

Financial Services Guide

This Financial Services Guide (FSG) is an important document. You should read it carefully and make sure you understand it.

Sydney

1800 581 293

omfmarkets.com



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Who are we?

The FSG is provided to you by OMF Australia Pty Ltd ACN 608 611 687 Australian Financial Services Licence Number XXX ("OMF Australia," "we," "us", or "our") and replaces any FSG we have previously issued. If you wish to contact us, you can using the contact details below:

Suite 401, 45 Lime Street,
Sydney NSW 2000
T: +61 2 8317 3131
E: info@omfmarkets.com

About this document

The FSG is important because it provides you with information to assist you in deciding whether to use any of the financial services and products we can provide to you.

The FSG will tell you:

- Disclosure documents you may receive
- Services and products we provide
- Remuneration, commission and other benefits that may be paid to us and other persons for the services and products we offer
- How you can give us instructions
- What relationships and associations we have
- How your complaints are dealt with

Other Disclosure documents we may give you

We will also give you documentation to facilitate transactions, including client agreements, terms and conditions and confirmations.

Product Disclosure Statement

Where we recommend a financial product, issue a financial product or arrange for a financial product to be issued to a retail client (other than securities issued on the ASX), we will provide you with a Product Disclosure Statement (PDS). The PDS will assist you to decide whether or not to acquire the financial product. It sets out the product features, benefits, risks and fees associated with the product. You should read the PDS carefully.

In certain circumstances we are not required to provide a PDS (including, for example, where you already have one).

Statement of Advice

In addition, from time to time, we may provide you with personal financial product advice. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. If we provide you with personal advice we will provide you with a Statement of Advice (SOA). The SOA will contain:

- the advice provided
- the basis on which the advice is given
- information relating to fees, commissions and other benefits and any relationships, associations or
- interests that may influence the advice you receive

Where you obtain personal financial product advice about your investments from us on a regular basis, and we have previously provided you with a full SOA, we may not provide you with a full SOA each time we provide you with advice. If your circumstances and the basis for advice are not significantly different to your circumstances at the time the initial SOA was provided we will not provide you with a new SOA. However, in such circumstances we will retain a Record of Advice (ROA) setting out details of the advice we provide. You may request a copy of the ROA at any time within 7 years of the advice being provided.

You do not have to provide us with this information, however, you should be aware of the fact that if you do not provide us with complete details of your objectives, financial situation and particular needs, there will be limits on the advice we provide.

We are required to act in your best interests and in situations of potential conflict, we must put your interests ahead of ours. If your adviser is not appropriately qualified to provide the personal advice that you require, your advisor will arrange for an appropriately qualified adviser to assist you.

We will not always provide you with personal financial product advice. For example, we may provide you with advice that does not take into account your personal circumstances (general advice) or we may simply execute transactions in accordance with your instructions. From time to time, we may also provide you with market updates, research reports, and other general advice. In such situations you will not be provided with an SOA or ROA.

What Services and Products do we provide?

We are authorised to offer:

- Financial product advice (both general advice and personal advice) on:
 - Deposit and payment products limited to:
 - Basic deposit products; and
 - Non-cash payments
 - Foreign exchange contracts
 - Derivatives
- Dealing in financial products by:
 - Issuing, varying or disposing of:
 - Foreign exchange contracts; and
 - Derivatives
 - Applying for, acquiring, varying or disposing of the following financial products on behalf of another:
 - Deposit and payment products limited to:
 - Basic deposit products; and
 - Non-cash payments
 - Foreign exchange contracts
 - Derivatives

Please note that we also offer the financial products and services listed above, as well as additional financial products and services, to wholesale clients. This FSG does not extend to any wholesale clients – it is limited to financial products and services offered to retail clients only.

How you provide instructions to us

You can give us instructions either

- by the telephone (in which case your telephone calls to us may be recorded)
- in writing (including email or facsimile by prior arrangement only, however you'll need to confirm with us that your instructions have in fact been received as electronic communications may fail or not be received in a timely manner)
- electronically via direct entry into trading systems that we provide you with access to

How we get paid

We may charge you fees. We may also receive commissions, brokerage and other benefits from product issuers with your consent. We may share the fees, commissions, brokerage and other benefits we receive with your adviser with your consent.

Advice fees

If we provide you with personal advice, we may charge you a fee for advice. This fee will be agreed with you prior to our provision of personal advice.

This fee may be payable upfront or on an ongoing basis.

If your advice fee is payable on an ongoing basis, the fee may be based on a percentage of the value of your investments or may be a flat monthly fee.

If there is any change to the amount of the advice fee, we will provide you with at least 20 days' notice of the change to your nominated email address.

