FOREX SPORT

Foreign exchange for global sport

FOREX SPORT PTY LTD

Product Disclosure Statement

Trading as: Forex Sport

Version	5.1
Date of Issue	30 April 2026
Replaces PDS dated	3 April 2026 (Version 5.0)
ABN	22 147 363 175
ACN	147 363 175
AFS Licence No.	401379
Address	Level 10, 100 Collins Street, Melbourne VIC 3000
Telephone	+61 3 9008 1880
Email	info@forexsport.com
Website	www.forexsport.com
Principal Contact	Compliance Manager

IMPORTANT: This PDS is an important document that you should read carefully before opening an account or entering into any FX Transaction with us. If you do not understand any part of this document, please seek independent financial, legal and taxation advice before proceeding.

1. Important Information

1.1 This PDS

This PDS is issued by Forex Sport Pty Ltd (ABN: 22 147 363 175, AFSL: 401379) (referred to as **Forex Sport**, **we**, **us** or **our**) and is designed to assist you in making an informed decision regarding opening an account with us and entering into FX Transactions.

This PDS is effective from 30 April 2026 and replaces all previous versions.

Section 15 (**Definitions**) of this PDS contains a glossary in which various words and phrases are defined. Capitalised terms in this PDS have the meanings given in the Definitions section.

1.2 Our Contact Details

Address	Level 10, 100 Collins Street, Melbourne VIC 3000
Telephone	+61 3 9008 1880
Email	info@forexsport.com
Complaints	complaints@forexsport.com
Website	www.forexsport.com
Contact	Compliance Manager

1.3 Changes to this PDS

This PDS is dated 30 April 2026 and is effective from that date. Information in this PDS is subject to change from time to time. Where any change is not materially adverse to you, the PDS will be updated by posting the updated version on our Website. Where updated information is materially different, we will issue a new PDS or supplementary PDS. You may obtain a paper copy of the current PDS free of charge by contacting us.

1.4 Disclaimer

This PDS does not constitute a recommendation, opinion or personal advice and is for general information only. The information in this PDS does not take into account your personal objectives, financial situation or needs. You should obtain independent financial advice before acquiring any financial product described in this PDS.

1.5 Restrictions

The distribution of this PDS and FX Transactions offered under this PDS may be restricted by law in certain jurisdictions. The offer to which this PDS relates is not available to persons in the United States of America or in any jurisdiction where such an offer would be unlawful.

1.6 No Independent Advice

We provide general financial product advice only. We will not give you personal financial product advice. Any information we provide — whether in this PDS, on our website or otherwise — is general information only and does not take into account your personal circumstances. We strongly recommend you seek independent financial, taxation and legal advice before entering into any FX Transaction.

2. Summary of Key Features

What is foreign exchange?	The simultaneous purchase of one currency and sale of another at

	an agreed exchange rate. Section 3 has more detail.
What products are offered?	Spot Contracts and Forward Contracts. See Sections 6 and 7.
What are the risks?	Counterparty risk, market/FX risk, operational risk, IT risk, hedging counterparty risk, cybersecurity risk and others. See Section 9.
What are the fees?	Our Spread, transaction fees (for transactions under AUD $1,000), third party bank charges, and Advance Payments for Forward Contracts. See Sections 6.5 and 7.8.
How are client funds handled?	Held in segregated client accounts owned by Forex Sport — not held on trust. See Section 9.4.
Privacy?	We comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. See Section 10.
Disputes?	Internal then AFCA (Australian Financial Complaints Authority). See Section 12.
Tax?	We do not provide tax advice. Seek your own professional advice. See Section 11.
Cooling-off?	No cooling-off period applies to FX Transactions. See Section 14.17.
Design & Distribution?	A Target Market Determination (TMD) for our products is available at www.forexsport.com. See Section 2.10.

2.10 Target Market Determination (TMD)

In accordance with the Design and Distribution Obligations (DDO) under the *Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019*, Forex Sport has prepared a Target Market Determination (TMD) for each of its financial products. The TMDs are available at www.forexsport.com and describe the class of consumers for whom our products are likely to be consistent with their objectives, financial situation and needs. We review and update our TMDs regularly. If you believe a product is not appropriate for you, please contact our Compliance Manager.

