

Financial Services Guide

Company : Echuca Pty Ltd trading as Echuca Trading

ABN : 79 115 459 124

AFSL No : 297499

Date Issued : 22 October 2025

1. ABOUT THIS FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide ("FSG") is dated 22 October 2025 and has been prepared and issued by Echuca Trading Pty Ltd (ABN 79 115 459 124; AFSL 297499) trading as Echuca Trading (Echuca Trading, we, us or our) to inform you, as a retail client, about the financial products and services provided by us and to comply with our obligations as the holder of an Australian Financial Services Licence ("AFSL") issued by the Australian Securities and Investment Commission ("ASIC").

This FSG has been prepared to provide you with information about the financial products and services that we offer. The FSG is an important document and a regulatory requirement under the Corporations Act 2001 (Cth) ("Corporations Act").

This FSG contains general information only. If you have further questions regarding this FSG please contact us.

Important general information contained within this FSG includes:

- Who we are and how you can contact us;
- The services and products we are authorised to provide to you;
- How we are remunerated for these services and the cost to you;
- Disclosure documents that you will receive;
- Who we act for and any potential conflicts of interest, including any associations or relationships we may have with other financial product issuers;
- Our internal and external dispute resolution processes and how you can access them; and
- How we handle your personal information.

2. WHO WE ARE, THE SERVICES WE OFFER AND OUR ADVICE POLICY

Echuca Trading is authorised under its AFSL to provide the following financial services to retail and wholesale clients:

- providing general financial product advice in relation to derivatives, foreign exchange contracts, securities, basic deposit products and non-cash payment products;

- dealing by issuing derivatives, foreign exchange contracts and noncash payment products;
- providing other dealing services (non-issuance) in relation to derivatives, foreign exchange contracts, securities, basic deposit products and non-cash payment products; and
- making a market in derivatives and foreign exchange contracts. We offer general advice, dealing and execution services in relation to over-the-counter (OTC) derivative products, including Margin Foreign Exchange Contracts (Margin FX Contracts), Contracts for Difference (CFDs) and Perpetual Futures (together referred to as Products in this FSG). We offer Products over a range of underlying instruments.

We are licensed to provide financial services in Australia under our AFSL and do not accept clients who are based overseas. Our services are intended for residents of Australia only and are not directed at any person in any country or jurisdictions where such distribution or use would be contrary to local law or regulations.

We provide our Products to our customers in Australia on the following Trading Platforms (referred to as Trading Platforms in this FSG):

- MT4; and
- KuCoin

In general terms, our Products are instruments that allow you to make a profit or loss from fluctuations in the price of the underlying instrument. The price of a Product is based on the price of an underlying instrument (for example, a share on an exchange). See the Product Disclosure Statement (PDS) for further details on our Products.

We are authorised under our AFSL to provide general advice only. We will only provide you with general advice and information about our Products and/or the markets related to our Products. This advice and information does not take into account your specific financial situation, needs or objectives. Under the law regulating the provision of financial product and

services, general advice and personal advice have special meanings and may differ from what you commonly understand. You should seek independent professional advice to determine whether our general advice is appropriate for your circumstances.

We do not provide personal advice in any circumstances. Any information you have requested about our Products and the underlying markets and any discussions with our employees about their view of current or future market conditions or prospects for a particular Product should not be construed as personal advice, as they will not have taken into account your particular financial circumstances, objectives or needs. Rather, it should be regarded as general information for your consideration prior to making any decision to trade in any Product with us.

Our collection of information about you and our assessment of whether you fall into the target market of our Products should NOT be considered as providing personal advice to you. It remains your responsibility to ensure that all your investment decisions are made taking into account your specific financial situation, needs and objectives.

We recommend you seek independent advice, read the documentation listed in section 5 below in their entirety, and ensure that you fully understand that risks in light of your personal circumstances before making any trading decisions. We also recommend you read our Target Market Determination to understand who our Products are designed for.

3. CONTACT DETAILS | HOW TO INSTRUCT US

Echuca Trading Pty Ltd

| | |
|----------------|--|
| Office Address | : Level 15, 60 Margaret Street, Sydney NSW 2000 |
| Postal Address | : Same as above |
| Phone | : 02 9048 9116 |
| Email | : support@echucatrading.com.au |

You may give us dealing instructions via phone or our Trading Platforms. If you give us instructions via phone, you must confirm that such instructions have been affected by us by checking your account on the Trading Platforms. Any other form of communication that is not a dealing instruction may be made via phone, person, or in writing by post or email. Our phone lines may be recorded in order to provide a record of communication between you and us.

