

BELL POTTER PLATFORMS.

FINANCIAL SERVICE GUIDE

12 DECEMBER 2025

Bell Potter
Platforms Pty Ltd

Australian Financial Services
Licence No. 247289
ABN 33 068 782 338

Authorised to deal in a financial product
by applying for, issuing, acquiring, varying
or disposing of deposit products.

BELL POTTER

1 Overview

This Financial Services Guide (FSG), dated 12 December 2025, is issued by:

Bell Potter Platforms Proprietary Limited (ABN 33 068 782 338, AFSL number 247289) (Bell Potter Platforms).

In this FSG, when 'we', 'us' or 'our' are used, it means Bell Potter Platforms. You can find the contact details of us below.

1.1 Purpose and content of this FSG

This FSG is to provide you with information about services provided by Bell Potter Platforms and to help you decide whether to use any of these services described in the FSG that your Bell Potter Securities adviser (Bell Potter adviser) may arrange on your behalf for Bell Potter Platforms to provide to you. You should read it carefully and make sure you understand it. Together with this FSG, you will have received a separate FSG from your Bell Potter adviser.

1.2 Terms used in this FSG

This FSG provides information about:

- Our name and contact details;
- The financial services we are authorised to provide and the financial products to which those services relate;
- How you may provide us with information and instructions;
- Any remuneration, commissions or other benefits that we, or any relevant person, may be paid in relation to the financial services we offer;
- Any relationships we have with any other organisations affiliated with us or with product issuers, which might influence us in providing financial services to you;
- Our Privacy Policy;
- Our compensation arrangements; and
- Details of our internal and external complaints handling procedures and how you can access them.

2 Our contact details

Our contact details are:

Bell Potter Platforms

Address: GPO Box 4718, Melbourne VIC 3001, Australia

Telephone: 1300 0 BELLS (1300 0 23557)

Email: info@bellpotter.com.au

Website: www.bellpotter.com.au

3 How you can instruct us

You are able to provide us with instructions by using the contact details set out above or through your Bell Potter adviser.

4 Who provides services to you

We provide financial services described in this FSG under our own AFSL.

When we provide financial services in relation to a financial product that we issue, then we act on our own behalf. We also distribute financial products issued by other product issuers. When we do so we may act on behalf of those product issuers.

5 Financial services we are authorized to provide

Bell Potter Platforms

Under our AFSL we are authorised to:

- Provide financial product advice on securities, derivatives, foreign exchange contracts, bonds and debentures, deposit products, managed investments, retirement savings accounts, general insurance products, investment life insurance products, life risk insurance products, and any product issued by a registered life insurance company that is backed by one or more of its statutory fund, interests in managed investment schemes including Investor Directed Portfolio Services (IDPSs), superannuation and miscellaneous financial investment products limited to managed investment warrants, and
- Deal in a financial product by applying for, issuing, acquiring, varying or disposing of deposit products, derivatives limited to old law securities options contracts and warrants, foreign exchange contracts, debentures, interests in managed investment schemes including IDPSs, retirement savings accounts, securities in superannuation and miscellaneous financial investment products limited to managed investment warrants.

5.1 Personal advice

Personal advice is advice that takes into account any of your objectives, financial situation or needs. Bell Potter Platforms will not give you personal advice. Should you require personal advice please contact your Bell Potter adviser.

6 What services we offer

Bell Potter Platforms may arrange for a Bell Cash Account to be opened and linked to your Bell Potter Securities Trading account. The Bell Cash Account is a settlement account designed to pay a competitive variable interest rate.

7 Other documents you may receive

If we offer to issue or arrange for the issue of certain financial products to you we may provide you with a Product Disclosure Statement. The Product Disclosure Statement contains information about the particular product including features, benefits, fees and risk associated with that product to assist you in making an informed decisions.

8 Our fees and how we and other people are paid

Bell Potter Platforms may charge you a fee for the financial services provided to you. A full list of fees that may be charged can be found in Appendix A.