3. Main Features of Foreign Exchange

3.1 What is Foreign Exchange (FX)?

Foreign exchange or FX refers to the simultaneous purchase of one currency and sale of another currency at an agreed exchange rate. The exchange rate is the price at which one currency can be bought or sold in exchange for another currency. When comparing rates offered by different providers, you must consider both the exchange rate quoted and any applicable transaction fees.

3.2 Exchange Rates

An exchange rate is the price of one currency expressed in terms of another. For example, if the AUD/USD exchange rate is 0.6200, one Australian dollar can be exchanged for 62.00 US cents. Exchange rates fluctuate continuously in response to economic data, geopolitical events, interest rate differentials, market sentiment and many other factors.

3.3 Quotation of Exchange Rates

The foreign currency market is an over-the-counter (**OTC**) market — there is no official benchmark exchange rate. Different providers will quote different rates. We cannot guarantee to offer the best rate on the market, but we will endeavour to be competitive.

3.4 Exchange Rate Fluctuations

Exchange rates are inherently volatile and fluctuate constantly, giving rise to significant financial risk. Rates may move against you between the time you obtain a quote and the time we execute your transaction.

4. Your Account

4.1 Opening an Account

Before applying to open an account, you should read this PDS, the FSG and the Client Agreement carefully. To enter into FX Transactions with Forex Sport you must open an account. Online registration is available at www.forexsport.com, or you may complete a paper application. We may accept or reject any application at our sole and absolute discretion.

As part of our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* (AML/CTF Act), we are required to verify your identity before opening your account. You must provide government-issued identity documents and proof of address. We may also verify your information electronically against public and private databases. We cannot open an account if identity verification is unsuccessful.

4.2 Authorised Persons

You may appoint one or more Authorised Persons who will have unlimited authority to give us Instructions on your behalf. Such authority remains in place until you revoke it in writing with 48 hours notice to us. You are responsible for all Instructions given by your Authorised Person/s.

4.3 Joint Accounts

If you open a Joint Account, liabilities are joint and several. We may act on instructions from any account holder and notice given to one holder is deemed given to all.

5. FX Transactions — General

5.1 Rates

The Rate is the foreign exchange rate that Forex Sport gives you, in its sole and absolute discretion, for each FX Transaction. Rates are typically derived from the wholesale market and may differ between our telephone desk and online platform. Any indicative rate provided on the online platform is not guaranteed — the confirmed Rate is the one binding on both parties.

5.2 Types of FX Transactions

We offer Spot Contracts (Section 6) and Forward Contracts (Section 7).

5.3 Instructions

You or an Authorised Person may give us Instructions:

- By telephone during Office Hours only
- Via our online platform at www.forexsport.com — you select 'request a transfer', enter the details and we confirm by email. You have 24 hours to notify us of any errors in the confirmation email.

We will not confirm a Rate or FX Transaction outside of Office Hours unless otherwise agreed.

5.4 Nominated Beneficiaries

For each FX Transaction, you must provide full details of your Nominated Beneficiary Account including the full name and address of the account holder and the beneficiary bank. We will rely solely on the account number you provide — we do not verify that the name matches the account number.

If funds are sent to the wrong account as a result of your error, we are under no obligation to recover or resend the funds. If the error is ours, we will take urgent action at our own reasonable expense to recover the funds.

Security Warning — Authorised Push Payment (APP) Fraud

Be alert to fraudulent emails or messages purporting to change beneficiary bank account details. Always verify any change to payment details by calling the payee directly on a number you have independently verified. Forex Sport will never ask you to change your payment details by email only.

5.5 Confirmation

Each FX Transaction will be confirmed in writing by email or via the online platform. Telephone transactions are binding on conclusion of the call. Online transactions are binding on receipt of our confirmation email.

5.6 Payment

All payments must be made by telegraphic transfer or electronic funds transfer by the Value Date. We do not accept cash, credit card, cheque or bank draft. Payments must be made from a bank account in your name.

