

# Arktos Securities Pty Ltd and New Quantum Pty Limited

## Financial Services Guide

Arktos Securities Pty Ltd ABN 94 653 970 720, AFSL No. 536957  
New Quantum Pty Limited ABN 15 632 007 571, Authorised Representative No. 001276838

10<sup>th</sup> May 2024

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## 1. About this Financial Services Guide

This Financial Services Guide (**FSG**) is jointly issued by Arkto Securities Pty Ltd ABN 94 653 970 720, Australian Financial Services Licence (**AFSL**) No. 536957 (**Arkto**) and Arkto's corporate authorised representative, New Quantum Pty Limited ABN 15 632 007 571, Authorised Representative No. 001276838 (**NQ**) (**together, we, our or us**), to help you decide whether to use any of the financial services that we provide, which are described in this FSG. You should read this FSG carefully and make sure you understand it.

This FSG is an important document. It contains information about:

- who we are;
- the financial services we are authorised to provide;
- who we act for in providing financial services;
- our outsourcing arrangements and other relevant relationships and associations;
- how we (and any other relevant parties) are remunerated;
- how we collect and use your personal information;
- our compensation arrangements;
- our complaints handling procedures and how you can access them; and
- how we can be contacted.

The distribution of this FSG by NQ has been authorised by Arkto.

## 2. Who we are

Arkto and NQ are each part of the New Quantum Group (**New Quantum Group**), which is ultimately owned by New Quantum Holdings Limited ACN 628 253 743. Arkto is an Australian private company and the holder of an AFSL which is regulated by the Australian Securities and Investments Commission. NQ is an Australian private company and is a corporate authorised representative of Arkto under Arkto's AFSL.

New Quantum Group provides software as a service (**SaaS**) to AFSL holders. The SaaS is designed for a financial planning practice or dealer group and offers comprehensive solutions to help financial advisers manage their client portfolios. Trades can be undertaken pursuant to client instructions.

As a corporate authorised representative under Arkto's AFSL, NQ currently:

- acts as the promoter of **NQ Super & Pension**, a division of AMG Super (ABN 30 099 320 583) (**Fund**). NQ Super & Pension is a retail superannuation platform product designed to deliver the same flexibility as a self-managed superannuation fund (**SMSF**) without the associated administration burden of an SMSF. NQ Super & Pension is available from a division of AMG Super and is not a separate standalone superannuation fund; and
- operates and offers **NQ Virtual Managed Account (NQ VMA)**, which is a securities trading platform.

Arkto is authorised to issue interests in managed investment schemes limited to managed discretionary account services.

The NQ MDA Service is a managed discretionary account service which allows your financial adviser to manage the investments in your account without seeking your prior approval or consent. You must first enter into a Managed Account Agreement (**MDA Agreement**) with us



before we can provide the NQ MDA Service to you. The MDA Agreement will set out the terms and condition of the service.

### 3. Authorised Financial Services

Arkto is responsible for the financial product advice and financial services provided to you (including any financial product advice or financial services provided by NQ).

Under Arkto's AFSL, we are authorised to provide financial product advice to retail and wholesale clients in relation to:

- deposit and payment products (basic deposit products and deposit products other than basic deposit products);
- derivatives;
- government debentures, stocks or bonds;
- life products including investment life insurance products and life risk insurance products;
- interests in managed investment schemes including investor directed portfolio services and managed discretionary account (**MDA**) services;
- retirement savings account (**RSA**) products;
- securities;
- standard margin lending facility; and
- superannuation.

We are also authorised to deal in financial products on behalf of retail and wholesale clients by:

- in the case of Arkto:
  - issuing, applying for, acquiring, varying, or disposing of a financial product in respect of interests in managed investment schemes limited to MDA services; and
  - applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the above list of financial products; and
- in the case of NQ:
  - applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the above list of financial products.

