

Authorised Representatives Australia AFSL #411323 (the Licensee);
Level 11, 307 Queen Street
Brisbane QLD 4000
Contact: Compliance Officer
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Financial Services Guide

Introduction

This Financial Services Guide (FSG) dated 1st Oct 2012 replaces all previous versions. This document is an important document which we are required to give you under the requirements of our authorisations as a financial services provider. It provides you with information about Authorised Representatives Australia Pty Ltd ACN 059 305 976 to help you decide whether to use the financial services we provide. This FSG explains the services that we can offer you and the types of products that we offer. It also explains how we and other related persons are remunerated for these services, and includes details of our internal and external complaints handling procedures and how you can access them. The Licensee authorises the distribution of this FSG.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS).

To invest in any of our recommended financial products you must agree to the terms and conditions of the PDS, (Public Disclosure Document). The PDS contains information about the particular product and will assist you in making an informed decision about that product.

Authorised Representatives Australia will only provide general advice. This advice will not take into consideration your individual needs and objectives nor consider the overall appropriateness of the advice for your circumstances. You should consider if the advice is appropriate. If you require personal advice or advice that is tailored to your circumstances, we strongly recommend that you seek this through an appropriately authorised representative.

We will not provide advice on classes of financial products other than those identified in Authorised Representatives Australia Pty Ltd AFSL 411323.

Who Are We?

Authorised Representatives Australia Pty Ltd acts as an introducing broker to several brokerage firms.

What Do We Offer?

Authorised Representatives Australia offers tools and services to help clients trade derivatives and foreign exchange.

What Are Our Authorisations?

Authorised Representatives Australia Pty Ltd is authorised to provide financial product advice on the following products: Derivatives Foreign exchange contracts

Deal in a financial product by:

(i) Arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:

(A) Derivatives; and

(B) Foreign exchange contracts; and

(ii) Arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:

(A) Deposit and payment products limited to:

(1) Basic deposit products;

(B) Derivatives; and

(C) Foreign exchange contracts;

Who Is Your Adviser?

Authorised Representatives Australia Pty Ltd is your Adviser.

What Will We Not Do?

We will not provide advice on classes of financial products other than those detailed above. We will not provide personal advice.

What Do We Expect From You?

We expect that you will use our general advice to enable you to make informed financial decisions. We expect that you will seek appropriate advice from appropriately qualified entities if you require advice that is tailored to your specific circumstances (personal advice).

How Are We Paid For The Services We Provide?

Authorised Representatives Australia Pty Ltd charges a fee as per our price list. We also receive rebates from various brokers that range from 0.1 pip to 1.6 pips per standard lot traded. Dormant accounts that have not traded for at least 6 months will incur a dormant account fee of \$100 per month.

What Commissions, Fees Or Other Benefits Are Received?

Employees of Authorised Representatives Australia Pty Ltd are remunerated in a variety of ways including wages, salary, bonuses and commissions based on sales generated.

Authorised Representatives Australia Pty Ltd does not accept any non monetary or other benefits such as prizes, awards, hospitality events from any product or service provider which may have the potential to influence recommendations in anyway.

Do Any Relationships Exist Which Might Influence The Service Or Advice I Receive?

Authorised Representatives Australia Pty Ltd is not owned by any fund manager or institution.

Will You Give Me Advice That Is Suitable To My Investment Needs And Financial Circumstance?

No. Authorised Representatives Australia Pty Ltd does not provide personal financial advice.

What Information Do You Maintain In My File And Can I Examine My File?

We maintain a record of the details you provide to us. If you wish to examine your file, you may ask us and we will make arrangements for you to do so.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request.

What Kind Of Compensation Arrangements Are In Place And Are These Arrangements Complying?

Authorised Representatives Australia Pty Ltd confirms that arrangements are in place to ensure that it continues to maintain Professional Indemnity Insurance in accordance with Section 912 B of the Corporations Act 2001, (as amended). In particular the Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for the Licensee and its authorised representatives in respect of our authorisations and obligations under the Australian Financial Services License.

What Should I Do If I Have A Complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the services provided to you should take the following steps;

1. Contact Authorised Representatives Australia Pty Ltd.
2. If your complaint is not satisfactorily resolved within 7 days please Contact Authorised Representatives Australia Pty Ltd ACN 059 305 976 authorising licensee within 7 days on Phone 1300 725 889. Or put it in writing and email to david@licencefx.com.au

3. If we cannot reach a satisfactory resolution you can raise your concerns with the Financial Ombudsman Service on 1300 78 08 08. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.