5.7 Close Out

We may Close Out your FX Transaction without prior notice if payment has not been received by the Value Date, or in any of the circumstances set out in Section 13. Any loss arising from a Close Out is a debt immediately due and payable by you to us.

6. Spot Contracts

6.1 What is a Spot Contract?

A Spot Contract is an FX Transaction where the Value Date is two Business Days after the date of entering into the transaction. If you need to transmit money in the near term, you will need a Spot Contract.

6.2 Variables

A Spot Contract requires agreement on: (a) the denomination and amount of the currency being bought; (b) the denomination and amount of the currency being sold; and (c) the exchange rate.

6.3 Settlement

You must pay the full amount within two Business Days of entering into the Spot Contract. Actual receipt of funds by the beneficiary may take longer depending on when we receive your funds, the destination and the intermediary banks involved.

6.4 Spot Contract Exchange Rate

The Spot Rate is calculated by taking into account the Wholesale Rate plus Our Spread.

6.5 Fees and Costs

(a) Our Spread

Our Spread is the difference between the Rate we give you and the Wholesale Rate we receive. It is built into the Rate and represents our gross profit margin. Our Spread varies by currency pair and market conditions.

(b) Transaction Fees

We may charge a transaction fee of up to AUD $10 (or foreign currency equivalent) for FX Transactions under AUD $1,000 (or foreign currency equivalent). No transaction fee applies for transactions of AUD $1,000 or more. Where multiple beneficiaries are involved, fees may apply per beneficiary receiving less than AUD $1,000.

(c) Third Party Fees

In most cases there are no correspondent or receiving bank fees deducted from the payment. However, in some cases a correspondent bank may charge a fee and/or the beneficiary bank may deduct fees from the received amount in accordance with their own fee structure. These charges are outside our control. We will notify you where we are aware that third party fees are likely to apply.

7. Forward Contracts

7.1 What is a Forward Contract?

A Forward Contract allows you to buy or sell one currency against another for settlement at a future date (more than 2 days but less than 12 months). You lock in the exchange rate now for a payment you need to make in the future. The date your Forward Contract expires is the **Maturity Date**.

Forward Contracts are commonly used by importers, exporters and investors to manage currency exposure, protect cash flows and lock in profit margins. They can also be used for: property purchases overseas; receiving overseas pension or salary payments; foreign currency borrowings; or individual migration.

IMPORTANT: If you enter into a Forward Contract, you are obligated to settle it on the agreed terms regardless of what the exchange rate is on the Maturity Date. Do not enter into a Forward Contract unless you are certain you will need to make the payment and can meet Advance Payment requests.

7.2 Purpose

The purpose of a Forward Contract is to achieve exchange rate certainty and protect against adverse rate movements. However, by locking in the rate you also forego any benefit from favourable rate movements.

7.3 Variables

A Forward Contract requires agreement on: (a) denomination and amount of the currency being bought; (b) denomination and amount of the currency being sold; (c) the exchange rate; and (d) the Maturity Date.

7.4 Forward Exchange Rate

The Forward Rate has two components: (a) the current Spot Rate; and (b) Forward Points, which reflect the interest rate differential between the two currencies for the period of the contract. The Forward Rate may be better or worse than the prevailing spot rate on the day. Forward Points can change significantly in a short period.

7.5 Case Studies

Case Study 1 — Forward Contract beneficial

XYZ Importer Pty Ltd enters a contract to buy USD $400,000 worth of goods for delivery in 2 months. The spot rate today is AUD/USD 0.6200. The company locks in a 2-month forward rate of 0.6170 (spot less forward points of 0.0030). When the goods arrive, the spot rate has moved to 0.5900. By locking in the forward rate, the company pays AUD $648,299.52 instead of AUD $677,966.10 — saving over AUD $29,000. Note: exchange rates used are illustrative only.

Case Study 2 — Forward Contract unfavourable

Using the same scenario, if the spot rate on delivery had improved to 0.6500, the company would pay AUD $648,299.52 under the forward contract instead of AUD $615,384.62 at spot — paying approximately AUD $32,900 more. By locking in the forward rate, you cannot benefit from favourable movements. Note: exchange rates used are illustrative only.