4. WHO WE ACT FOR

Echuca Trading is responsible for the financial services we provide to you under our AFSL. Echuca Trading is a market maker and issuer of the Products, not an agent or broker. We act as principal in all transactions with you in respect of the financial Products and services offered by us. This means that we will be the counterparty to all your trades with us.

In relation to our crypto-asset derivative products, we never take possession of your crypto-assets which you provide as collateral for opening any positions in our products which have margin requirements. Any crypto-assets you provide as collateral are held in your account which is managed by Peken Global Limited (KuCoin), pursuant to their terms and conditions available here:

<https://www.kucoin.com/support/47185419968079>

Under our Client Agreement for the crypto-asset derivative product, you agree to provide Echuca with a standing authorisation to effect sell orders with KuCoin and any DCE Provider on your behalf in relation to collateral you hold with KuCoin which we may exercise for the purpose of meeting your margin obligations or liquidating your open positions if the market moves against you.

5. DOCUMENTATION YOU MAY RECEIVE

All our financial products and services are issued under the relevant PDS. The PDS is provided to assist you in making an informed decision about whether to acquire or utilise those financial products and is available on our

website. We recommend that you read and understand the contents of these documents before transacting with us.

Other than the PDS, your trading with us is also governed by the following documents:

- a. this FSG;
- b. the Terms and Conditions;
- c. any Confirmation; and
- d. any other terms and conditions published by us from time to time on the website and the Trading Platforms.

We also publish a range of our policies on our website which you should review, including but not limited to:

- e. Privacy Policy;
- f. Target Market Determination; and
- g. Hedging Policy.

We recommend that you read and understand the contents of these documents before transacting with us.

6. USING OUR SERVICES

If you wish to use the services and products offered by Echuca Trading, please go to our website www.echucatrading.com.au where you can access information and documents necessary for opening an account with us and download our Trading Platforms.

7. THE RISKS OF OUR PRODUCTS

All the Products offered by Echuca Trading are leveraged. Leveraged products may result in losses that are greater than your initial investment. The risks associated with the Products that we offer are described in the relevant T&Cs and PDS.

8. FEES, COSTS, COMMISSION AND OTHER BENEFITS

Fees and charges for Products issued by us

We will not charge any specific fee for giving you information and general advice about our Products.

As the issuer of the Products, we will receive the amounts described in the relevant PDS with workable examples. This FSG only contains a general summary of the common fees, costs and charges. You should refer to the PDS for further details. All fees, costs and charges and other amounts payable are subject to change from time to time.

Our PDSs provide details regarding specific transaction fees, costs and benefits associated with holding an account with us and trading our Products. We predominantly earn revenue from the spread in the price of our Products and the volume traded. The spread means the difference between the bid price (price at which we buy and you sell) and the offer price (price at which we sell and you buy) for the base currency expressed against the term currency. The size of the spread may differ depending on the specific currency pair or derivative product traded.

Fees, costs and benefits when trading in our Products may include any or all of the following:

- Swap charges;
- Spread or margin costs; holding or funding fees;
- Withdrawal fees;
- Rollover charges;
- Conversion fees;
- Transactions fees or Commissions;
- Corporate action charges;
- Bank or card processing fees;
- Default interest on unpaid amounts or any negative balances in your account;
- Blockchain or other network fees; and
- Administration charges.

Please refer to the relevant PDS for a definition and detailed information about each of the above fees and charges.

Fees and commission paid to third parties

Where you have been referred to us by a third party (including introducing advisers and referrers), subject to relevant laws regarding conflicted remuneration, we may share all or a portion of our revenue derived from your account with the third party or provide other benefits in exchange for the introduction or referral of customers to us. Such fees, commission or benefits may be of a one-off nature or an ongoing nature.

Fees and commission a third party may pay us

We may receive fees, commissions or other benefits from third parties where a customer utilises the third party's product in connection with their trading with us.

Employee remuneration

Our employees are remunerated by way of salary and other employee benefits. A discretionary cash bonus may be paid to employees as part of their remuneration, based on their individual performance, the performance of their business unit and/or Echuca Trading as a whole. In addition, our employees may also earn performance-based incentive and/or other monetary rewards, calculated by reference to predetermined business objectives that may include contribution to company profitability, client service, risk management and marketing.

