



MARGIN FOREIGN EXCHANGE & CONTRACTS FOR DIFFERENCE

FINANCIAL SERVICES GUIDE

AxiCorp Financial Services Pty Ltd
ACN 127 606 348 AFSL 318232

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1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to provide you with important general information regarding our services and is typically issued prior to providing you with any of our financial products or services. The information contained within this guide includes the following:

- Who we are and how you can contact us;
- The services we are authorised to provide to you;
- How you can communicate with us;
- How we are remunerated for these services;
- The disclosure documents and statements you will receive;
- Our internal and external dispute resolution processes; and
- How we deal with your personal information.

Please contact us if you would like further information on this FSG or on any of our services.

2. WHO WE ARE

The financial services and products referred to in this FSG are issued by AxiCorp Financial Services Pty Ltd ACN 127 606 348 (trading as "AxiTrader") holder of Australian Financial Services Licence number 318232.

3. OUR CONTACT DETAILS

Business Address

Level 10, 90 Arthur Street
North Sydney NSW 2060

Postal Address

PO Box 1079,
North Sydney NSW 2059

Toll Free (Australia): 1300 552 388
Direct: +61 2 9965 5830
Email: service@axitrader.com.au

4. FINANCIAL SERVICES WE CAN OFFER

We hold an Australian Financial Services Licence authorising us to provide the following financial services to retail and wholesale clients:

- deal in foreign exchange contracts and derivatives;
- provide financial product advice in relation to foreign exchange contracts and derivatives;
- make a market in foreign exchange contracts and derivatives.

5. FINANCIAL PRODUCTS WE OFFER

Under this FSG, AxiCorp offers the following financial products to its Clients:

- margin foreign exchange in respect of all major currencies and currency crosses ("Margin FX Contracts");
- contracts for difference ("CFDs") in respect of Equity Indices, Bullion, Commodities; and
- such other products as are notified to you from time to time.

6. OUR ADVICE POLICY

We will provide you with general advice about our products and the financial markets related to our financial products. We do not provide personal advice.

Any advice does not take into account your personal objectives, financial situation or needs. In this instance, you should seek independent professional advice to ascertain whether our products are appropriate for you.

7. PRODUCT DISCLOSURE STATEMENT

All our financial products and services are issued under a Product Disclosure Statement ("PDS"). If you desire to acquire a financial product, we will provide you with our PDS relating to that service or product before you invest in or purchase that product. We will not provide you with our PDS for an underlying asset. This will help you make an informed decision about whether to acquire or utilise such products.

Any PDS we give you will provide further, general information about the different products which we issue and will identify the risks, terms and conditions, our fees charges and commissions, and any association we have that may influence our advice in respect of the product.

8. USING OUR SERVICES

If you wish to utilise AxiTrader's services you must make an application either online or on the form provided.

An application will include information about you that we require to meet our legal obligations including making assessment of whether our products are suitable.

When we make that assessment this will not be Personal Advice. Our products are not suitable for all and so the decision whether our products are suitable for your purpose, financial situation and experience remains yours and we recommend that you seek independent personal advice.

If you wish to deal in one of our financial products, you may do so directly via the appropriate Internet Trading Platform ("ITP").

Before you log onto the ITP 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 turn to our PDS document.

9. OTHER DOCUMENTS YOU MAY RECEIVE

We will provide you with the relevant documentation to facilitate the requested transactions. These may include, but not be limited to client agreements, account opening applications, and statements.

The Product Schedule which forms part of the Client Agreement sets out the product specifications, Commissions, Administrative Charges and is available on our website.

It is important that you familiarise yourself with all documents before deciding to acquire or deal in our products.

10. WHO WE ACT FOR

AxiTrader is responsible for the financial services provided under our Australian Financial Services Licence.

AxiTrader is a market maker, not an agent, when dealing in its financial products, which are off market over-the-counter ("OTC") derivatives, AxiTrader acts as principal in all transactions with you in respect of these financial products.

11. WHAT OUR FINANCIAL PRODUCTS COST YOU

The Product Schedule provides details about specific transaction fees and costs associated with our financial products.

The common fees and charges that apply to our services include any or all of the following:

- Commissions on Pro-Accounts;
- payment of margin;
- margin adjustments;
- rollover or swap charges calculated at our rollover rates;
- interest charges applied to debit balances; and
- administration fees.

12. REMUNERATION AND OTHER BENEFITS RECEIVED BY OUR EMPLOYEES

Employees of AxiTrader who provide you with general advice and execution services receive remuneration for the provision of these services. Employees' remuneration includes salaries, performance-related bonuses and other benefits.

13. BENEFITS FOR OTHER SERVICE PROVIDERS

You may have been referred to us by a service provider who may receive financial benefits from us.

These should have been disclosed to you by the service provider in question.

We will provide details of any referral benefits that relate to your transactions on your reasonable request.

14. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

We do not have any relationships or associations which might influence us when providing you with our services.

However, due to the nature of our services, we may have "long" or "short" positions in, act as principal in, and buy or sell the financial instruments in which you deal. We act as market maker and this may result in a conflict between the interests of AxiTrader and those of our clients.

15. MAKING A COMPLAINT

AxiCorp has an internal dispute resolution process in place to resolve any complaints or concerns you may have.

Any initial concerns should be raised with our Client Services Team. They will assess the situation and make every effort to resolve the matter at the first instance. However, some problems require further investigation so they may ask you for further information and respond to you in writing at a later date.

If your complaint cannot be resolved by our Client Services Team you may request to have the matter escalated internally to our Complaints Officer. The Complaints Officer will review all materials and make an independent assessment.

In general, our internal procedure allows us up to 45 days to resolve a dispute.

If you are dissatisfied with the final outcome, you have the right to lodge a complaint with the Financial Ombudsman Services (FOS). FOS is an approved external dispute resolution scheme, of which AxiTrader is a member, and can be reached on 1300 780 808. You may also make a complaint via the ASIC Info line on 1300 300 630.

Complaints can be made to AxiTrader by telephone, email or letter.

Our complaint handling procedure is available on our website.

16. COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. The policy will cover work done for us by our representatives and employees after they cease to work for us.

17. OUR RECORD KEEPING OBLIGATIONS

We will maintain comprehensive and accurate records of your client transactions and advice provided.

You are advised that telephone calls are recorded and retained for audit, training and dispute settlement purposes.

18. OUR PRIVACY POLICY

We are committed to protecting your privacy. The information you provide to us and any other information provided by you in connection with your transactions will primarily be used for the processing of your application and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Our privacy statement is available on our Website.

Please contact us if you have any concerns or if you would like further information.