



## Product Schedule

### IMPORTANT NOTICE

This Product Schedule issued by AW Fintech Pty Ltd forms part of the client agreement and should be read in its entirety. It sets out the spread, fees and charges that clients will incur when dealing in our products. Please note your account statement/order confirmation will show the actual fees or charges incurred.

### Spot Contract

A spot contract is an FX transaction where the value/settlement date is two working days after the date of entering into the contract.

### Spot Spread

Spot spread represents the difference between the rate that AW Fintech gives you and the wholesale rate that AW Fintech receives. The spread may vary from time to time and will also be dependent on currency pair. It is not a separate amount that you must pay; rather it is built into the offered rate. It effectively represents our gross profit margin on each transaction.

### Transaction Fees

AW Fintech may charge a transaction fee, the fees charges are dependent on the clients trading or expected trading volumes.

Our transaction fee can vary but will be within a range of AUD\$0 to AUD\$25.00. If a fee is payable, it will be added to the total amount you are required to settle.

### Third Party Transaction Fees

AW Fintech does not charge you an additional amount for third party transaction fees. They are built into our margin. There is no correspondent bank or receiving bank fees deducted from payments made via AW Fintech. The beneficiary bank will receive the amount you remit in full. On occasion, the beneficiary may have fees deducted by their bank as part of their respective account fee structure. AW Fintech cannot be held responsible for these fees.