

Financial Services Guide



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Purpose of this Financial Services Guide

This Financial Services Guide (**FSG**) is issued by Forex TG Pty Ltd (ACN 113 616 032) (**FXTG**) Australian Financial Services Licence Number 290108 (**AFSL**), to provide you with key information about the financial services and products offered by us and to assist you in making an informed decision about whether to use those financial services and products.

This FSG contains important information about:

- who we are;
- the services and products we offer;
- remuneration and other benefits that may be paid to us, our employees and our affiliates;
- any affiliates or relationships we may have with financial product issuers;
- how we deal with complaints; and
- how you can contact us.

This FSG was prepared on 11 May 2011.

Other Documents You May Receive From Us

In addition to this FSG you will also receive a product disclosure statement (**PDS**). The PDS is an important document which contains information about the financial products offered by FXTG. The PDS will assist you in making an informed decision about the products issued to you by FXTG.

You will also receive a copy of the Account Terms, which sets out the terms governing the financial products issued by FXTG to you and ancillary aspects of that which together make up your Account. The Account Terms can be downloaded from our website: www.fxtg.com.au.

You must read this FSG, each PDS and the Account Terms carefully. On our website, you will be prompted to confirm that you have read the FSG, each PDS relevant to you and that you accept the Account Terms before you can trade with us and enter into Transactions.

Generally, FXTG gives general advice only; we do not give personal advice. Personal advice takes into account one or more of your objectives, circumstances, financial position and needs or advice which could reasonably be regarded as having done so.

Who is Responsible for the Financial Services Provided?

FXTG acts for itself and not as agent for any other person. FXTG is responsible for providing, dealing or applying for financial services covered in its PDSs. FXTG is also responsible for the distribution of this FSG.

About FXTG

FXTG holds the AFSL under which it is authorised to provide financial product advice, dealing and market making services in derivatives and foreign exchange contracts to retail and wholesale clients within Australia and abroad.

Who We Act For

FXTG acts as principal and not as your agent or broker for your Transactions. When we receive your instructions and execute them, we are the party to the other side of the Transaction and the party with whom you are entering a contract.

Financial Services Provided

We are authorised by our AFSL to do the following:

- a) *provide financial products advice for the following classes of financial products:*
 - i. *derivatives; and*
 - ii. *foreign exchange contracts;*
 - b) *deal in a financial product by:*
 - i. *issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:*
 1. *derivatives; and*
 2. *foreign exchange contracts; and*
 - c) *make a market for the following financial products:*
 - i. *foreign exchange contracts; and*
 - ii. *derivatives*
- to retail and wholesale clients.*

The Nature of the Advice

Generally, FXTG will only provide general advice. This type of advice will not take into consideration your particular objectives, financial situation or needs. These factors should be considered by you before making any investment decision on the basis of any information or general advice that we provide to you.

We recommend that you take all steps so that you fully understand the possible outcomes of trades and strategies from entering into Transactions.

How You Can Give Us Instructions

You can instruct us in the following ways:

- electronically through our internet-based online trading platform to which you will be granted access;
or
- by telephone.

It is your responsibility to ensure that instructions sent by you have been received by us.

FXTG may, in its own discretion, not accept instructions in any of the ways described above if we can not verify the identity of the client.

Confirmation of Transactions

FXTG will provide you with confirmations of the Transactions you have executed. We will send confirmations to you of Transactions automatically via the trading platform. You can access your Account at any time to view your Transactions and account balances (subject to availability of communications systems).

You must review any confirmation or statement immediately following you entering into a Transaction to ensure its accuracy and you must report any discrepancies to us as soon as reasonably practical. Confirmations are deemed to be conclusive and binding on you if not objected to in writing within 48 hours of the Confirmation being available to you.

Our Associations and Relationships with Others

We do not have any relationships or associations with financial product issuers which might influence us in providing you with our financial services.

