



Financial Service Guide

Nise Invest Pty Ltd

Last Updated: June 2026



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1. Our contact details

Company: Nise Invest Pty Ltd (trading as **NISE INVEST**), ACN 690 010 809

Authorised Representative Number: 001318142, acting as an authorised representative of Zero Securities Pty Ltd (AFSL No.244040)

Address: Suite 702, 7 Macquarie Place, Sydney NSW 2000 Australia

Website: www.nise.com

Email: support@nise.com.au

Phone number: +61 2 7908 3133

Trading hours: 09:00 – 18:00 AEST

2. Purpose and content of this FSG:

This Financial Services Guide (**FSG**) is an important document issued by **Nise Invest Pty Ltd** (ACN 690 010 809), **trading as NISE INVEST**.

For the purposes of this FSG, **Nise Invest Pty Ltd will be referred to as “NISE INVEST”**. This document is designed to provide you with information about the financial products and services that we are authorised to offer as a Corporate Authorised Representative (CAR No. 001318142) of Zero Securities Pty Ltd (AFSL No.244040).

This FSG is intended for clients who contract directly with **NISE INVEST**.

Should you have any queries about this document, please do not hesitate to contact us. Our contact details are at the start of this FSG.

This FSG contains important information about:

- Who we are and how you can contact us
- The financial services we offer
- How we and our associates are remunerated
- The capacity in which we act when we provide financial services
- Our internal and external dispute resolution procedures
- The privacy of your personal information

This FSG should assist you in deciding whether to use any of the products or services



we offer.

3. NISE INVEST's products and services

Nise Invest Pty Ltd is an Australian-based financial services provider operating as a Corporate Authorised Representative (Authorised Representative No. 1318142) of Zero Securities Pty Ltd (AFSL No. 244040). Under this authorisation, Nise Invest Pty Ltd facilitates access to securities through direct market access (**DMA**) arrangements in accordance with the terms of the AFSL. NISE INVEST is also an introducing broker to Alpaca Securities LLC, which provides execution, carrying and custody services for fractional share trading and access to IPO subscriptions.

3.1 Advice we provide

NISE INVEST will only provide general advice to its clients. NISE INVEST does not provide any personal advice which takes into account your personal objectives, financial situation or needs. If you require personal advice, please contact your financial adviser, who will provide you with a statement of advice in respect of any personal financial product advice given to you.

Before acting on any advice asked of or given by an employee of NISE INVEST, you should carefully consider the appropriateness of the advice with regards to your personal objectives, financial situation and needs.

4. Instructions

To give us dealing instructions, you may do so via our web-based trading platform (the **Platform**).

For non-dealing related instructions, you may contact us by telephone, by e-mail, by fax or by post via the contact details at the start of this FSG.

4.1 What is NISE INVEST's position when you trade with us

Whole securities

NISE INVEST provides direct market access (**DMA**) trading services, enabling clients to place orders for securities that are sent directly to the relevant exchange for execution. NISE INVEST only ever acts as an agent in facilitating your trades and does not act as a market maker or principal in any transaction. This means:



- Orders you place via our Platform are transmitted directly to the market and executed based on market conditions
- NISE INVEST does not take the opposite side of your trades or provide liquidity
- While NISE INVEST provides execution services, we rely on a third-party clearing participant to clear and settle transactions. NISE INVEST itself does not hold a Clearing and Settlement (**CS**) facility licence.
- Your securities may be held by NISE INVEST as authorised under its AFSL, or a third-party custodian. Otherwise, the clearing participant holds securities on your behalf.

By trading with NISE INVEST, you understand that we act as an execution-only DMA broker.

IPO securities offerings and fractional shares

For fractional share transactions and IPO applications made available through our Platform, we generally act as the introducing broker and arrange for orders and applications to be transmitted to our U.S. strategic partner, Alpaca Securities LLC (**Alpaca Securities**). We do not act as principal, market maker or issuer in relation to these products and do not hold legal title to client securities.

Fractional share interests and IPO allocations (where applicable) are provided and administered through Alpaca Securities in accordance with its execution, custody, allocation and operational arrangements.

4.2 Execution and clearing arrangements

As a DMA broker, NISE INVEST arranges for the execution and clearing of your securities orders via a Clearing Participant of the relevant financial market.

Fractional shares and IPO applications are facilitated through Alpaca Securities as the execution, carrying and custody broker.

4.3 Corporate Actions

NISE INVEST may provide information regarding corporate actions (i.e., events initiated by company that affects its shareholders or the shares of that company) regarding the securities you hold on to a best-efforts basis, however, we are not obligated to do so. You should monitor the relevant information regarding the financial products you invest in on a regular basis.