While we are authorised to provide personal financial product advice, we currently do not provide this service. Personal financial product advice is financial product advice that is given or directed to a person in circumstances where the provider of the advice has considered one or more of the person's objectives, financial situation and needs (otherwise than for the purposes of compliance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) or with the regulations or rules under that Act) or a reasonable person might expect the provider to have considered one or more of those matters. Before making a decision whether to invest in a particular financial product you should speak to your financial adviser and obtain independent financial and tax advice taking into account your own particular needs, objectives and financial situation.

- NQ acting as agent of NQ VMA clients in relation to the execution of their trade orders;
- NQ, acting on its own behalf, having engaged YP Securities Limited ABN 41 647 627 889, AFSL 531729 (**YP Securities**) to enter into agreements with Morrison Securities Pty Ltd ABN 50 001 430 342, AFSL 241737 (**Morrison Securities**) (who will provide market participant and clearing participant services in connection with NQ VMA) and Morsec Nominees Pty Ltd ABN 90 103 625 430, Authorised Representative No.



001264767 (**Morsec Nominees**) (who will provide custody and nominee services in respect of securities traded through NQ VMA as bare trustee for NQ VMA clients);

- NQ, acting on its own behalf, having engaged YP Securities to enter into an agreement with an Australian Authorised Deposit-Taking Institution (ADI) for the establishment of a deposit account in which cash balances of NQ VMA clients will be held on bare trust (i.e. by YP Securities as bare trustee for NQ, and by NQ as bare trustee for NQ VMA clients);
- NQ, as agent of NQ VMA clients, will receive notifications and reports from Morrison Securities in relation to trades made in respect of NQ VMA clients; and
- NQ, as agent of NQ VMA clients, will pass on instructions to, and receive notifications and reports from Morsec Nominees, in relation to the assets of NQ VMA clients held in custody by Morsec Nominees.

## 4. NQ MDA Service

The MDA Agreement will set out the terms and conditions of the NQ MDA Service. It authorises us to acquire, vary, realise, sell, subscribe, purchase, withdraw or otherwise dispose of and deal in assets and financial products in your account, including any corporate actions (such as decisions regarding the voting rights).

In particular, the MDA Agreement:

- will be conditional on your external financial adviser (**External MDA Adviser**) separately providing you with personal financial product advice in a Statement of Advice (**SOA**) citing that entry into the MDA Agreement is suitable for you considering your personal circumstances; and
- will include an investment program (**Investment Program**) prepared for you by your External MDA Adviser.

### 4.1 Investment Program

The MDA Service will be offered to you in connection with services provided by your External MDA Adviser.

Your External MDA Adviser will prepare an Investment Program to be included in the MDA Agreement. The Investment Program will contain:

- information about the nature and scope of the discretions that we will be authorised to, and required to, exercise on your behalf;
- information about any significant risks associated with the MDA Agreement;
- the basis on which your External MDA Adviser considers the MDA Agreement to be suitable for your relevant circumstances; and
- the investment strategy that we are to apply in exercising any discretions.
- The MDA Agreement may not be suitable for you if you have provided limited or inaccurate information about your relevant personal circumstances, and it may cease to be suitable for your relevant personal circumstances if those circumstances change.
- The Investment Program will comply with the requirements contained in Division 3 of Part 7.7 and Division 2 of Part 7.7A of the *Corporations Act 2001* (Cth) (**Corporations Act**).
- Your financial adviser will be responsible for reviewing the appropriateness of your Investment Program and the MDA Service with you at least once every 12 months.



- If your personal circumstances change, please contact your financial advisor as the Investment Program may cease to be suitable for you. If you provide limited or inaccurate information to your financial adviser, the Investment Program may not be suitable for you.
- You may communicate with your External MDA Adviser to give us instructions on how we should exercise rights relating to financial products managed as part of the NQ MDA Service. This includes any instructions for us to:
  - implement, on your behalf, any transactions that you wish to conduct with respect to assets managed as part of the NQ MDA Service;
  - make an election with respect to any non-mandatory corporate action; or
  - withdraw funds from your NQ MDA Service.