Each Transaction agreed and entered into with the client as principal will be offset or matched with a similar trade (in terms of price and quantity) with FCStone Fx, LLC (**FCStone Fx**), an associate of FXTG. FCStone Fx is part of FCStone Group, Inc. a Fortune 500 company regulated in the United States.

FXTG or another affiliate company within the FXTG Group will also provide FXTG with the use of its online electronic trading platform which FXTG will in turn make available to clients.

How We Are Remunerated for the Services We Provide

FXTG does not charge its clients for any advice. The costs and charges for the financial products which it issues are set out in the relevant PDS.

How Our Employees Are Remunerated

Employees are paid by way of salary and commissions linked to pre-determined objectives.

Our employees may also qualify for non-monetary benefits if they meet performance targets. Incentives include non-monetary rewards such as sports tickets, seminars and conferences. The type of benefits may vary depending on the employee's position and the particular service provided.

Your Personal Information

Personal information is any information about you that identifies you or by which your identity can be reasonably ascertained. We collect and keep your personal information to provide you with products and services you request as well as other information, products and services offered by or through us. We value your trust in the way we handle your personal information. FXTG treats privacy seriously and your personal information will be treated as highly confidential. We will act to protect your personal information in accordance with the Privacy Act 1988 (Commonwealth) and the National Privacy Principles.

A copy of our Privacy Policy is available on our website at www.fxtg.com.au or by contacting us and requesting a copy.

Compensation Arrangements

FXTG has compensation arrangements in place as required under section 912B of the Corporations Act. Our compensation arrangements take into account the nature and volume of our business, the number of clients and kind of clients we have, our representatives and the maximum potential extent of liability.

Subject to its terms and conditions, our compensation arrangements cover claims in relation to the conduct of representatives and employees at the time of the relevant conduct.

What Do I Do if I Have a Complaint?

We have internal and external dispute resolution procedures to resolve complaints from clients. A copy of these procedures may be obtained by contacting us and requesting a copy.

If you have a complaint about the financial services, you may take the following steps:

1. Contact us directly and tell us about your complaint. You may do this by telephone, in person, facsimile, email or letter. We will investigate your complaint promptly and within 15 days. We will try to resolve your complaint quickly and fairly.

Contact us

Forex TG Pty Ltd

Level 1, 499 St Kilda Rd

Melbourne, VIC 3004

Tel: +61 3 9020 2175

Fax: +61 3 9866 4294

Email: info@fxtg.com.au

Visit our Website at www.fxtg.com.au

2. If you are dissatisfied with the outcome of our investigation, you have the right to complain to Financial Ombudsman Service Limited (**FOS**) an external dispute resolution scheme of which FXTG is a member (membership number 12148).

Financial Ombudsman Service Ltd

GPO Box 3

Melbourne VIC 3001

Toll free: 1300 78 08 08

Facsimile: +613 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

3. You may also make a complaint to ASIC, by calling the Freecall Infoline on 1300 300 630.

Glossary

Account means an account held in your name or on your behalf with FXTG for the purposes of these Terms.

Account Terms means the terms which govern your Account with FXTG.

ASIC means Australian Securities and Investments Commission.

Financial Product has the meaning given in part 7.1 division 3 of the Corporations Act (including, for the avoidance of doubt, as amended by the Corporations Regulations and ASIC Class Orders).

Reference Security means security subject of a Transaction, including a value determined by reference to an index or an index multiplied by an amount of currency, in any jurisdiction, whether or not through an exchange or other market financial product.

Transaction means any contract:

- a. between either you and FXTG as principal;

to:

- i. purchase, or agree to purchase (including a forward purchase) an Reference Security;
- ii. sell, or agree to sell an Reference Security; or
- iii. pay an amount calculated in respect of an Reference Security in one currency against the settlement in another currency (or other agreed Reference Security).

we, us, our, FXTG or FXTG Group means, Forex TG Pty Ltd ACN 113 616 032 and any of its related entities, affiliates, successors or assignees.

you means the person or persons in whose name we open an Account following an application by that person or those persons.