7.6 Variation to the Maturity Date

The Maturity Date cannot be changed without our consent. We may, at our sole discretion, allow Pre-Delivery (settling early) or a Rollover (extending the Maturity Date), but not beyond 12 months from the original transaction date. Any variation will result in adjusted Forward Points and Exchange Rate.

7.7 Advance Payment

All Forward Contracts require an Advance Payment to cover the risk that you do not settle on the Maturity Date. Advance Payments are typically:

- 5% of the transaction value for contracts with a Maturity Date of less than 3 months
- 10% of the transaction value for contracts with a Maturity Date of 3 to 12 months

The actual amount is at our complete discretion and could be higher. We may request additional Advance Payments at any time prior to the Maturity Date if the exchange rate moves unfavourably. We expect Advance Payments within 48 hours of request — failure to pay may result in Close Out without notice. We do not pay interest on Advance Payments.

7.8 Closing Out a Forward Contract

If a Forward Contract is Closed Out — whether by us or at your request — we calculate the Close Out value using prevailing market rates. If there is a loss, you are liable to compensate Forex Sport immediately for the full amount, which may exceed the Advance Payment held.

7.9 Fees

Forward Contract fees include: Advance Payment; Our Spread; Transaction Fees (if transferring to multiple beneficiaries); and Third Party Transaction Fees.

7.10 Significant Benefits of Forward Contracts

- Cash flow certainty — you know exactly how much you will pay
- Protection from adverse exchange rate movements
- Ability to budget and set prices with confidence

7.11 Significant Risks of Forward Contracts

- You cannot benefit from favourable exchange rate movements once locked in
- If the underlying transaction is cancelled or changed, the Forward Contract may need to be Closed Out at a loss
- Advance Payments of at least 5%–10% are required; failure to pay may result in Close Out without notice
- Additional Advance Payments may be requested at any time before the Maturity Date
- No interest is earned on Advance Payments held by us

8. Significant Benefits

There are a number of significant benefits of using Forex Sport's services:

- Real-time pricing accessible by telephone or online via your secure client portal
- Highly competitive exchange rates with transparent spread disclosure
- Accurate transaction records with full deal history accessible via your personal login
- Access to market research and rate commentary
- Visibility to wholesale pricing allowing you to compare our rates against market benchmarks
- Dedicated account managers available during Office Hours
- Multi-factor authentication (MFA) for online account security

9. Significant Risks

The following are risks you must consider before entering into any FX Transaction with us:

9.1 Counterparty Risk

Forex Sport is the issuer of all FX Transactions. You are therefore exposed to our financial and business risks. If Forex Sport were unable to meet its obligations, you could suffer a financial loss.

9.2 Hedging Counterparty Risk

We may enter into hedging arrangements with third party counterparties to manage market and client risk. If a hedging counterparty defaults on its obligations to us, this could impact our ability to meet our obligations to you. We assess counterparties on financial standing, risk management processes, reputation, conflicts of interest and compliance arrangements.

9.3 Forex Sport Discretions Risk

We have a number of discretionary powers that may affect your trading, including the right to Close Out your FX Transactions without prior notice. See Section 13 for full details.

9.4 Client Funds Risk

Your funds are held in segregated client accounts owned by Forex Sport and are not held on trust. Money you pay us becomes our money at the time of payment, and we have a corresponding obligation to remit funds on your behalf. In the event of Forex Sport's insolvency, you would be an unsecured creditor.

IMPORTANT: Client funds are NOT held on trust. In the event of Forex Sport's insolvency, your funds may not be protected. You should consider this risk carefully before entering into any FX Transaction.

9.5 Foreign Exchange Risk

Once you have entered into an FX Transaction, you lock in an exchange rate. You are protected against adverse movements but equally precluded from benefiting from favourable movements. For Forward Contracts, you are obligated to settle on the Maturity Date regardless of the prevailing rate.