## 4.2 Risks associated with the MDA Agreement

Before entering into the MDA Agreement, it is essential that you consider the significance of the risks associated with investing through the MDA Service. These risks include:

- **Diversification risk:** Lack of diversification across asset classes (for example shares, property, cash, fixed interest) over your investments may result in more volatility of your return.
- **Market risk:** Movements in a market sector, due (for example) to interest rate movements, or economic factors may have a negative impact on your investment and/or on the returns generated by your investment. Market values may be volatile, and loss of capital may occur.
- **Global risk:** International factors such as exchange rate fluctuations and movements in international stock markets may affect the value of your investment if they are priced in foreign currency. Additionally, these investments may not be hedged effectively or hedged at all from exchange rate fluctuations.
- **Sector risk:** Risk associated with a particular industry's specific products or Services due (for example) to changes in consumer demand or commodity prices.
- **Liquidity risk:** We may be unable to sell your underlying investment in a timely manner, for example illiquid securities that are rarely traded on the ASX or are restricted or suspended from trading may not be able to be sold, or property trusts where the underlying property asset requires a considerable amount of time to sell.
- **Specific asset risk:** Risks associated with the specific asset, for example certain managed funds may use leverage, undertake short selling or invest in sophisticated financial products (i.e. derivatives, futures, foreign exchange contracts and options), and such use may potentially cause losses that are large in proportion to the money invested in them. Before selecting any managed funds as part of your Investment Program, you must read the relevant product disclosure document which will provide more details.
- **Inflation risk:** Your investments may not keep pace with inflation so that over time your money has less purchasing power.
- **Manager risk:** Risks associated with an ineffective, or underperforming Investment Program, which would impact the investment performance result of the portfolio managed through the NQ MDA Service.

Please read the MDA Agreement, your SOA, and the Investment Program for further discussion regarding the risks and benefits associated with using the MDA Service.



## 5. Outsourcing arrangements

NQ is a corporate authorised representative of Arkto. NQ is authorised to provide certain financial services under Arkto's AFSL, as outlined in section 3 above. Both Arkto and NQ have an outsourcing policy that outlines a comprehensive and consistent process for vetting and selecting outsourced providers, and ongoing assessment and monitoring of outsourced providers for Arkto.

Arkto and NQ have established a process for ongoing outsourced provider monitoring to ensure compliance with the agreed-upon contract terms, quality of goods or services delivered, adherence to regulatory requirements and overall performance. This includes regular audits, reviews, and assessments of the outsourced provider's performance.

NQ has engaged a third party, YP Securities to provide it with various service to facilitate the offering of NQ VMA, including:

- arranging for Morrison Securities to provide execution, settlement and clearing services to NQ VMA clients in respect of trades of Australian listed securities. Morrison Securities is a market participant of ASX Limited ABN 98 008 624 691, Cboe Australia Pty Ltd ACN 129 584 667, National Stock Exchange of Australia Limited ABN 11 000 902 063 and Sydney Stock Exchange Limited ABN 19 080 399 220, a General Participant of ASX Clear Pty Ltd ABN 48 001 314 503 and a General Settlement Participant of ASX Settlement Pty Ltd ABN 49 008 504 532;
- arranging for Morsec Nominees to acquire and hold or sell the securities traded by Morrison Securities, as bare trustee on behalf of NQ VMA clients; and
- establishing and maintaining an omnibus trust account issued by an ADI, to be used as a settlement account in respect of securities traded by Morrison Securities for the benefit of NQ VMA clients, such account to be held as bare trustee by YP Securities on behalf of NQ who, in turn, holds that beneficial interest as bare trustee for NQ VMA clients; and
- providing unit registry services in connection with NQ VMA.

## 6. Our relationships and associations

Arkto, NQ and their respective related bodies corporate do not have any associations or relationships that could reasonably be expected to be capable of influencing Arkto or NQ (as applicable) in providing financial services.

Related bodies corporate of Arkto and NQ include:

- YP Securities Limited;
- Morrison Securities Pty Limited; and
- Morsec Nominees Pty Limited.

