



FINANCIAL SERVICES GUIDE

Austex Markets (Pty) Limited

Authorised Financial Services Provider — FSP No. 55684

Company Registration Number: 2025/752572/07

Registered Office: 1 Hood Avenue, Rosebank, Johannesburg, Gauteng, 2196

Issue Date: *27 July 2026*

1. About This Financial Services Guide

This Financial Services Guide ("FSG") is issued by **Austex Markets (Pty) Limited** (registration number 2025/752572/07) ("Austex Markets", "the Company", "we", "us" or "our"), an authorised financial services provider licensed by the Financial Sector Conduct Authority ("FSCA") under FSP number 55684 in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS Act").

This FSG is provided to you at the earliest reasonable opportunity, and before you receive any financial service from us, in order to comply with sections 4, 5, 6 and 7 of the General Code of Conduct for Authorised Financial Services Providers and Representatives, 2003, as amended ("the Code"), issued under section 15 of the FAIS Act.

This FSG contains general information about:

- Who we are and how to contact us;
- The financial services and products we are licensed and authorised to provide;
- Information about the product supplier(s) whose products we distribute, where applicable;
- The nature of the financial service we provide, including whether we furnish advice;
- How we, and our representatives, are remunerated;
- Any conflicts of interest that may arise in our relationship with you;
- How your funds and financial products are held;
- Our internal complaints resolution process, and your right to escalate a complaint to the Ombud for Financial Services Providers; and
- How we collect, use and protect your personal information under the Protection of Personal Information Act 4 of 2013 ("POPIA").

This FSG contains general information only and **does not constitute advice**. Please read this FSG together with our Terms and Conditions, Risk Disclosure Notice / Product Disclosure Statement, and Privacy Statement, before you open an account or transact with us. If any part of this FSG is unclear, please contact us using the details in section 13 before proceeding.

2. Information About Austex Markets

2.1 Full business and contact details

- Full registered name: Austex Markets (Pty) Limited
- Registration number: 2025/752572/07 (Companies and Intellectual Property Commission)
- FSP number: 55684
- Registered/physical address: 1 Hood Avenue, Rosebank, Johannesburg, Gauteng, 2196
- Postal address: 1 Hood Avenue, Rosebank, Johannesburg, Gauteng, 2196
- Website: www.austex.com
- General enquiries e-mail: info@austex.com
- Compliance department e-mail: compliance@austexmarkets.com
- Complaints department e-mail: complaints@austexmarkets.com

2.2 Legal and contractual status

Austex Markets is a private company incorporated in the Republic of South Africa. Austex Markets acts as principal and counterparty to all transactions entered into with clients: we are the issuer of, and dealer in, the financial products described in this FSG, and Austex Markets — not any third party — is responsible for the financial services and financial products we provide to you.

2.3 Key Individuals and Compliance Officer

- Key Individual: Mr Petrus Engelbrecht van Niekerk and Mr Daniel du Toit (Directors)
- Compliance Officer: Compliance Team — compliance@austexmarkets.com
- Directors: Mr Petrus Engelbrecht van Niekerk and Mr Daniel du Toit.

2.4 Our licence

Austex Markets is licensed by the FSCA as a Financial Services Provider under FSP number 55684, authorised to render financial services in respect of the categories set out in our licence, subject to any conditions imposed by the FSCA from time to time. You may verify our licence status, categories and any conditions at any time on the FSCA's public register at www.fsc.co.za.

2.5 Supervision

None of Austex Markets' representatives currently render financial services under supervision, as defined in the FSCA's Determination of Fit and Proper Requirements for Financial Services Providers and Representatives.

2.6 Exemptions

No exemption has been granted to Austex Markets by the Registrar/FSCA in respect of any matter covered by this FSG.

3. Information About Product Suppliers

As Austex Markets acts as principal and counterparty to client transactions (see section 2.2 above) and is itself the issuer of the financial products it offers, section 4 of the Code — which requires disclosure of information about a separate product supplier — does not apply.

4. The Financial Services We Provide

Austex Markets is authorised to render intermediary services in respect of derivative instruments, including contracts for difference ("CFDs") and margin foreign exchange ("FX") contracts.

4.1 Advice or no advice

Austex Markets provides dealing, execution and general market information only. We **do not provide personal advice**, as defined in the FAIS Act, and we do not take into account your individual financial situation, needs or objectives when providing general market commentary, education or platform information. Before acting on any general information provided by us, you should consider whether it is appropriate to your own circumstances, and you are encouraged to obtain independent financial advice.

We recommend that you read this FSG together with our Terms and Conditions and Risk Disclosure Notice / Product Disclosure Statement in their entirety, and that you fully understand the risks involved, in light of your personal circumstances, before you transact with us.

5. Information About Our Financial Products

Before you transact with us, and in our Risk Disclosure Notice, Terms and Conditions, and Product Disclosure Statement / trading products schedule (available on our website at www.austex.com), we provide full and appropriate information regarding, where applicable:

- the name, class and type of financial product concerned (e.g. CFDs, margin FX contracts);
- the nature and extent of benefits provided by the product, and how they are calculated;
- where the product has an investment component, how its value is determined and details of any underlying assets or instruments;

- all charges and fees, including the amount and frequency thereof and the identity of the recipient;
- the nature and extent of your monetary obligations to Austex Markets, including how and when payment must be made, and the consequences of non-payment;
- any incentive, remuneration, commission or fee payable to Austex Markets or its representatives as a result of the service, and the identity of the party who pays it;
- special terms, conditions, exclusions, restrictions, or circumstances in which benefits will not be provided;
- any guaranteed minimum benefits, where applicable;
- the extent to which the product is readily realisable, and any restrictions or penalties on early termination or withdrawal;
- material tax considerations — Austex Markets does not provide tax advice, and clients should seek independent professional advice regarding their own tax position;
- cooling-off rights: as our products are OTC derivative contracts dealt on demand at a price prevailing at the time of the transaction, no cooling-off right applies once a transaction has been concluded;
- material investment and other risks associated with the product.

