



Financial Services Guide

FXTRADING.com
AUS. 1800 FXTRADING
INT. +61 1800 398 723
<https://FXTRADING.com>

This Financial Services Guide (FSG) is dated 31st of October 2018 and replaces all previous versions. Intelligent Financial Markets Pty Ltd trading as FXTRADING.com authorises the distribution of this FSG.

ABOUT THIS GUIDE

This FSG is an important document that is designed to provide you with general information about our services and includes the following:

- Who we are and how you can contact us;
- The financial services we authorised to provide to you;
- The cost of our services and how we are remunerated;
- How we deal with your personal information; and
- Our dispute resolution process.

If you would like further information on any of these matters, please contact us.

ABOUT US

Intelligent Financial Markets Pty Ltd (FXTRADING.com), ACN 155 185 014, holds Australian Financial Services Licence (AFSL) 426359 and is authorised to provide specific financial services under this licence.

FINANCIAL SERVICES PROVIDED

FXTRADING.com is a boutique Australian financial services provider,

- issuing Margin FX and Contracts for Difference; and
- introducing you to other financial product providers and automated trading systems.

FXTRADING.com is responsible for the financial services it provides to you under its AFSL, and does not act on behalf of any other financial services licensee.

MARGIN FX CONTRACTS AND CONTRACTS FOR DIFFERENCE

FXTRADING.com is an issuer of Margin FX contracts and Contracts For Difference (CFD), which are over-the-counter (OTC) derivatives. OTC means that you do not trade in financial products through an exchange or market. Rather, it is a bilateral

transaction between you and us and this means you can only enter into contracts with us. Accordingly, FXTRADING.com acts as principal in all transactions with you in respect of these specific financial products.

The price of our Margin FX contracts and CFDs is based on the price of an underlying instrument.

However, you do not own or have any interest or right to that underlying instrument or have an ability to trade it on an exchange by entering into a Margin FX contract or CFD.

A Margin FX contract or CFD is an agreement that allows you to make a profit or loss from fluctuations in the price of the relevant underlying instrument. By entering into a Margin FX contract or CFD, you are entitled to either be paid an amount of money, or required to pay an amount of money, depending on movements in the price of the underlying instrument of the Margin FX contract or CFD.

We offer a range of Margin FX contracts and CFDs, including those based on the following underlying instruments:

- bullion;
- cash market commodity;
- cash market equity index;
- cryptocurrency.

PURCHASE AND SALE OF OTHER PRODUCTS

We may refer you to other product providers, to receive any of the following types of financial products:

- Deposit and payment products limited to basic deposit products;
- Derivatives;
- Foreign exchange contracts;
- Interests in Managed Investment Schemes (excluding Investor Directed Portfolio Services).

Products you are referred to include those provided by the following companies:

- Interactive Brokers Group, Inc
- First Prudential Markets Pty Ltd
- Lakefront Futures LLC
- State One Stockbroking Ltd
- Dorman Trading, LLC Clearing Members
- National Australia Bank Ltd

FXTRADING.com is not and will not be responsible for the financial services provided by these firms.

CONTACT DETAILS

FXTRADING.com

Suite 65.03, Level 65
MLC Centre
19-29 Martin Place
Sydney, NSW 2000
Australia

Tel: +61 2 9190 7577 or 1300 735 125

Email: service@FXTRADING.com

Website: <https://FXTRADING.com>

USING OUR SERVICES

Before engaging FXTRADING.com you must open an account with us or with one of our recommended product providers.

If you purchase FXTRADING.com's financial products (i.e. margin FX contracts and CFDs) you must complete an online application form and be approved by us to open an account. The application form will require you to disclose personal information that we require to meet our legal obligations. You should refer to our Privacy Policy, which is available on our Website or by contacting us directly.

If you wish to deal in one of our financial products, you may do so directly via the FXTRADING.com Trading Platform (Trading Platform). Before you log onto the Trading Platform to deal in one of our financial products, it is important that you understand the risks, costs and benefits of dealing in that financial product. For information on the risks, costs and benefits related to our financial products you should refer to our Product Disclosure Statement (PDS).

GENERAL FINANCIAL ADVICE

Unless otherwise expressly agreed, FXTRADING.com will provide you with general financial advice only. You should note that general financial advice does not relate specifically to you and does not take into account your particular financial needs, objectives and financial circumstances. You should determine if any general advice is appropriate for you and should seek personal financial advice from a registered and licensed professional regarding the suitability of our products and services to your personal financial needs.

OTHER DOCUMENTS YOU MAY RECEIVE

Products issued by FXTRADING.com

All of FXTRADING.com's financial products are issued under a PDS. If we recommend or refer you to our products, you will receive a PDS prepared by FXTRADING.com which contains relevant information including any relevant terms, significant risks and details of other fees and charges which may apply.

