

**From:** [Geoff Hughes](#)  
**To:** "JenniferGibbon"  
**Subject:** FW: Important information regarding international share transactions on your Directshares trading account  
**Date:** Saturday, 15 October 2022 8:02:37 AM

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Hi Jenny,

I am forwarding the advice from Directshares regarding this deposit.

Regards,  
Geoff

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**From:** St.George Directshares <info@email.directshares.com.au>  
**Sent:** Tuesday, 21 September 2021 4:03 PM  
**To:** geoff.hughes7@bigpond.com  
**Subject:** Important information regarding international share transactions on your Directshares trading account

## Trading with Directshares

We'll never ask for your personal details via email or link to a login page.

More info: [stgeorge.com.au/hoaxemails](https://stgeorge.com.au/hoaxemails)



**Dear Geoffrey,**

**Re: Important information regarding international share transactions on your Directshares trading account 4339484**

We recently identified that due to a technical error you were charged a marginally higher brokerage rate on some international share transactions between 11 July 2014 and 8 July 2018, than what was referenced in the Directshares Financial Services Guide (FSG). The brokerage fee disclosed in the FSG for international trades over AUD10,000 was 0.59% of the trade value, however the system actually charged you 0.5909%.

We have completed a remediation exercise and calculated that you are entitled to a refund. As a result, on 25 August 2021, we credited \$49.67 to your linked bank account ending in XX3484. This represented the excess brokerage you were charged.

You can view the refund when you log into your Bank's Internet Banking or on your next bank statement.

If you have any questions about the tax implications of this refund, we recommend that you discuss this with your registered tax agent or the Australian Taxation Office.

We sincerely apologise for this error.

## We're here to help

If you have any questions, you can call us on 1300 133 500 8am - 8pm Sydney time, Monday - Friday. Alternatively, you can contact our customer service representatives through Messenger once you have logged into your Directshares account.



Call **1300 133 500**



Email [service@directshares.com.au](mailto:service@directshares.com.au)



Visit [directshares.com.au](http://directshares.com.au)

Kind regards,

Directshares team



Please note that prior to 9 July 2018, the Directshares service was provided by Share Investing Limited (ABN 93 078 174 973, AFSL No. 238277). From 9 July 2018, the Directshares service is provided by CMC Markets Stockbroking Limited which is a member of the CMC Markets group of companies ('CMC Markets Group') which includes CMC Markets Asia Pacific Pty Ltd (ABN 11 100 058 213, AFSL 238054) ('CMC Markets').

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Information current as at 21 September 2021.

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St. George sent this message [geoff.hughes7@bigpond.com](mailto:geoff.hughes7@bigpond.com). This detail is included to help provide assurance that this is a genuine email from St. George.

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