FINANCIAL SERVICES GUIDE

SWYFTX PTY LTD

Prepared Date: 3 JULY 2026

1 About this Financial Services Guide

This Financial Services Guide (**FSG**) has been prepared and issued by Swyftx Pty Ltd (ACN 623 556 730) (**Swyftx, we, our, us**) an Australian Financial Services Licence (**AFSL**) holder (AFSL 568543).

This FSG sets out the range of financial services and financial products that we are authorised to provide under our AFSL, as well as to help you decide whether to deal in financial products made available through our platform. This may include derivatives, Non-Cash Payment Facilities (**NCPFs**) and Basic Deposit Products (**BDPs**) from time to time (and will be subject to separate terms and Product Disclosure Statements (**PDS**).

This FSG provides information on:

- who we are and how you can contact us;
- the financial services we are authorised to provide and the financial products to which those services relate;
- other documents we (or third parties) may provide you when using our products and services;
- the nature of any advice we may give;
- any remuneration, commissions or other benefits that we, or any relevant person, may be paid in relation to the financial services we offer, including Swyftx's staff are remunerated;
- our relationships with third parties and any potential conflicts of interest;
- our complaint and dispute resolution processes and how you can access them; and
- how we handle your personal information.

This FSG is intended for retail clients only, as defined by the *Corporations Act 2001*(Cth) (Corporations Act).

This FSG should be considered alongside relevant disclosure documents (including PDSs) for specific financial products, which are available on our website. PDSs include additional information to enable you to make an informed decision about using specific financial products, including details of key features, fees, benefits and risks.

2 About Swyftx

Swyftx operates an Australian digital currency platform, enabling customers to buy, sell and swap crypto assets for fiat and other crypto assets, and to access a range of related services. We are registered with the Australian Transaction Reports and Analysis Centre as a virtual asset service provider. Swyftx is also a licensed financial service and product provider. Swyftx's spot cryptocurrency exchange services are not provided under Swyftx's AFSL and are not issued, arranged, distributed or authorised by our third-party product issuers.

2.1 Financial Services and Products Swyftx is Authorised to Provide

Swyftx is authorised to provide general financial product advice in relation to BDPs, NCPFs and Derivatives for both retail and wholesale clients. Swyftx is also authorised to issue NCPFs and arrange for the issue of derivatives to retail and wholesale clients.

In respect of all services and products offered by us to you under our AFSL, we deal with you as principal and not as your agent.

At times we may provide information about a particular financial product. Such information is purely factual and is not considered to be personal or general advice. To the extent any information we provide to you is financial product advice, such advice is general advice only. This means the advice has been prepared without taking into account your objectives, financial situation or needs. Before acting on any information or advice, you should consider whether it is appropriate for you having regard to your own circumstances.

2.2 Our Relationship with Third-Party Product Issuers

Some financial products or services available through the Swyftx platform may be issued, provided or operated by third-party product issuers or service providers.

Unless we expressly state otherwise, Swyftx is not the issuer of those third-party products. Our role may be limited to introducing you to the product, making the product available through our platform, arranging for you to deal in (or for someone else to issue) the product, or providing related general information.

Third-party product issuers are responsible for the products they issue, including the product's terms, features, fees, risks, eligibility criteria and disclosure documents (such as a PDS). Before making a decision to acquire any third-party financial product made available through the Swyftx platform, you must read and consider the relevant PDS and Target Market Determination (**TMD**) issued by that product provider. Swyftx is not responsible for the performance of a third-party product or for any decision made by a third-party issuer, including whether to accept, reject, suspend or close an application, account or transaction.

We may receive fees, commissions or other benefits from third-party product issuers or service providers in connection with products or services made available through the Swyftx platform. More information about our remuneration and benefits is set out in Section 4 below.

(a) Our Third-Party Product Issuer(s)

Business Name	*Financial Product*	*Contact Details*
Eightcap Pty Ltd ('Eightcap') ACN 139 495 944 AFSL 391 441	Derivatives	Address: Level 35, The Rialto, 525 Collins Street, Melbourne, Victoria, 3000

2.3 Contacting Swyftx

You can contact Swyftx using the following methods:

Phone 1800 952 560

Email hello@swyftx.com

Web https://swyftx.com/au

Post	PO Box 1074 Milton Qld 4064, Australia

3 Other Documents You May Receive from Us

Before dealing any financial products, we may provide you with the following documents and disclosures:

- Target Market Determination;
- PDS;
- Product Specific Terms and Conditions;
- Privacy Policy; and
- other disclosures as required by law.

You may be required to read and agree to the terms of these documents before dealing in such products. Some documents we provide you may belong to one of our third-party product issuers.

You can find all the documents relevant to our financial products at https://swyftx.com/au/legal/.

4 Service Delivery, Instructions and Communication Channels

We provide financial services primarily from our principal place of business in Queensland, with services delivered via the Swyftx platform, accessible online via our website and mobile app.

You can give Swyftx dealing instructions to receive the services via the platform. Instructions must be provided by you as a verified, logged in user through your account on the platform.

Other communications that are not dealing instructions can be made by telephone, or in writing by post or email. Please note that our telephone lines are recorded to provide a record of transactions. Marketing and communications may occur through email, phone, social media, and mail.