This document will be provided to assist you in making an informed decision about that product.

We will also provide you with any other relevant documentation to facilitate you obtaining our financial products. These include, but are not limited to, client agreements and application forms. The Product Schedule on our Website sets out the product specifications, commissions, administrative charges that apply to our products. It is important that you familiarise yourself with all relevant documents before deciding to acquire or deal in our products.

Products issued by other financial providers

If we recommend or refer you a particular financial product, you may receive a PDS prepared by the product issuer which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges which may apply. This document will be provided by the product issuer to assist you in making an informed decision about that product.

WHAT DO YOU PAY FOR OUR SERVICES?

Products issued by FXTRADING.com

The PDS provides details about specific transaction fees and costs associated with our financial products and is available on our website. FXTRADING.com is remunerated through the fees and commissions that we charge you.

Products issued by other financial providers

In addition to fees charged directly to you, FXTRADING.com receives a commission from the executing broker we refer you to base on the volume of trading you conduct. We will explain all fees payable by you before providing any services to you.

The level of fees may vary depending on the financial product being traded, the frequency of your trading activity, the type and level of service and the size of the transaction. Once disclosed and agreed, these fees and commissions will be charged at the time your transaction is executed or the service is provided (whichever is earlier).

Employee remuneration

Employees of FXTRADING.com are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus which is in part based on fees and commissions generated by sales of products to clients.

Other fees

Fees will be charged on accounts not settled in accordance with industry practice. If you owe us money, we reserve the right to charge interest on any amounts outstanding. Default in payment by you may result in enforcement action.

OTHER BENEFITS WE MAY RECEIVE

We may from time to time receive benefits from product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits above \$60 will be recorded on a register, maintained by FXTRADING.com.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by FXTRADING.com and/or our representatives.

CONFLICTS OF INTEREST

Conflicts of interest may occur from time to time. FXTRADING.com will advise you of any material conflict of interest that could reasonably be expected

to influence our recommendation of a financial product to you, either verbally or written.

You should be aware that:

- FXTRADING.com's client advisors are remunerated wholly or in part on a share of brokerage or commission basis if you have been referred to us by a third party, that person may receive a share of brokerage charged to you. FXTRADING.com, its directors and representatives may have material interests in the shares of companies that we have provided advice on from time to time.
- FXTRADING.com has an association with a number of third party service providers that provide execution and clearing services to clients. If FXTRADING.com has referred or introduced you to a third party service provider, it may receive a share of brokerage charged to you. If your business has been referred to us by the third party, we may be required to share a percentage of the brokerage with the referring party. Where the conflict remuneration provisions of the Corporations Act apply, any such payments to third parties will only be made with your permission. You can write to FXTRADING.com to request for full details regarding such payments.

PRIVACY

Depending on the type of service being sought, we may ask you to provide certain personal information to your advisor, either in writing or verbally. As a financial service provider, FXTRADING.com has an obligation under the Anti-Money Laundering and Counter Terrorism Financing Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as a passport and drivers' licence, and we will retain copies of this information. This information will be kept strictly confidential and is used for the primary purpose of providing our services to you.

Your privacy is important to us and we are committed to compliance with the Privacy Act and the National Privacy Principles. We will not share your information with a third party unless you provide us with written permission to do so, or unless required to do so in accordance with the law.

You can obtain a copy of our Privacy Policy from your advisor or from our website at <https://FXTRADING.com>. You have the right to obtain a copy of any personal information that FXTRADING.com holds about you and update or correct such information.

Email: service@FXTRADING.com

DISPUTE RESOLUTION

We are committed to providing quality service to our clients. If you have any complaint or concern about the service provided to you, please contact the Complaints Manager who will acknowledge receipt of your complaint within 5 business days and will seek to resolve your complaint within 21 days. If further time may be reasonably required given the nature of the complaint, you will be contacted and notified.

Any complaints or concerns should be directed to the Complaints Manager directly on the details below:

Complaints Manager
FXTRADING.com
Suite 65.03, Level 65
MLC Centre
19-29 Martin Place
Sydney NSW 2000
Australia
Phone: +61 1800 398 723

If your complaint is not resolved to your satisfaction with 45 days, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 367 287. AFCA is an approved external dispute resolution scheme of which FXTRADING.com is a member.

You may also lodge a complaint with the Australian Securities and Investments Commission (ASIC) info line on 1300 300 630.

PROFESSIONAL INDEMNITY INSURANCE

FXTRADING.com confirms that it has Professional Indemnity insurance in accordance with section 912B of the Corporations Act. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for FXTRADING.com and our representatives and employees in respect of our authorisations and obligations under our AFSL.