Except to the extent set out in this FSG, neither Arkto, NQ nor any of their related bodies corporate receive any remuneration or other benefits from issuers of financial products.

## 7. Remuneration and other benefits we receive

Arkto is only remunerated by way of the fees applicable to a service you use. No charges apply for services and assistance provided to you by our client services team.

NQ's employees are remunerated by way of salary. NQ's employees do not receive commissions.

Arkto and NQ will receive remuneration from the fees and costs set out below.

You may also request particulars of the remuneration we receive where requested within a reasonable time after you receive this FSG, and before you receive any financial service described in this FSG.





In most circumstances, Arktos provides its services directly to a financial adviser, to assist the adviser to deliver and implement financial product advice to underlying clients. In these circumstances Arktos is paid remuneration for these services from the financial adviser directly.

Arktos through its corporate authorised representatives (**CARs**) also offers white labelled products. The products currently on offer are:

- NQ Super & Pension - the disclosure documents covering this product is available from [www.nqsuper.com.au](http://www.nqsuper.com.au) or [www.nqpension.com.au](http://www.nqpension.com.au);
- NQ VMA – the terms and conditions for this product are available from [www.newquantum.com](http://www.newquantum.com).

## 7.1 NQ Super & Pension

The fee schedule for NQ Super & Pension is provided in the following table, which sets out the fees and costs charged to investors in NQ Super & Pension:

NQ Super & Pension																
Type of fee or cost	Amount	How and when paid														
Ongoing annual fees and costs <sup>1</sup>																
Administration fees and costs <sup>1,2</sup>	<p><b>Dollar based fee:</b></p> <p>\$65 p.a. (approximately \$1.25 per week).</p> <p>Plus</p> <p>Percentage based fees and costs based on your account balance.</p> <table><tr><td>Account Balance</td><td>% per year</td></tr><tr><td>First \$250,000</td><td>0.40%</td></tr><tr><td>\$250,001 - \$500,000</td><td>0.28%</td></tr><tr><td>\$500,001 - \$750,000</td><td>0.18%</td></tr><tr><td>\$750,001 - \$1,000,000</td><td>0.15%</td></tr><tr><td>\$1,000,001 - \$2,000,000</td><td>0.02%</td></tr><tr><td>From \$2,000,001</td><td>Nil</td></tr></table> <p><b>Plus</b> A Cash Account Fee of up to 0.35% (per year) of the cash holdings in your Cash Account.</p>	Account Balance	% per year	First \$250,000	0.40%	\$250,001 - \$500,000	0.28%	\$500,001 - \$750,000	0.18%	\$750,001 - \$1,000,000	0.15%	\$1,000,001 - \$2,000,000	0.02%	From \$2,000,001	Nil	<p>Deducted from your account on the last day of the month.</p> <p>Based on your daily average account balance over the month and deducted from your account on the last day of the month.</p> <p>The Cash Account Fee is not a direct charge to your account. The fee is deducted from the interest earned on your Cash Account before it is credited to your Cash Account each month.</p>
Account Balance	% per year															
First \$250,000	0.40%															
\$250,001 - \$500,000	0.28%															
\$500,001 - \$750,000	0.18%															
\$750,001 - \$1,000,000	0.15%															
\$1,000,001 - \$2,000,000	0.02%															
From \$2,000,001	Nil															
Investment fees and costs <sup>1,3</sup>	A portfolio management fee of 0.125% of the account balance per year (up to a maximum of \$480 per year).	Deducted on the last day of each month, in arrears, from your account.														
Transaction costs	Nil	N/A														
Member activity related fees and costs																
Buy/Sell spread	Not applicable.	Not applicable														
Switching fee	Nil.	Not applicable.														