9.6 Operational Risk

Operational risk is the risk of loss from inadequate or failed systems, internal processes or external events. While we employ sophisticated security measures and business continuity procedures, significant risks exist in using web-based transaction systems, including software errors, telecommunications failures, service interruptions, data errors and security breaches.

9.7 Information Technology and Cybersecurity Risk

We use all reasonable endeavours to keep our online platform available at all times, but cannot guarantee uninterrupted access. We may suspend the platform for maintenance, repairs or upgrades outside Office Hours where possible. You are responsible for maintaining appropriate devices and network connectivity. Additionally:

- Cybersecurity threats including phishing, social engineering and malware could compromise your account credentials
- Always access our platform directly via www.forexsport.com — never via links in unsolicited emails
- Enable multi-factor authentication (MFA) on your account
- Notify us immediately on +61 3 9008 1880 if you suspect your account has been compromised

9.8 Market Information Risk

Any market data, research or commentary we provide is for general information only and is not advice. We do not guarantee its accuracy, timeliness or completeness. Information can quickly become unreliable due to market changes. We may discontinue any market information service at any time.

9.9 Charting Risk

Charting data is sourced from third parties and may be delayed. We do not guarantee its accuracy. In any discrepancy between chart data and the Rate we provide, our Rate prevails. Charts are indicative only and should not be relied upon as the basis for investment decisions.

9.10 Regulatory and Legal Risk

Changes in laws, regulations or regulatory guidance applicable to foreign exchange services, AML/CTF requirements or taxation may affect our ability to offer certain services or may increase the costs of using our services. We may need to restrict or suspend services to comply with applicable law.

9.11 Sanctions Risk

International transfers may be subject to Australian and international sanctions laws. We are required to screen transactions against relevant sanctions lists including those maintained by DFAT and the UN Security Council. If a transaction is subject to sanctions restrictions, we may be required to refuse or suspend it without notice.

10. Customer Privacy

10.1 Your Information

To open an account you must complete our registration process at www.forexsport.com, providing personal information. By submitting the registration form you consent to your personal information being collected, used and disclosed in accordance with our Privacy Policy available on our Website. We collect information such as your name, address, phone number, email address, date of birth, identification documents and information about your transactions with us.

10.2 Privacy Act 1988 (Cth)

Forex Sport complies with the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles (APPs). We are also subject to the Notifiable Data Breaches (NDB) scheme under Part IIIC of the Privacy Act. If an eligible data breach occurs that is likely to result in serious harm to you, we will notify you and the Office of the Australian Information Commissioner (OAIC) as soon as practicable.

10.3 AML/CTF Act Obligations

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, we are required to: collect and verify your identity before providing designated services; identify beneficial owners of legal entities; and conduct ongoing customer due diligence. We may electronically verify your identity against public and private databases including those maintained by the Australian Passport Office, Medicare Australia, the ATO, VicRoads, and state transport and road authorities.

We are also required to report to AUSTRAC: suspicious matters; threshold transactions (over AUD $10,000 cash); and International Funds Transfer Instructions (IFTIs). We cannot disclose to you whether a Suspicious Matter Report has been submitted in respect of your account.

10.4 How We Use Your Information

Your personal information is used for: account administration; transaction processing; compliance with Applicable Legislation; marketing (where you have consented); and improving our services. We may share your information with: our service providers and technology partners; introducing brokers and referrers; government and regulatory bodies (ASIC, AUSTRAC, ATO) as required by law; correspondent and beneficiary banks (for international transfers); and law enforcement agencies upon a valid court order.

We take reasonable steps to ensure information is accurate, complete, up to date and stored securely. You may access or correct your personal information by contacting our Compliance Manager. To view our full Privacy Policy, visit www.forexsport.com/privacy.

11. Tax Implications

11.1 Independent Tax Advice

Forex Sport does not provide tax advice. Tax implications may arise in connection with FX Transactions, depending on your individual circumstances and the nature or purpose of the relevant transfer. Tax rules may change from time to time. You are strongly encouraged to seek independent professional tax advice before entering into any transaction.

11.2 GST

GST is not payable on FX Transactions with us.