You must ensure that you make any election to participate in voluntary corporate actions by the earlier of the closing date announced by the relevant corporation, or the timeframe specified by NISE INVEST. NISE INVEST may impose an earlier deadline so that there is adequate time for your instructions to be actioned on your behalf.

We make no guarantee that you will be allocated the full amount of rights/shares or any other kind of benefit that you subscribed to and we may exercise our absolute discretion to scale back the offer using a different methodology adopted by the relevant corporation.

4.4 Risks of trading

Investing in any financial products offers the potential for profits, however, always involves risk. You should therefore make yourself aware of the risks involved in trading securities products before you commence trading with us and be satisfied that the products are appropriate for your individual financial goals, circumstances and needs.

Prior to entering any transactions with us, clients are highly encouraged to read the relevant PDS in relation to the products they propose to invest in, as it provides a description of the financial services we provide, products made available to trade via our Platform as well as the potential benefits and risks. We also encourage clients to seek financial advice regarding the appropriateness of our financial products and services for them, as NISE INVEST does not provide any personal advice. All information and advice provided by NISE INVEST is general and informative in nature and does not constitute a recommendation or solicitation to trade with us.

5. Fees, Charges, and Remuneration

We charge fees for providing access to our services, including trading US securities. Our current fees may include:

- **Brokerage Fees:** Charged per trade or based on volume.
- **Foreign Exchange Conversion Fees:** Applicable when converting AUD to USD or vice versa for trading US-listed stocks.
- **Account Maintenance Fees:** Where applicable.



- **Other Operational Fees:** Such as inactivity or withdrawal fees, if applicable.

5.1 Changes to fees

A detailed Fee Schedule will be available on our website and may be updated periodically. NISE INVEST will provide you with reasonable notice prior to any changes to its fees. NISE INVEST reserves the right to negotiate different fees and charges with different clients.

5.2 Remuneration and benefits for employees and directors

NISE INVEST's employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus which is based on achievement of predetermined business objectives such as contribution to profit, client service, client satisfaction, risk management and leadership/team contribution.

5.3 Potential conflicts of interest

In providing DMA trading services to you, NISE INVEST does not provide personal financial advice or make trading decision on your behalf. It arranges for the execution and clearing of your orders by or through a market participant of the relevant financial market.

In providing these services, NISE INVEST does not have any relationships, associations or arrangements which could reasonably be expected to be capable of influencing us in the provision of financial services to you. NISE INVEST acts on its own behalf when providing financial services to you.

6. Professional indemnity insurance

Zero Securities Pty Ltd (AFSL No. 244040), as the Australian Financial Services Licensee, maintains professional indemnity insurance that satisfies the compensation arrangements required under the Corporations Act 2001 (Cth). This policy extends to cover claims arising from financial services provided by its representatives, including Nise Invest Pty Ltd as a Corporate Authorised Representative, as well as the conduct of current and former employees.

7. NISE INVEST's Privacy Policy



We value the privacy of your personal information. When we collect, use, disclose or handle personal information, we are bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Our full privacy policy is available from our website.

If you would like a copy of our privacy policy, or wish to seek access to, or correct the personal information we collect or disclose about you, please contact us.

8. Complaints handling:

We are committed to handling complaints promptly, fairly and effectively. We have an internal dispute resolution process for this purpose. More detail is available in our Public Complaints Policy.

If you have a complaint or any query about our services, you should contact our Customer Service Team using the contact details set out above.

Upon receipt of your complaint, our Complaints Officer will:

- acknowledge your complaint in writing and let you know when we expect to respond;
- consider and investigate the circumstances of your complaint, which may involve contacting you directly to obtain further information;
- provide you with a written response outlining our decision, the reasons for that decision, and any proposed remedies, within thirty (30) days of receiving your complaint; and
- if we cannot resolve your complaint within that time, inform you in writing of the reasons for the delay and provide an update on the progress of your complaint.

If we decide that a remedy is appropriate, we will provide it as soon as reasonably practicable.

If you are not satisfied with our response, or we do not resolve your complaint within the required timeframe, you may refer your complaint to the Australian Financial Complaints Authority (**AFCA**).

AFCA is an independent external dispute resolution scheme of which we are a member. You can contact AFCA using the details below:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au



Time limits may apply to complaints made to AFCA.

Before AFCA can consider your complaint, you must first lodge it with us and give us an opportunity to resolve it through our internal dispute resolution process.

You may also contact ASIC on 1300 300 630.