5.1 Risk warning

CFDs and margin FX contracts are leveraged products. Trading in these products carries a high level of risk and may not be appropriate for all investors. The value of your investment can increase or decrease, and you may lose some or all of your invested capital. Austex Markets provides retail clients with negative balance protection, meaning your losses on a CFD or margin FX position cannot exceed the funds held in your trading account. Save as required by law, Austex Markets will not be liable to any person for any loss or damage arising from or relating to transactions in these products. This general risk warning does not describe all the risks associated with trading with us — please read our full Risk Disclosure Notice / Product Disclosure Statement before trading.

6. Remuneration, Fees and Benefits

Austex Markets earns revenue primarily from the spread between the bid and offer price of the financial products we offer; we do not charge a separate commission. We do not charge currency conversion, administration, deposit, withdrawal or inactivity fees. Positions held open overnight may be subject to a rollover (swap) charge or credit.

Full and current details of our fees, spreads, commissions and other charges are set out in our Product Disclosure Statement / trading products schedule, available on our website at www.austex.com, which you must agree to before you transact with us.

6.1 Remuneration of our employees and representatives

Austex Markets' employees and representatives are remunerated by way of salary, and may receive discretionary, performance-based remuneration.

7. Conflicts of Interest

In terms of section 3(1)(b) of the Code, Austex Markets must disclose to you any personal interest, or any circumstance giving rise to an actual or potential conflict of interest, in relation to the financial services we render to you.

As Austex Markets acts as principal and counterparty to your transactions, our interests as counterparty may be opposite to, or in competition with, yours in respect of any given transaction — for example, a loss realised by you on a transaction may correspond to a gain recorded by Austex Markets, and vice versa. Austex Markets does not, however, act in a way intended to deliberately disadvantage clients, and will treat clients fairly at all times in accordance with its obligations under the FAIS Act.

Austex Markets maintains a Conflicts of Interest Management Policy, which sets out the measures Austex Markets takes to identify, avoid and, where avoidance is not possible, mitigate and manage conflicts of interest, including in relation to the remuneration structures of its representatives.

Austex Markets does not hold, directly or indirectly, more than 10% of the shares of, or a substantial financial interest in, any product supplier referred to in this FSG, and has not received more than 30% of its total remuneration from any single product supplier in the preceding 12-month period.

8. Custody of Client Funds

Austex Markets keeps client funds in a bank account that is separate from the Company's own operational funds, in accordance with section 10 of the Code.

9. Complaints and Dispute Resolution

Austex Markets is committed to the timely, fair and effective resolution of client complaints, in accordance with Part XI (sections 16 to 19) of the Code.

9.1 Step 1 — Internal complaints resolution

If you have a complaint, please submit it in writing to our Compliance Officer / Complaints Department:

- E-mail: complaints@austexmarkets.com
- Postal address: 1 Hood Avenue, Rosebank, Johannesburg, Gauteng, 2196

Please include your full name, account details (if applicable), the nature of your complaint, all relevant supporting information, and your desired outcome.

We will acknowledge receipt of your written complaint within 5 business days, and will investigate and provide you with our written decision, including our reasons, within a reasonable time, and in any event no later than 6 weeks of receipt.

9.2 Step 2 — Escalation to the Ombud

If you are dissatisfied with our resolution of your complaint, or if we have not resolved your complaint within a reasonable time, you may refer your complaint, within six months of our final decision, to:

Office of the Ombud for Financial Services Providers (FAIS Ombud)

- Physical address: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
- Postal address: PO Box 41, Menlyn Park, 0063
- Telephone: 012 762 5000 (Sharecall: 086 066 3274)
- E-mail: info@faisombud.co.za
- Website: www.faisombud.co.za

10. Privacy and Protection of Personal Information

In the course of rendering financial services to you, Austex Markets collects, uses, stores and may share your personal information, including for purposes of identity verification, compliance with the Financial Intelligence Centre Act 38 of 2001 ("FICA"), and other legal or regulatory obligations.

We process your personal information in accordance with the Protection of Personal Information Act 4 of 2013 ("POPIA") and our Privacy Statement / POPIA Policy, available at www.austex.com, which sets out in detail: what personal information we collect and why; how long we retain it; with whom we may share it (including whether it is transferred outside South Africa, and the safeguards that apply); and your rights, including the right to access, correct or request deletion of your information, and to object to processing.

If you are not satisfied with how we have handled your personal information, you may lodge a complaint with:

The Information Regulator (South Africa)

- Website: www.inforegulator.org.za

Information Officer: Mr Petrus Engelbrecht van Niekerk — info@austex.com

11. Other Documents You Will Receive From Us

Before you open an account, and as your relationship with us continues, we will provide you with the following additional documents, which you should read carefully together with this FSG:

- Terms and Conditions / Client Agreement — governing the contractual relationship between you and Austex Markets;
- Risk Disclosure Notice / Product Disclosure Statement — describing the features, costs and risks of our products in detail;
- Privacy Statement / POPIA Policy — describing how we handle your personal information;
- Conflicts of Interest Management Policy;
- Any other document required by the FSCA, the FAIS Act, or the Code.

This FSG does not replace, and must be read together with, those documents.

12. Waiver of Rights

In accordance with section 21 of the Code, Austex Markets will not request or induce you to waive any right or benefit conferred on you by the Code, and any purported waiver of such rights is void.

13. Contact Details of Austex Markets

- **Austex Markets (Pty) Limited**
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End of Financial Services Guide.