

FBS

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Financial Services Guide

Margin FX Contracts and CFDs

2021, FBS Oceania

Suite 409, 350 George Street,
Sydney, NSW 2000, Australia

ABN: 48 155 185 014

AFSL No: 426359

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1. About this guide

This Financial Services Guide (“**FSG**”) is dated 29 March 2021 and has been prepared and issued by Intelligent Financial Markets Pty Ltd (ABN: 48 155 185 014; AFSL: 426359) trading as FBS Oceania (FBS Oceania, we, us or our) to inform you about the financial services provided by us and to comply with our obligations as the holder of an Australian Financial Services Licence (“**AFSL**”) issued by the Australian Securities and Investment Commission (“**ASIC**”).

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 are 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.

2. FINANCIAL SERVICES WE OFFER

FBS Oceania is authorised under its AFSL to provide the following financial services to retail and wholesale clients:

- Provide financial product advice in relation to basic deposit products, foreign exchange contracts, derivatives, securities and managed investment schemes;
- Issue foreign exchange contracts and derivatives;
- Deal in relation to basic deposit products, foreign exchange contracts, derivatives, securities and managed investment schemes; and
- Make a market in foreign exchange contracts and derivatives.

Under our AFSL, we provide the following two streams of financial services:

- Providing general advisory, dealing and execution services in relation to over-the-counter (“**OTC**”) derivative products, including Margin Foreign Exchange Contracts (“**Margin FX Contracts**”) and Contracts for Difference (“**CFDs**”) issued by us, via online trading facilities; and
- General advisory services in relation to exchange traded securities and derivatives, mainly via meetings, written correspondence including newsletters and telephone. We will refer you to Interactive Brokers Australia Pty Ltd (AFSL No. 453554) for dealing services.



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3. GENERAL FINANCIAL ADVICE

We will only provide you with general advice about the markets in respect of the relevant financial products. This advice does not take into account your particular financial needs, objectives and financial circumstances. Under the law regulating the provision of financial products and services, general advice and personal advice have special meanings and may differ from what you commonly understand. You should seek independent professional advice to determine whether our general advice is appropriate for your circumstances. We do not provide personal advice.

4. CONTACT DETAILS

Intelligent Financial Markets Pty Ltd trading as **FBS Oceania**

Address Suite 409, 350 George Street, Sydney, NSW 2000, Australia

Email: support@fbsaustralia.com

Phone: within Australia 1300 735 125
outside Australia +61 2 9190 7577

In relation to our offerings of OTC derivative products (i.e. the products issued by us), you may give us dealing instructions via phone or our Trading Platform. If you give us instructions via phone, you must confirm that such instructions have been affected by us by checking your account on the Trading Platform.

Any other form of communication that is not a dealing instruction may be made via phone, in person, or in writing by post or email. Our phone lines may be recorded in order to provide a record of communication between you and us.

5. USING OUR SERVICES

If you wish to use the services and products offered by us, please go to our website www.fbsaustralia.com where you can access information and documents necessary for opening an account with us, download our Trading Platform, or email us at support@fbsaustralia.com and request information about exchange-traded products.

6. RISKS OF OUR PRODUCTS

6.1 OTC Derivative Products

All OTC derivative products offered by us are leveraged. Leveraged products may result in total loss of your deposit. The risks associated with the products that we offer are described in the relevant T&Cs and PDS.

6.2 Exchange-traded Products



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The risks involved with exchange-traded products vary greatly depending on the instrument traded. The risks in investing in exchange-traded securities and derivatives are generally lower than investing in OTC derivative products, however, such risks shall still be carefully considered. The exact risks associated with trading exchange-traded products are set out in the relevant disclosure documents issued by the relevant product issuer and/or exchange which we will refer you to.

7. OTHER DOCUMENTS YOU MAY RECEIVE

7.1 Products Issued by Us

All of our financial products are issued under a PDS. If we recommend or refer you to our products, you will receive a PDS prepared by us, 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 may include, but are not limited to, client agreements and application forms. The Product information on our Website and the specifications available in the Trading Platform set 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.

7.2 Products Issued by Other Financial Providers

If we recommend or refer you to 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.

8. FEES, COSTS AND OTHER BENEFITS

8.1 Products issued by us (OTC Derivative Products)

Our PDS provides details regarding specific transaction fees, costs and benefits associated with holding an account with us and trading our products. We predominantly earn revenue from the spread in the price of our products and the volume traded. The spread means the difference between the bid price (price at which we buy and you sell) and the offer price (price at which we sell and you buy) for the base currency expressed against the term currency. The size of the spread may differ depending on the specific currency pair or derivative product traded.