11.3 Taxable Events

FX gains or losses may give rise to income tax or capital gains tax obligations for businesses and individuals. Gains on transactions entered into for business purposes are generally assessable income, and losses may be deductible. The tax treatment for individuals will depend on whether the transaction is on revenue or capital account. You should obtain advice from a qualified tax adviser regarding your specific circumstances.

12. Dispute Resolution

12.1 Internal Dispute Resolution (IDR)

We have a formal Internal Dispute Resolution (IDR) process aligned with ASIC Regulatory Guide 271 (RG 271). All complaints should be directed to our Compliance Manager:

- By email: complaints@forexsport.com
- By telephone: +61 3 9008 1880
- By post: Compliance Manager, Forex Sport Pty Ltd, Level 10, 100 Collins Street, Melbourne VIC 3000

We will acknowledge your complaint within 1 business day. We aim to investigate and provide a final written response within 30 calendar days. If we cannot resolve your complaint within this period, we will notify you and explain the delay.

12.2 External Dispute Resolution (EDR) — AFCA

If you are not satisfied with our response, you may escalate to the Australian Financial Complaints Authority (AFCA) — the approved external dispute resolution scheme under the Corporations Act 2001 (Cth). AFCA replaced the Financial Ombudsman Service (FOS) on 1 November 2018.

AFCA Website	www.afca.org.au
AFCA Phone	1800 931 678 (free call)
AFCA Email	info@afca.org.au
AFCA Post	GPO Box 3, Melbourne VIC 3001
ASIC Info Line	1300 300 630

12.3 No Cooling-Off

There is no cooling-off period for FX Transactions. Once an FX Transaction has been entered into it is binding on both parties.

13. Forex Sport Discretions

13.1 General Discretions

We may, acting reasonably, exercise various discretions under the Client Agreement. These include:

- Reject or close an account
- Adjust the Rate available to you
- Refuse Instructions
- Close Out an FX Transaction
- Void, close, cancel or adjust any Instructions or FX Transactions
- Restrict access to the online platform
- Introduce new costs and charges or pass on costs incurred by us
- Charge interest on monies owed
- Withhold payments and withdrawals

In exercising our discretions, we will have regard to our commercial objectives, including: compliance with our AFSL obligations; maintenance of our reputation; response to competitive market forces; and management of operational, counterparty, liquidity and market risk. Unless we consider it necessary to act without notice, we will advise you before exercising a discretion where reasonably possible.

13.2 Amendments to Client Agreement

We may amend the Client Agreement from time to time. We will notify you via Website notice, email or online platform. Material amendments will be notified at least 5 Business Days before taking effect. Immediate amendments may occur to comply with legal or regulatory obligations or to address Force Majeure Events.

13.3 Manifest Error

A Manifest Error is a quoting or execution error including a mistype, a rate not representative of fair market prices, or an erroneous rate due to hardware, software or data feed failure. We will not be bound by any FX Transaction entered at a price known, or which should have been known, to be materially incorrect. If you believe a Manifest Error has occurred, you must notify us within 1 Business Day. We will respond within 10 Business Days.

13.4 Force Majeure Events

We may determine that a Force Majeure Event exists, upon which our obligations are automatically suspended. A Force Majeure Event includes: breakdown of transmission, communication or trading systems; acts of God, war, terrorism, civil commotion; Exceptional Market Conditions; governmental or regulatory actions; pandemics; cyberattacks beyond our reasonable control; or any other event that in our reasonable opinion prevents orderly market operation.

13.5 Events of Default

Events of Default include: failure to make payment when due; breach of the Client Agreement; circumstances we believe may adversely affect your ability to perform your obligations; potential violations of Applicable Legislation or AML/CTF Laws; insolvency events; and death or legal incapacity. On an Event of Default, we may without notice: Close Out FX Transactions; void Instructions; exercise set-off rights; convert cash balances; charge interest at 2% per calendar month; and close your account.

14. Other Considerations

14.1 Indemnity and Liability

We shall not be liable to you for any Loss (including indirect or consequential loss) arising from negligence, breach of contract, misrepresentation or breach of statutory provision in connection with any FX Transaction, our online platform or any of our dealings with you, except to the extent caused by our gross negligence, fraud or dishonesty.

