Financial Services Guide

Our Services, How We Are Paid and How to Complain

This Financial Services Guide helps you decide whether to use LTG Gold Rock's Stock Scanner and AI Financial Report Analysis Tool. It explains our financial services, how we and others are paid, relevant relationships and conflicts, and how to make a complaint.

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This Financial Services Guide supersedes the Financial Services Guide (Version 1.1, issued 10 September 2025). Please read it carefully and keep it for future reference.

Document Control

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1. About this Financial Services Guide

1.1 Purpose of this FSG

This Financial Services Guide (FSG) is issued by LTG Gold Rock Pty Ltd ABN 94 099 107 365, ACN 099 107 365 (LTG Gold Rock, we, us, our), the holder of Australian Financial Services Licence (AFSL) 286510. This FSG is dated 23 October 2026.

This FSG is an important document. It is designed to help you decide whether to use the financial services we offer. It explains:

- who we are and how you can contact us;
- the financial services we are authorised to provide, and the services we actually provide;
- how we and our staff are paid in connection with those services;
- any relationships or associations that might influence the services we provide;
- how we handle your personal information; and
- how to make a complaint and how your complaint will be dealt with.

We give you this FSG before we provide a financial service to you, including where the service is provided without charge. It is also available on our website, and we will provide a copy free of charge on request.

1.2 Other documents for your subscription

Your subscription provides access to the tools and features included in your selected plan, as described in section 5.1. It does not involve acquiring an investment product from us. The following documents and disclosures apply to using our services:

Document	What it is for
Terms of Service	Sets out the terms on which you access our website, stock scanner and AI analysis tool, including applicable fees. You must accept the Terms of Service before your account is activated.
Privacy Policy	Explains how we collect, use, disclose and store your personal information, and how you can access or correct it or make a privacy complaint (see section 10).
General advice warning	A general advice warning accompanies any general financial product advice we provide, explaining that the advice does not take your personal circumstances into account (see section 4).

1.3 Retail and wholesale clients

Our licence allows us to provide financial services to both retail and wholesale clients. We provide this FSG to retail clients as required by the Corporations Act 2001 (Cth) (**Corporations Act**). Wholesale clients may also receive this FSG for information. Some of the protections described in this FSG are legal requirements that apply to retail clients only.

1.4 Updates to this FSG

Before we provide a financial service affected by a material change to this FSG, we will give you an updated FSG or a Supplementary FSG. The current version is available on our website.

2. About LTG Gold Rock

2.1 Who we are

LTG Gold Rock's stock scanner and AI financial report analysis tool cover ASX and US listed equities. Any financial product advice is general advice only. Access our services at www.ltggoldrockstocks.com.au.

Licensee	LTG Gold Rock Pty Ltd
ABN	94 099 107 365
ACN	099 107 365
AFSL	286510
Registered address	3 Zamia Street, Sunnybank QLD 4109
AFCA Member No.	12422

2.2 Who is responsible for the services

LTG Gold Rock is responsible for the financial services provided to you under this FSG. When we provide financial services, we act on our own behalf. We do not act on behalf of any product issuer, broker or trading platform.

2.3 Our staff

Our financial services are provided by LTG Gold Rock through its employees. Where one of our employees provides a financial service to you, they do so on behalf of LTG Gold Rock, and LTG Gold Rock is responsible for that service.

3. Our Services and Products

3.1 What our licence authorises

Our AFSL authorises us to provide the following financial services to retail and wholesale clients:

Financial service	Classes of financial products	Clients
Provide general financial product advice	Derivatives Foreign exchange contracts Securities	Retail and wholesale
Deal in a financial product by arranging for another person to issue, apply for, acquire, vary or dispose of a financial product	Derivatives Foreign exchange contracts	Retail and wholesale
Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person	Derivatives Foreign exchange contracts Securities	Retail and wholesale

3.2 Services we provide

We provide the following two tools to support your own research and investment decisions:

- **Stock Scanner:** helps users identify and evaluate publicly traded companies, compare financial information, assess financial metrics and simplify stock research; and
- **AI Financial Report Analysis Tool:** helps users interpret company financial reports, understand financial performance and evaluate information about potential investments.

The tools are accessed through our website in a web browser, with selected outputs available to download.

Financial data, report summaries and screening calculations may be factual information, depending on their content and context. Opinions or evaluations about securities or investment prospects may constitute financial product advice. Any financial product advice we provide is general advice under our AFSL.

We do not assess your individual objectives, financial situation or needs. You make your own investment decisions.

3.3 Services we do not provide

We do not:

- provide personal financial advice or assess whether an investment suits your objectives, financial situation or needs;
- hold client money or client property;
- execute trades, provide broking or execution services, or manage investment portfolios; or
- provide advice about derivatives, foreign exchange contracts, insurance or superannuation as part of our current services.

> The additional authorisations described in section 3.1 are not services we currently offer. Any change to our financial services will be described in an updated FSG or a Supplementary FSG before the changed service is provided.

3.4 Becoming a client

When you sign up for our services:

- we give you this FSG and our Terms of Service;
- you must accept the Terms of Service before your account is activated; and
- we collect your basic contact details and billing information to set up your account.