<b>Other fees and costs<sup>4</sup></b>	Various.	Deducted from your Cash Account balance, where applicable.
<p><sup>1</sup> If your account balance for a product offered by the Fund is less than \$6,000 at the end of the financial year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.</p> <p><sup>2</sup> Administration fees and costs shown above include an amount for expense recoveries. Expense recoveries or general reserves may be used to replenish the Operational Risk Reserve (ORR) and meet Fund expenses from time to time.</p> <p><sup>3</sup> The investment fees and costs charged in NQ Super &amp; Pension comprise a portfolio management fee that is applied to each account you hold (subject to a cap of \$480 per account each year), unless your account becomes non-advised.</p> <p><sup>4</sup> Other fees and costs such as activity fees, advice fees for personal advice and insurance fees may apply. For more information, see the Additional Explanation of Fees and Costs in the AIB available at <a href="http://www.nqsuper.com.au">www.nqsuper.com.au</a> or <a href="http://www.nqpension.com.au">www.nqpension.com.au</a>.</p>		

## 7.2 NQ VMA

The fee schedule for NQ VMA is provided in the following table, which sets out all the fees charged to NQ VMA account holders trading in Australian listed securities (including exchange traded funds & real estate investment trusts).

The below table sets out all the fees charged by NQ for NQ VMA account holders trading in Australian listed securities (including exchange traded funds (**ETFs**) & real estate investment trusts (**REITs**)). Any fee charged by NQ will be advised to NQ VMA account holders prior to being charged.

For more details and information on securities trading through New Quantum VMA, please read the Information Brochure covering the services offered by Arktos and its authorised representatives (including New Quantum), which is available on New Quantum website [www.newquantum.com](http://www.newquantum.com).

All fees listed in the table below are GST inclusive.

Type of fee	Fee amount (GST inclusive)	How and when paid
<b>Trading Account Brokerage (Equities/ETFs/REITs)</b>	\$9.95 per trade or 0.07% of trade amount (whichever is greater)	Brokerage fees are added to the purchase cost or deducted from the sales proceeds of the relevant trade (as applicable) at the time of settlement.
<b>Cash Account Fee</b>	The Cash Account Fee is equal to the amount of interest received in relation to the deposit account established with an Australian authorised deposit-taking institution ( <b>ADI</b> ) in which the cash balances of all New Quantum VMA account holders are held on an omnibus basis ( <b>Trust Account</b> )	Calculated at the end of each month based on each New Quantum VMA account holder's daily cash balance and deducted from the interest received in relation to the cash held in the Trust Account.
<b>Portfolio Fee</b>	\$480 per annum per New Quantum VMA account, unless otherwise advised.	Calculated at the end of each month and deducted from your New Quantum VMA Cash Account
<b>Security Transfer in Fee</b>	Nil	No fee currently applies to securities transferred into your VMA Account



<b>Security Transfer out Fee</b>	\$27.50 for each security transferred to another broker account	The fee for each security transferred out of your VMA Account
<b>Off Market Transfer Fee</b>	\$27.50 for each security transferred	The fee for each security transferred
<b>Account Set-up Fee</b>	Nil	No account set-up fees currently apply
<b>PayID Deposit Fee</b>	Nil	No fees currently apply on real-time deposits made with PayID into your New Quantum VMA cash account
<b>Bank Transfer Deposit Fee</b>	Nil	No fees currently apply on bank transfer deposits made into your New Quantum VMA Cash Account
<b>Cash withdrawal fee</b>	Nil	No fees currently apply on any withdrawal of funds from your NQ New Quantum VMA Cash Account to a verified nominated bank account (BSB and Account Number provided by the member).

### 7.3 NQ MDA Service

The NQ MDA Service can only operate in conjunction with one of the above products (i.e. NQ Super & Pension or NQ VMA). The fees disclosed below relate to the MDA Service solely. Fees for each NQ product is disclosed in Clause 7.1 & 7.2.