Fees, costs and benefits when trading in our products may include any or all of the following:

- Swap charges;
- Rollover charges;



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- Conversion fees;
- Commissions;
- Corporate action charges;
- Administration charges.

Please refer to the PDS for a definition and detailed information about each of the above fees and charges.

8.2 Products Issued by Other Financial Providers

If we refer you to any broker or exchange for exchange-traded products, we may receive a rebate of the brokerage fees you pay to such broker or exchange for each trade you place with them. The rate of rebate may be up to 85% of the total brokerage you pay. The rebate will only be made with your explicit consent which may be revoked by you at any time. Please refer to “Conflicted Remuneration” below for further details.

We do not charge any fees for any general advisory services we provide in relation to exchange-traded products.

8.3 Fees and Commission Paid to Third Parties

Where you have been referred to us by a third party, we may share a percentage of our revenue derived from you with the referring party.

8.4 Employee Remuneration

Our employees are remunerated by way of salary and other employee benefits. A discretionary cash bonus may be paid to employees as part of their remuneration, based on their individual performance, the performance of their business unit and/or us as a whole. In addition, our employees may also earn performance-based incentive and/or other monetary rewards, calculated by reference to predetermined business objectives that may include contribution to company profitability, client service, risk management and marketing.

8.5 Conflicted Remuneration

If any amount we pay any third parties are considered “conflicted remuneration” under the Corporations Act, then they will only be made with your explicit consent and you are entitled to receive full details regarding such payment upon written request. 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 paid to or received by us and/or our representatives.

If you are unsure whether these arrangements apply to you, please contact us.

8.6 Conflicts of interest



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FBS Oceania, its associates and/or other persons connected with FBS Oceania may have an interest, relationship or arrangement that is material in relation to any products entered into with us. We may provide services to third parties whose interests may be in conflict (taking an opposite position) or competition (to acquire the same or similar position) with your interests. We will not act in a way that would deliberately favour the position of another party over you or vice versa.

We are a party to the contract for all OTC derivative products it issues. Accordingly, you will be trading these OTC derivatives directly with us and not on any financial market or exchange. As the contract issuer, we set the prices that refer to, but may not always be the same as, those in the underlying market that the contract relates to.

9. PRIVACY POLICY

We will require you to provide personal information in the course of transacting with us. FBS Oceania collects, maintains, uses and discloses personal information in the manner described in our Privacy Policy. This is primarily for processing your application and complying with certain legal obligations, such as Anti-Money Laundering and Counter-Terrorism Financing laws. Our Privacy Policy is available on our website.

You have the right to obtain a copy of any personal information that we hold about you and update or correct such information.

10. DISPUTE RESOLUTION

We are committed to providing quality service to our clients. We have an internal dispute resolution process in place to resolve any concerns or complaints you may have, quickly and fairly. Any concerns or complaints should be directed to the Compliant Manager via email or in writing based on the details below. Your written notice should specify the nature of the complaint, including all relevant details, as well as your desired outcome and how this may occur.

FBS Oceania Complaint Manager

Address Suite 409, 350 George Street, Sydney, NSW 2000, Australia

Email: support@fbsaustralia.com

The Compliant Officer will, on receipt of your written notice:

- Provide a written acknowledgement of your complaint and indicate a timeframe in which we will formally respond to your complaint;
- Consider and investigate the circumstances of your complaint, which may also involve communicating directly with you;
- Notify you in writing of our decision, including the reasons for the decision and any potential remedies, within forty-five (45) day from receipt of your complaint; and



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- If your complaint is not resolved within forty-five (45) days, the Compliant Officer will inform you in writing of the reasons for the delay.

Where you have any redress (financial or otherwise), we will provide that redress promptly. If the complaint can't be resolved to your satisfaction by us through our internal dispute resolution process, you have the right to refer your complaint to the Australian Financial Complaints Authority ("**AFCA**").

AFCA is an independent and external disputes resolution scheme, of which we are a member. You may lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority (AFCA)

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Before AFCA will deal with your complaint, you must have first lodged a formal complaint with us and give us time to investigate and resolve the dispute.

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

11. PROFESSIONAL INDEMNITY INSURANCE

We confirm that we have 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 us and our representatives and employees in respect of our authorisations and obligations under our AFSL.



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