3.5 How to give us instructions

You can contact us or give us instructions by email, phone, or in writing to our registered address. Our contact details are in section 11. We may ask you to confirm certain instructions in writing, for example a request to change or cancel your subscription.

3.6 Design and distribution obligations

Design and distribution obligations (DDO) may apply to our general advice about particular investments. Charging a subscription for access to our tools does not, by itself, make that subscription subject to DDO.

Where we give retail clients advice about an investment covered by DDO, our responsibilities include checking that the issuer's required target market documentation is in place, taking reasonable steps to distribute consistently with that documentation, keeping required records and reporting relevant information to the issuer. We must also comply with applicable distribution restrictions and suspend relevant advice when required by law or an ASIC order.

4. General Advice Warning

Any financial product advice we give you is general advice only. Please read the following warning carefully.

> **General advice warning:** Any financial product advice provided by LTG Gold Rock is general advice only. It has been prepared without taking into account your objectives, financial situation or needs. Before acting on the advice, consider whether it is appropriate for you, having regard to your own objectives, financial situation and needs. If the advice relates to acquiring a financial product, obtain and read any applicable product disclosure statement, prospectus or other disclosure document for that investment before deciding to acquire it. You may wish to seek personal advice from a licensed financial adviser.

Past performance is not a reliable indicator of future performance. Tool outputs may contain errors or become out of date. Check important information against the relevant source reports and current disclosures before relying on it.

5. Fees, Remuneration and Other Benefits

5.1 Fees you pay

You pay a subscription fee for access to the tools and features included in your selected plan. Our current ASX subscription fees are:

Subscription plan	Subscription fee (AUD)
ASX Lite	$9.95 per month
ASX Weekly	$19 per week
ASX Monthly	$49 per month
ASX Annual	$450 per year

All fees are in Australian dollars. LTG Gold Rock is not currently registered for GST, so no GST is charged on these subscription fees. The features, market coverage, billing frequency and total price for your selected plan are confirmed before you subscribe.

See our Terms of Service for renewals, cancellations and refunds. You can request cancellation by email. Your statutory consumer rights apply.

Payments are processed by our third-party payment provider. We do not hold client money.

5.2 Proposed advertising and referral arrangements

We are considering third party advertising through Google AdSense or other providers, and referral or affiliate arrangements. These are proposed commercial activities; specific commercial arrangements and payment terms remain to be determined. They could involve:

- advertising income paid to us by an advertising provider or advertiser for advertisements displayed on our website, separate from customer subscription fees; and
- payments to us for referring users to another provider, or payments by us to someone who introduces subscribers to our tools.

Before introducing an arrangement, we will assess applicable licensing, design and distribution, remuneration and conflict requirements, and provide the required disclosures before the relevant financial service or referral. An updated FSG or Supplementary FSG will identify the arrangement, who pays and receives the benefit, and the amount or calculation method or range, as applicable. We will not accept or pay remuneration prohibited by financial services law. You may request further details under section 5.4.

5.3 How our staff are paid

Our staff are paid a salary. They may also receive discretionary performance-based bonuses. Bonuses are not linked to the volume or value of financial products that clients acquire, or to any referral, affiliate or sponsorship arrangement.

5.4 Requesting further information

If you would like more detail about the fees, commissions or other benefits described in this section, you may ask us within a reasonable time after receiving this FSG and before we provide the relevant financial service to you. We will provide the information free of charge.

6. Associations, Relationships and Conflicts of Interest

6.1 Relationships and associations

LTG Gold Rock does not currently have relationships or associations with product issuers that might reasonably be expected to influence our financial services. The proposed advertising and referral arrangements in section 5.2 could create financial incentives or conflicts. We will assess these before an arrangement begins and disclose material relationships or interests.

Our directors and staff may hold securities covered by our tools. These interests can create conflicts that need to be managed and disclosed where relevant.

If we introduce advertising or referral arrangements, we will not allow them to determine the scanner’s criteria or results, or the AI tool’s analysis or conclusions. Any paid advertising will be clearly identified and distinguished from our research and analysis. We will control or avoid conflicts where disclosure alone would not adequately manage them.

6.2 How we manage conflicts of interest

As required by the Corporations Act, we have arrangements in place to manage conflicts of interest. These include:

- maintaining a Conflicts Register, which is reviewed at least annually;
- disclosing relevant advertising, referral and other commercial arrangements and the conflicts they create;
- requiring staff to disclose gifts and benefits valued at AUD 200 or more to the Compliance Manager, and recording them; this reporting threshold does not permit prohibited benefits;
- requiring that staff personal trading does not conflict with the interests of clients or with their duties to LTG Gold Rock; and

- not accepting prohibited conflicted remuneration.

7. Complaints and Dispute Resolution

7.1 Making a complaint

If you are unhappy with our services, please contact us first so we can try to resolve your concern. You can make a complaint by:

- **email:** support@ltggoldrockstocks.com.au;
- **phone:** 0406 045 487, between 9am and 5pm AEST on business days;
- **mail:** The Compliance Manager, LTG Gold Rock Pty Ltd, 3 Zamia Street, Sunnybank QLD 4109.