Commissions or other benefits that representatives of our related entity, Bell Potter Securities, may receive as a result of our relationship are set out in Appendix B.

9 Our associations with product issuers

We have associations and relationships with product issuers that might reasonably be expected as capable of influencing the services we provide you.

Bell Potter Platforms is a part of the Bell Financial Group companies. As such, Bell Potter Platform is a related entity of:

- Bell Potter Securities which is an AFSL holder, a participant of ASX, ASX Clear, ASX Settlement, Cboe Australia and the National Stock Exchange of Australia. We may offer to issue to you, arrange for the issue to you or deal in financial products that have been issued by or through Bell Potter Securities Limited as a related entity of BFG.
- Bell Potter Capital Limited, which is the administrator of the Bell Financial Trust and is a Margin Loan provider.

We may have associations or relationships with unrelated product issuers through which we may receive commissions or other benefits.

- Should you authorise your Bell Potter adviser to open a Bell Cash Account on your behalf,

you will be authorising Bell Potter Platforms to hold your cash balance on your behalf in a trust account with Australia and New Zealand Bank (ANZ).

10 How we protect your personal information

Your privacy is important to us. We comply with the Privacy Act 1988 (Cth) which includes the Australian Privacy Principles. For more information, please read our Privacy Policy at www.bellpotter.com.au

Bell Potter Platforms may also share your Bell Cash Account details via the Clearing House Electronic Subregister System (CHES) to share registries for the purpose of receiving dividends.

11 Our compensation arrangements

We have professional indemnity insurance that satisfies s 912B of the Corporations Act. You can also make some types of claims to the National Guarantee Fund, and you can read more information about this at www.segc.com.au

Should you arrange for your Bell Potter Securities Adviser to open a Bell Cash Account, the accounts in which we hold your funds on trust with ANZ are account types to which the Australian Government's Financial Claim Scheme (FCS) applies. The FCS, if activated by the Australian Government, provides protection to depositors or authorised deposit-taking institutions (ADIs) incorporated in Australia and is currently limited to \$250,000 per account holder per ADI. Information about the FCS can be obtained from www.fcs.gov.au

12 How you can complain

If you are not satisfied with any aspect of the service that has been provided by us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly considered and dealt with.

Our complaint handling procedure is as follows:

- If you are dissatisfied with any aspect of the service that has been provided to you please contact the Bell Financial Group Compliance Department at compliancemailbox@bellpotter.com.au;

- If the complaint is not resolved internally to the Client's satisfaction, then the Client is entitled to refer the complaint to the Australian Financial Complaints Authority (AFCA) which Bell Potter Platforms is a Member, the contact details of are as follows:

Australian Financial Complaints Authority Limited
 GPO Box 3, Melbourne, Victoria 3001
 Telephone 1800 931 678
 Facsimile (03) 9613 6399
 Email info@afca.org.au
 Website www.afca.org.au

13 Our Liability

We are not liable for anything we either do, or fail to do, based on an instruction which we reasonably believe is from you or someone acting on your behalf. We are also not liable for failing to carry out your instructions.

We will not be liable to you for the consequences of not receiving a notification due to us relying on the wrong email address, when you have failed to notify us of a new email address.

BFG and its subsidiaries do not guarantee or have any liability to you in respect of the services or the obligations or performance of Bell Potter Platforms.

Appendix A - Fees and costs

The current fees for financial services or products offered by Bell Potter Platforms are detailed below.

Bell Cash Account

The Bell Cash Account as it is designed to be a low fee settlement account.

Type of fee or cost	Amount	How and when its paid
Establishment Fee	Nil	Not applicable
Monthly Account Keeping Fee	Nil	Not applicable
Withdrawal Fee	Nil	Not applicable
Performance Fees	Nil	Not applicable

Other fees may apply for specific services or account activities.

Appendix B – Bell Potter adviser remuneration

Bell Potter Platforms may pay your Bell Potter adviser remuneration for establishing a Bell Cash Account in your name.