You agree to fully indemnify Forex Sport and its Affiliates against any liabilities, costs, claims, damages and expenses arising from: the Client Agreement; your Instructions or those of an Authorised Person; any FX Transaction; any breach of the Client Agreement; or any misrepresentation by you.

14.2 Assignment

You may not assign your rights or obligations under the Client Agreement without our prior written consent. We may assign our rights or delegate obligations to any person on giving you at least one month's written notice.

14.3 Client Treatment

We may treat clients differently in relation to pricing and fees at our discretion.

14.4 Language Services

English is the primary and binding language of this PDS and all contractual documents. We may offer foreign language assistance where available, but cannot guarantee its availability at all times.

14.5 Sharing of Commissions

We may share our spread and other amounts with Affiliates, introducing brokers or referrers. Details of such arrangements will be disclosed in accordance with Applicable Legislation.

14.6 Third Party Accounts

Transfers to us must be made from an account in your name. We do not accept funds from third party accounts.

14.7 Joint Accounts

Joint Account liabilities are joint and several. We may act on Instructions from any one holder. Notice to one holder is deemed notice to all.

14.8 Rights and Remedies

Our rights and remedies are cumulative and not exclusive of those provided by law. No waiver of a term constitutes a waiver of any future breach.

14.9 Notices

Notices may be given in person, by post (deemed received on the next business day domestically), by email (deemed received 1 hour after sending, provided no delivery failure message is received), by SMS (1 hour after sending), or by website message (1 hour after posting). You are responsible for ensuring we hold your current contact details.

14.10 Telephone Recording

We may record telephone calls. By entering into the Client Agreement, you consent to such recording. Recordings are the sole property of Forex Sport and may be used in the event of a dispute. Recordings are retained for a minimum of 7 years.

14.11 Superannuation Funds

Complying superannuation funds must obtain independent financial and legal advice to confirm they are authorised to trade in foreign exchange products. Forex Sport is not responsible for any superannuation fund not authorised to do so.

14.12 Jurisdiction

All dealings with us are governed by the law of Victoria, Australia. You submit to the exclusive jurisdiction of the courts of Victoria.

14.13 Foreign Jurisdiction

This PDS does not constitute an offer or invitation in any jurisdiction where it would be unlawful to make such an offer. It is not available to US persons.

14.14 Illegality

If any term of the Client Agreement becomes illegal, invalid or unenforceable in any jurisdiction, the remaining terms continue in full force and effect.

14.15 Legal and Regulatory Requirements

We may take any action we consider necessary to comply with applicable law, including suspending or restricting services, refusing Instructions or delaying transactions. By entering into an FX Transaction you agree to comply with all Applicable Legislation relevant to you.

14.16 Unsolicited Communications

By opening an account, you authorise us to contact you by telephone, email or other means regarding your account and our services.

14.17 No Cooling-Off

The cooling-off provisions of the Corporations Act 2001 (Cth) do not apply to FX Transactions.

14.18 Design and Distribution Obligations (DDO)

Forex Sport complies with the Design and Distribution Obligations regime. Our Target Market Determinations (TMDs) are available at www.forexsport.com. If you believe a product is not appropriate for you, please contact our Compliance Manager immediately.

14.19 Environmental, Social and Governance (ESG)

We do not currently take labour standards, environmental, social or governance considerations into account as specific factors when offering foreign exchange products. This position is kept under review.

14.20 Accessibility

If you require this PDS in an alternative format (large print, audio or other accessible format), please contact us at info@forexsport.com or +61 3 9008 1880 and we will endeavour to accommodate your request.