Type of fee or cost	Amount	How and when paid
<b>Fees when your money moves in or out of the NQ MDA Service</b>		
<b>Establishment fee</b> The fee to open your investment	nil	No fee is charged
<b>Contribution fee</b> The fee on each amount contributed to your investment	nil	No fee is charged
<b>Withdrawal fee</b> The fee on each amount you take out of your investment	nil	No fee is charged
<b>Exit fee</b> The fee to close your investment	nil	No fee is charged
<b>Adviser Costs</b>		
<b>Adviser Fee</b> (payable to your MDA Adviser)	As outlined in your SoA	As outlined in your SoA
<b>Model management fee</b> (payable to the investment manager for a particular model)	Any model management fee levied is dependent on the arrangements negotiated and put in place by	This fee is calculated and accrues daily and is payable monthly in arrears from your



	<p>your Financial Adviser with a third-party investment manager who prepares the model. The fee depends on the model recommended by your Financial Adviser based on your personal circumstances such as the size of your portfolio and your risk profile.</p> <p>The model management fee is disclosed in your statement of advice.</p>	Managed Account portfolio to the model manager
<b>Management costs</b>		
<b>Indirect cost ratio (ICR)</b>	<p><b>Managed Fund (MF) &amp; Exchange Traded Fund (ETF) Cost</b></p> <p>The Indirect cost of these products will depend on the amount invested in each product.</p> <p>The estimated <b>Indirect Cost</b> of your portfolio is disclosed in the Investment Program included in the MDA Agreement. Your adviser can provide a breakdown of the ICR by security if requested.</p>	This fee is included in the unit price of the relevant MF and ETF. It is not charged as an explicit fee to your Managed Account portfolio.
<b>MDA Provider Fee</b> (payable to NQ)	Arkto as the MDA Provider of this service charges a fee of 0.15% per annum of your Investment Portfolio capped at \$750.00	This fee is calculated on the daily holding balance value of your Investment Portfolio and is charged monthly in arrears.

## 8. Your privacy

The privacy of your personal information is important to us. Any personal information collected by us will be handled in accordance with our Privacy Policy.

A copy of that policy can be obtained by visiting [www.newquantum.com](http://www.newquantum.com).

## 9. Compensation arrangements

Arkto has a professional indemnity insurance policy in place, which satisfies the regulatory requirements for compensation arrangements under section 912B of the Corporations Act (as amended from time to time). It covers legal liability arising from the financial services we provide to you. It also covers potential liability arising from compensation claims relating to present and former employees and representatives.

Arkto is also a member of the Australian Financial Complaints Authority (**AFCA**) (see section 10 below for further information regarding AFCA) and agrees to be bound by AFCA's rulings and pay compensation to consumers when AFCA directs it to do so.

## 10. How we handle complaints

Arkto has an internal dispute resolution process in place to resolve any concerns or complaints you may have. If you have a complaint about the service provided to you, please contact us via one of the following:

<b>Contact</b>	1300 113 030
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<b>Email</b>	complaints@newquantum.com
<b>Website</b>	www.newquantum.com
<b>Address</b>	Level 9, 255 George Street, Sydney NSW 2000

Once we receive your complaint, we will endeavour to acknowledge your complaint within one business day or as soon as practicable and will attempt to resolve the matter and respond within 5 business days of receipt. A final response may take up to 30 calendar days, depending on the circumstances of the complaint.

If we are unable to provide a final response within this period because of complex circumstances of your complaint and/or due to circumstances beyond our control that are causing delays, we will advise you in writing within 30 calendar days of receiving your complaint to inform you:

- The status of your complaint;
- The reasons for the delay;
- That you can complain to AFCA if you are dissatisfied; and
- Provide you with the contact details for AFCA.

If any issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Arktos is a member of AFCA. You can contact AFCA via the following, quoting membership number 90061:

<b>Australian Financial Complaints Authority</b>	
<b>Contact</b>	1800 931 678 (free call)
<b>Email</b>	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
<b>Website</b>	<a href="http://www.afca.org.au">www.afca.org.au</a>
<b>Address</b>	GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## 11. Contact us

For more information, please contact us:

<b>Contact</b>	1300 113 030
<b>Email</b>	info@newquantum.com
<b>Website</b>	www.newquantum.com
<b>Address</b>	Level 9, 255 George Street, Sydney NSW 2000