Swyftx also operates Swyftx Learn, an educational platform that publishes digital currency resources. For the avoidance of doubt, Swyftx Learn does not provide financial product advice unless the materials relate to products or services described in section 2.1.

5 Remuneration

5.1 Fees associated with General Financial Product Advice

Swyftx does not charge or receive payments for the General Financial Product Advice it provides. However, should you choose to deal in one of the financial products we make available, we may charge fees in relation to the use of that product.

5.2 Fees for Derivatives

Eightcap will charge transaction fees and receive revenue in connection with the issuance of the derivatives. All transaction fees and sources of revenue are disclosed in the relevant PDS available on our website.

A summary of the applicable fees, charges and revenue of Eightcap is set out below.

(a) Spread

The spread is the difference between the bid price and the ask price of a contract for difference (**CFD**) (a derivative). In most cases, the spread is a cost to you to open and close a CFD. There are many factors that influence the spreads that Eightcap can provide, including market volatility, market liquidity, costs and competition objectives.

(b) Trading Fees

Trading Fees are charged at the time you open or close a CFD position. This is a fixed percentage of the notional value of the CFD you open/close. The percentage charged depends on the underlying asset you trade.

(c) Financing Charges

Eightcap may receive income from financing charges. These may be referred to as 'overnight credits' or 'overnight fees' on the Swyftx platform. These rates change regularly and may be charged or credited to your account.

(d) Market Making

Eightcap may be exposed to the outcome of the trading activity it facilitates through the Swyftx platform. Accordingly, this may generate income or loss for Eightcap if a CFD is not offset or 'hedged' using an external party, such as a liquidity provider. Eightcap's hedging policy can be found on its website.

5.3 Remuneration from Eightcap in Relation to Derivatives

Swyftx and Eightcap are not related bodies corporate. Swyftx has a commercial arrangement in place with Eightcap in relation to the distribution of its CFD / derivative products. Swyftx does not provide access to any other CFD or derivative products on its platform and the commercial arrangements in place with Eightcap are the only arrangements Swyftx has entered with regards to offering customers access to CFDs and other derivatives.

Swyftx is remunerated by Eightcap in relation to the derivatives product we make available to you. We receive a variable share of quarterly net revenue generated from client trading activity on derivatives through the Swyftx platform. The volume of Swyftx's revenue is calculated on a progressive tier basis. This means the more revenue generated on the Swyftx platform, the more Swyftx is entitled to receive from Eightcap.

Revenue generated on the Swyftx platform primarily consists of those items set out in section 5.2.

Swyftx and Eightcap have policies to manage conflicts of interest and ensure accurate and timely reporting and information sharing between us. However, you acknowledge that Swyftx may directly benefit from the outcomes of your trades.

5.4 Third-Party Referrers

In addition to our arrangements with Third-Party Product Issuers, we may have other commercial arrangements from time-to-time with third party referrers, introducing brokers and partners. Where these have the potential to impact the services we provide to you, we will make updates to this FSG and seek your consent where required by law.

5.5 Staff Remuneration

Swyftx employees are not paid commissions and do not receive, whether directly or indirectly, any benefit or commission in connection with financial services provided. They receive fixed salaries and may be eligible for performance-based incentives, as determined by the Board. Some performance-based incentives may include targets linked to the availability of the platform and/or services, but these are not related or linked to volume-based metrics.

6 Professional Indemnity Insurance

Swyftx has professional indemnity insurance in place which complies with section 912B of the Corporations Act. This insurance covers claims arising from financial services we are authorised to provide as an AFSL holder.

7 Conflicts of Interest

Swyftx may have interests, relationships or arrangements that could conflict with the interests of our clients.

The most significant potential conflict arises from our commercial arrangement with Eightcap in relation to derivatives made available through the Swyftx platform. As set out in Section 5.3, Swyftx receives a variable share of quarterly net revenue generated from client trading activity on derivatives through the Swyftx platform. This means Swyftx may directly benefit from the outcome of your trading activity, including where client trading losses contribute to revenue generated by Eightcap.

Swyftx has policies, procedures and controls in place to identify, manage and monitor actual, potential and perceived conflicts of interest. These include controls relating to governance, staff conduct, remuneration, disclosure, product governance, complaints handling and our arrangements with third-party product issuers and service providers. Where required by law, or where appropriate having regard to the nature of the conflict, we will seek your express consent before providing the relevant financial service.

8 Privacy

We are committed to protecting your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. The way in which we collect, use, store and disclose your personal information is set out in our Privacy Policy available on our website.

9 Complaints Processes

9.1 Internal Dispute Resolution

If you have a complaint, you can contact us through one of the following methods:

- complete our online complaint form;
- speak to our Customer Support team via live chat on our website or app; or
- email us at resolutions@swyftx.com.au.

After receiving your complaint we will:

- acknowledge it within 1 business day (or as soon as practicable);

- aim to resolve your complaint within 5 business days; and
- aim to provide a written response within 30 calendar days.

For more information, please refer to the Complaints Policy available on our website.

9.2 External Dispute Resolution

We and are a member of the Australian Financial Complaints Authority (**AFCA**), an independent complaints body. If you are not satisfied with our response, you may escalate your complaint to AFCA:

AFCA Contact Details:

Phone	1800 931 678
Email	info@afca.org.au
Web	www.afca.org.au
Post	GPO Box 3, Melbourne, Victoria, 3001

swyftx