LLC.

How we handle and execute your orders, including the capacity in which we and other Trading 212 group entities act, is set out in our Order Execution Policy.

8. Privacy and Confidentiality

We are required to collect certain information about you for the purpose of providing you with the services described in this FSG. As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as your passport or driver licence. We will also retain copies of this information.

While providing services to you, we may need to supply your information to third parties. The privacy of your personal information is very important to us. For more information about our Privacy Policy, you can ask us for a copy or visit our Website.

9. Complaints and Disputes

Should you feel dissatisfied with any aspect of our service, you can submit a complaint in writing through the normal Customer Support communication channels, namely by sending an email to our Customer Service Team at info@trading212.com.

To help us respond as quickly as possible please include:

- your name and surname;
- your username;
- the date on which the issue arose;
- the affected transaction numbers, if applicable; and
- a clear description of the issue.

When we receive a complaint from you, our Customer Support team will acknowledge receipt of your complaint within 24 hours and may contact you directly to obtain further clarifications and/or information.

We will provide you with a final response within 30 calendar days of receiving your complaint. If we are unable to do so, we will write to you explaining the reasons for the delay and your right to escalate the complaint to AFCA at that point.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you have the option to file a complaint with AFCA. You can contact AFCA using the details below.

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

If you are experiencing financial difficulty or personal hardship, please contact us as soon as possible. We are committed to working constructively with clients in such circumstances and may be able to offer reasonable accommodations.

10. Compensation Arrangements

As a holder of an Australian Financial Services Licence, Trading 212 AU is required to have in place arrangements for compensating retail clients for loss or damage suffered as a result of breaches of obligations under Chapter 7 of the Corporations Act 2001 (Cth). Trading 212 AU maintains professional indemnity insurance which it considers is adequate having regard to its business, including the services it provides, the number and kinds of its clients, and the volume and value of the financial services it provides. We consider that these arrangements satisfy the requirements of section 912B of the Corporations Act 2001 (Cth) and ASIC Regulatory Guide 126. The professional indemnity insurance is intended to cover claims in relation to the conduct of our representatives and authorised representatives (if any), including claims that may relate to circumstances after a representative or authorised representative ceases to act for us.

This FSG was prepared on 10 July 2026. The most up-to-date version of this FSG is available on our Website.