

(FOS) on 1800 367 287. FOS is an approved external dispute resolution scheme of which Pinnacle is a member.

You may also contact the Australian Securities and Investments Commission (ASIC) info line on 1300 300 630.

9. COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for Pinnacle and our representatives and employees in respect of our authorisations and obligations under our AFSL.

10. OUR PRIVACY POLICY

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and National Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also on our website.

SCHEDULE 1

Transaction Fees	
Type of Product	Maximum fee
Securities and Warrants	Per transaction up to \$220 or 2.2% (including GST) of the transaction value (whichever is greater).
Exchange Traded Options	Per transaction fee of \$220 (including GST) of up to 40 options contracts and \$2.20 (including GST) per contract thereafter.
Contracts for Difference (CFDs)	Notional value of the transaction up to 1.1% (including GST). Please note that this will be charged to you by the CFD provider, not Pinnacle, and rebated to us.
Education Seminars/Courses	\$80-\$15000 (including GST) from individual specific online courses to Platinum Share trading and Investment courses
SMSF Administration	\$110-\$220 (including GST) per month

Note: If you request to trade via Direct Market Access (DMA), you may be charged royalties from IRESS. Please contact Pinnacle for confirmation of costs and the IRESS Terms and Conditions.

Miscellaneous Fees and Charges		
Service	Description	Fees and charges (including GST)
Manual Booking	Rebooking a transaction	\$33.00
RTGS Payment	Same day payment	\$55.00
SRN Request	To make a request to the registry for holding details	\$27.50
Postage of Contract Note	Postage fee	\$2.00 per note
Initial Fail Fee Charge	For failure to have adequate funds in linked account to cover transaction	10bps with a minimum of \$110 per day
Dishonour Fee	Dishonour notice from banking institution	\$82.50
ASX Levied Fail Fees	Standard ASX transaction fees	On charged