Conflicted remuneration and prohibited inducements

Some types of remuneration are not permitted or restricted under the Corporations Act and are referred to as "conflicted remuneration". Payments to any party that referred you to us and any other third parties will only be made if they are in accordance with the Corporations Act requirements in respect of conflicted remuneration.

In some circumstances where the conflicted remuneration provisions of the Corporations Act apply, we will be able to make payments to relevant third parties if we receive your clear consent in advance. You are entitled to receive full details regarding any of these payments and/or revoke your consent, if you provide us with a written request. You also have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by us and/or our representatives.

Further, we will ensure that no prohibited benefits (as defined in the ASIC Corporations (Product Intervention order – Contracts for Difference) Instrument 2020/986 are provided in any circumstances.

9. CONFLICTS OF INTEREST

Echuca Trading, our associates and/or other persons connected with Echuca Trading may have an interest, relationship or arrangement that is material in relation to any Products entered into with us. We may provide services to third parties whose interests may be in conflict (taking an opposite position) or competition (to acquire the same or similar position) with your interests. We will not act in a way that would deliberately favour the position of another party over you or vice versa.

Echuca Trading is the counterparty to all Products it issues. Accordingly, you will be trading these financial Products directly with us and not on any financial market or exchange. As the contract issuer, we set the prices that refer to, but may not always be the same as, those in the underlying market that the contract relates to. We will always act as principal, not as an agent, for our own benefit in respect of all our transactions with you.

We are committed to identifying, monitoring and managing all actual and potential conflicts of interest that can arise when providing our financial services. We have internal systems and controls in place to monitor and prevent conflicts of interest where possible. These include segregation of duties, restrictions on information flow, and monitoring of client trading

activity. Where conflicts cannot be prevented, we will disclose them to you and manage them in a way that treats all clients fairly and in accordance with the law.

It's important to note that while we take all reasonable steps to identify and manage conflicts of interest, it is not always possible to avoid or mitigate all conflicts. In such cases, we will clearly disclose the general nature and/or source of the conflict to you before providing the service, to enable you to make an informed decision.

10. COMPENSATION INSURANCE

Echuca Trading has professional indemnity insurance in place, which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act. This policy covers claims made against Echuca Trading in relation to professional services provided by our representatives, employees and authorised representatives.

11. PRIVACY POLICY

We will require you to provide personal information in the course of opening an account for you and transacting with you. Echuca Trading collects, maintains, uses and discloses personal information in the manner described in our Privacy Policy. This is primarily for processing your application and complying with certain legal obligations, such as Anti-Money Laundering and Counter-Terrorism Financing laws. Our Privacy Policy is available on our website.

12. COMPLAINTS AND DISPUTE RESOLUTION

We are committed to providing a high standard of services to our customers. We have clearly laid down dispute resolution procedures. Please refer to our Complaints Management Policy for more details.

If you have any complaints or queries about the service provided by us, you should contact our Customer Service Team at the details below:

Echuca Trading Pty Ltd

Office Address: Level 15, 60 Margaret Street, Sydney NSW 2000

Postal Address: Same as above

Phone: 02 9048 9116

Email: complaints@echucatrading.com.au

The Complaints Officer will, on receipt of your written notice:

- Provide a written acknowledgement of your complaint within twenty-four (24) hours or one (1) business days and indicate a timeframe in which Echuca Trading will formally respond to your complaint;
- Consider and investigate the circumstances of your complaint, which may also involve communicating directly with you;
- Notify you in writing of our decision, including the reasons for the decision and any potential remedies, within thirty (30) days from receipt of your complaint; and
- If your complaint is not resolved within thirty (30) days, the Complaints Officer will inform you in writing of the reasons for the delay.

Where you have any redress (financial or otherwise), we will provide that redress promptly. If the complaint can't be resolved to your satisfaction by Echuca Trading through our internal dispute resolution process, you have the right to refer your complaint to the Australian Financial Complaints Authority ("AFCA").

AFCA is an independent and external disputes resolution scheme, of which Echuca Trading is a member. You may lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority (AFCA)

GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Fax: (03) 9613 6399

Phone: 1800 931 678 (free call)

Website: www.afca.org.au

Before AFCA will deal with your complaint, you must have first lodged a formal complaint with us and given us time to investigate and resolve the dispute.

You may also lodge a complaint with the Australian Securities and Investments Commission ("ASIC") info line on 1300 300 630.