Complaints are handled by our Compliance Manager, with escalation to our CEO where required. Making a complaint is free. If you need help to make a complaint, for example because of language, disability or accessibility needs, please tell us and we will help you. You may also authorise another person to make a complaint on your behalf.

Further details are set out in our Complaints and Dispute Resolution Policy, which is available free of charge on our website or on request.

7.2 Our response timeframes

Step	Timeframe
Acknowledgement	Within 1 business day of receiving your complaint.
Final response	Within 30 calendar days of receiving your complaint, subject to the permitted exceptions below. Our written response will explain the outcome and reasons, explain your right to take the complaint to AFCA and provide AFCA's contact details.
If we need more time	If a particularly complex complaint or circumstances beyond our control leave no reasonable opportunity to respond within 30 calendar days, we may take longer as permitted by ASIC's requirements. Before the deadline, we will explain the delay in writing, explain your right to take the complaint to AFCA and provide AFCA's contact details.

7.3 Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our response, or your complaint has not been resolved within 30 calendar days, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. LTG Gold Rock is a member of AFCA (Member No. 12422).

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

Time limits may apply to lodging a complaint with AFCA, so you should act promptly. You can check the AFCA website for the time limit that applies to your circumstances.

You may also contact the Australian Securities and Investments Commission (**ASIC**) on 1300 300 630 or at www.asic.gov.au for information about your rights.

8. Compensation Arrangements

8.1 Professional indemnity insurance

LTG Gold Rock holds professional indemnity insurance that we consider satisfies the compensation requirements of section 912B of the Corporations Act and ASIC Regulatory Guide 126. Subject to the policy's terms, conditions and limits, this includes claims concerning the conduct of current or former employees when providing financial services for us during their employment.

8.2 Remediation

If we identify an error or breach that affects clients, we will:

- correct the error, including any system error;
- contact affected clients and compensate them where appropriate; and
- fix the underlying cause to prevent the issue from happening again.

All remediation actions are documented by our Compliance Manager.

9. Key Risks of Using Our Tools and Investing

Using research tools and investing involves risk. Before acting on any general advice, you should consider the risks, including:

Risk	What it means for you
Market risk	Share prices can rise or fall and you may lose some or all of your investment. A scanner result or analysis output does not guarantee an investment outcome.
AI and model risk	AI may misinterpret reports, produce incorrect figures or omit material information. Screening criteria and assumptions affect results. Check important outputs against source reports.
Currency risk	Investments in US listed equities are exposed to changes in the exchange rate between the Australian dollar and the US dollar.
Information and data risk	Our tools rely on third party data, source reports and analytical assumptions that may be incomplete, delayed or inaccurate. Results may change as data or assumptions change.
Past performance	Past performance is not a reliable indicator of future performance.

10. Privacy

We collect personal information, including contact and billing details, to manage your account and provide our services. We handle it in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

We use third party providers to host our website, manage records and process payments. Our payment provider processes card payments; we do not store full card details. We retain records while needed for our services, complaints or legal requirements. When personal information is no longer needed and retention is not legally required, we take reasonable steps to destroy or de-identify it.

Our Privacy Policy is available on our website or on request. It explains collection, use, disclosure and storage, overseas handling, access and correction rights, and how to make a privacy complaint.

Privacy contact	Gary Warner, Director and CEO
Email	support@ltggoldrockstocks.com.au
Phone	0406 045 487

If you are not satisfied with how we handle a privacy complaint, you may contact the Office of the Australian Information Commissioner (**OAIC**) at www.oaic.gov.au or on 1300 363 992.

11. Contact Us

Company	LTG Gold Rock Pty Ltd (ABN 94 099 107 365; ACN 099 107 365; AFSL 286510)
Registered address	3 Zamia Street, Sunnybank QLD 4109
Website	www.ltggoldrockstocks.com.au
Email	support@ltggoldrockstocks.com.au
Phone	0406 045 487
Office hours	9am to 5pm AEST, business days

Critical system issues are monitored outside office hours. Please keep this FSG for your future reference.

Appendix A: Glossary

Term	Meaning
AFCA	Australian Financial Complaints Authority, the external dispute resolution scheme for financial services.
AFSL	Australian Financial Services Licence issued by ASIC under the Corporations Act.
ASIC	Australian Securities and Investments Commission.
Business day	A day that is not a Saturday, Sunday or public holiday in Queensland.
DDO	Design and distribution obligations under Part 7.8A of the Corporations Act for financial products covered by that regime.
FSG	Financial Services Guide. This document.
General advice	Financial product advice provided without considering your individual objectives, financial situation or needs, and where a reasonable person would not expect those circumstances to have been considered.
Retail client	A client who is not a wholesale client under the Corporations Act. Retail clients receive additional legal protections.
Securities	Shares in companies and other instruments classified as securities under the Corporations Act. Our current services cover ASX and US listed equities.
Wholesale client	A client who meets one of the wholesale client tests in the Corporations Act, for example based on the size of an investment or the client's net assets or income.