15. Definitions

Advance Payment	A payment required to be paid by you as security for your obligations under a Forward Contract, typically between 5% and 10% of the transaction value, or such other amount as determined by Forex Sport in its sole discretion. See Section 7.7.
AFCA	Australian Financial Complaints Authority, the external dispute resolution scheme approved under the Corporations Act 2001 (Cth). Replaced FOS on 1 November 2018. www.afca.org.au.
AML/CTF	Anti-money laundering and counter-terrorism financing, as defined under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).
AML/CTF Laws	The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), the AML/CTF Regulations 2008 (Cth), and equivalent laws in other jurisdictions.
Applicable Legislation	The Corporations Act 2001 (Cth), all applicable financial services laws and the rules of any relevant regulatory authority or exchange.
AUD	Australian dollar.
Authorised Person	Any person duly authorised in writing by the client to give Instructions on the client's behalf.
Business Day	Any day (excluding Saturday, Sunday and public holidays) on which banks are open for business in Melbourne, Australia.
Client Agreement	Forex Sport's client agreement as updated from time to time.
Close Out	Forex Sport reversing an FX Transaction at a rate determined by Forex Sport in its sole and absolute discretion.
Confirmation	The email, document or written notification setting out the details of an FX Transaction.
DDO	Design and Distribution Obligations under the Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019.
Exceptional Market Conditions	Suspension, closure, liquidation, imposition of limits, excessive volatility or loss of liquidity in any relevant market or liquidity provider, or where

	Forex Sport anticipates any such circumstances.
Force Majeure Event	Any event outside our reasonable control including system failures, acts of God, war, terrorism, civil commotion, pandemic, cyberattack, governmental actions or Exceptional Market Conditions. See Section 13.4.
Forward Contract	An FX Transaction where the Maturity Date is more than 2 days but less than 12 months after the Instruction is given. See Section 7.
FX Transaction	A binding agreement between the client and Forex Sport to exchange one currency for another on or before a specified date at an agreed rate, including Spot Contracts and Forward Contracts.
Insolvency Event	Appointment of an external administrator over the client's assets; inability to pay debts; cessation of business; or commencement of winding up proceedings.
Instruction	A request made by the client (or an Authorised Person) to Forex Sport to enter into an FX Transaction.
Loss	Any loss, cost, claim, damages (including consequential, exemplary or punitive) or expenses including legal fees.
Manifest Error	A quoting or execution error including a mistyped rate, a rate not representative of fair market prices, or an erroneous rate due to system failure. See Section 13.3.
Maturity Date	The date on which a Forward Contract expires and settlement is required.
MFA	Multi-factor authentication — a security process requiring two or more verification factors to access an online account.
Nominated Beneficiary Account	The bank account of the person to whom the client has instructed Forex Sport to transfer funds.
NDB Scheme	Notifiable Data Breaches scheme under Part IIIC of the Privacy Act 1988 (Cth), requiring notification to affected individuals and the OAIC of eligible data breaches.
OAIC	Office of the Australian Information Commissioner.
Our Spread	The difference between the Rate quoted to the client and the Wholesale Rate received by Forex Sport, representing our gross profit margin on each FX Transaction.
PDS	This Product Disclosure Statement dated 30 April 2026.
Personal Information	Information or an opinion about an individual whose identity is apparent or reasonably ascertainable, as defined in the Privacy Act 1988 (Cth).
Privacy Policy	Forex Sport's privacy policy available at www.forexsport.com/privacy.
Rate	The foreign exchange rate that Forex Sport gives the client, in its sole and absolute discretion, for each FX Transaction.
RTGS	Real Time Gross Settlement — an electronic funds transfer system.
Service	The facility offered by Forex Sport for the purpose of entering into FX Transactions.
Spot Contract	An FX Transaction where the Value Date is two Business Days after the date of entering into the transaction. See Section 6.
TMD	Target Market Determination — a document prepared under the DDO regime describing the class of consumers for whom a product is likely to be appropriate.

USD	United States dollar.
Value Date	For a Spot Contract: two Business Days from the date of the FX Transaction. For a Forward Contract: the Maturity Date.
Website	www.forexsport.com
Wholesale Rate	The foreign exchange rate sourced by Forex Sport from a bank, financial institution or third party liquidity provider.

This PDS is dated 30 April 2026. Forex Sport Pty Ltd ABN 22 147 363 175 | AFSL 401379. This document replaces all earlier versions. Always check www.forexsport.com for the current version.