You can opt out of your election to receive ongoing advice at any time by contacting us in writing. We are required to obtain your consent in writing to any ongoing advice fee arrangement at least once every two years. The ongoing advice fee arrangement terminates if you do not confirm your intention to continue with the arrangement.

Other costs you may incur

Our current indicative fees are set out below and are exclusive of GST (if any). Actual fees will be as agreed between you and us, and are subject to change from time-to-time.

We will give you notice of any changes to the fees and charges before providing the service to you or if this is not possible as soon as practicable after that service is provided to you by email to your nominated email address.

Interest (Not calculated on OMF cTrader accounts)	Deficit
Debit interest charged on negative balances, above OMF's base rate	Up to +2.0%
Credit interest paid on positive balance, below OMF's base rate	Up to -2.0%
Margin & Deliverable FX	Commission Rate
% Quoted Amount (converted to base CCY)	Up to 0.1%
Foreign currency telegraphic transfer	
- When paid by the OMF account holder	NZD \$45.00
- When paid by the beneficiary account holder	NZD \$20.00
Same day NZD TT and foreign currency deposits	NZD \$10.00

How we get paid

Futures & Options on Futures Commission Rates (Payable at the time of trade)	Maximum Per Contract Lot
USD/EUR/AUD/NZD payable in the currency of the contract, not including exchange fees	\$50.00
GBP	£30.00
HKD	\$385.00
JPY	¥5,500

Equities Commission Rates (Payable at the time of trade)	
Share Contracts for Difference (CFDs) – excluding US and CAD CFDs	Up to a max 0.5%
US and CAD Share CFDs	Up to a max of US 7.5 cents/CAD 15 cents per share
Equity Options (USD/CAD/AUD/NZD) subject to a minimum of \$50.00 per trade and payable in the currency of the contract	Maximum of \$7.50 per lot
Index Options (USD/CAD/AUD/NZD) subject to a minimum of \$50.00 per trade and payable in the currency of the contract	Maximum of \$10.00 per lot
Transferring securities in and out of custody	USD 15.00 per transfer
Corporate actions	Up to a max of NZD \$50.00
Exchange fees	Actual costs passed on

Holding charges may apply depending on the product you are trading. Please refer to the relevant Product Disclosure Statement for more details.

Comissions

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How we get paid

Interest on Client Segregated Accounts

We may receive interest on credit balances in your trading account and we will retain any such interest received.

Soft dollar benefits

We and our representatives may also receive other benefits such as training assistance, marketing, entertainment, sponsorship, gifts and similar "soft" dollar commissions and benefits from product and service providers.

We may also receive free shares or options in the company for who we undertake capital raisings. These fees will be disclosed in the offer document or prospectus issued by the issuer.

Referral fees paid by us

If you were referred to us under a referral arrangement, we may pay the referrer a one-off fee or a proportion of the brokerage paid by you. You will not be required to pay any additional amount to the brokerage paid above.

Conflicts of Interest

Our employees, representatives and directors, and those of our related entities, may have an interest in any financial products recommended by us.

Our related entities may also receive benefits and commissions as a result of our services provided to you.

We recognize these relationships may a cause conflict of interests to arise. We have sophisticated controls to manage these conflicts.

Our representatives may buy or sell the financial products as principal or agent and as such may affect transactions which are not consistent with recommendations provided to you by us.

Our compensation arrangements

We have a professional indemnity insurance to cover our financial services activities. This insurance is subject to the terms and conditions of the policy. Our professional indemnity insurance arrangements satisfy the requirements of the Corporations Act and any associated regulations.

Personal information

The privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy.

To provide you with our services, we maintain a record of the information you provide to us, including your personal profile, and details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained by visiting our website at www.omfmarkets.com. If you would like a copy of the information we hold about you, please contact your adviser. We may charge you a nominal cost for accessing and/or photocopying personal information that you request.

What if you have a complaint?

If you have a concern about the service received from us, please contact us by writing to:

Compliance Officer
OMF Australia Pty Ltd
[XXX\[ADDRESS\]](#)

You can also contact us by emailing info@omfmarkets.com or telephoning our Compliance Officer on [XXXXXXX](#).

Following receipt of your concern, the Compliance Officer will acknowledge receipt of it in writing and provide an estimate of the time it will take to investigate the circumstances. The Compliance Officer will then investigate your concerns and contact you if further information is required. Following such investigation, the Compliance Officer will provide you with a written response.

If we are unable to resolve your concerns to your satisfaction, you may choose to lodge a complaint with Financial Ombudsman Service (FOS). The contact details for FOS are:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Ph: 1300 367 287
Fax: (03) 9613 6399
Website: fos.org.au
Email: info@fos.org.au

FOS will investigate the complaint and make a determination. This is a free service for you.



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