

# Probis Securities Pty Limited

Australian Financial Services Licence No. 403070  
ABN 81 149 475 105

## FINANCIAL SERVICES GUIDE (FSG)

### PURPOSE AND CONTENT OF THIS FSG

The financial services referred to in this Financial Services Guide (**FSG**), prepared and dated 1<sup>st</sup> April 2017, are provided by Probis Securities Pty Limited ABN 81 149 475 105 AFSL Licence No. 403070 ("**PROBIS**", "**we**" or "**us**").

This FSG has been designed to help you in deciding whether to use any of the financial services we offer.

This FSG contains important information about:

- who we are and how we can be contacted;
- the services and types of products we are authorised to provide;
- details on how you instruct us in relation to those services and products;
- how we (and any other relevant parties) are remunerated; and
- internal and external dispute resolution procedures and how you can access them.

### PRODUCT DISCLOSURE STATEMENT

You may also receive one or more Product Disclosure Statements prepared by us. We will give you a Product Disclosure Statement if we offer to issue our financial products to you. Before deciding to invest in a financial product offered by us, you should carefully read the Product Disclosure Statement. The Product Disclosure Statement contains important information about the financial products we are offering, including the risks and costs associated with the financial products we offer.

### NATURE OF ADVICE

We only provide general advice. We do not provide personal advice (advice which takes into account your objectives, financial situation or needs). You will therefore not receive a Statement of Advice from us.

### HOW YOU CAN CONTACT US

You can contact us by:

- telephoning us +61 2 8066 3310 between 9am to 5pm AEST Monday to Friday; or
- by writing to us at PROBIS Securities Pty Limited, **Suite 201, Level 2, Exchange House, 10 Bridge Street, Sydney NSW 2000, Australia** / PO Box R1136, Royal Exchange, NSW 1225, Australia; or
- by emailing us at **enquiry@aafx.com**

## HOW YOU CAN INSTRUCT US

You can instruct us in any of the following ways:

- electronically through PROBIS Online Trading Platform which you will be granted access to.
- in writing (including email if authorised by you, at your own risk), you must check and confirm with us that orders sent via email have in fact been received by us

It is your obligation to review any confirmation or statement we send to you to ensure its accuracy and report any discrepancies to us immediately.

## THE FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE TO YOU

Our financial services business involves providing general financial product advice, dealing in over-the-counter (**OTC**) financial products such as derivatives on a principal basis and market making services in relation to OTC derivatives (including but not limited to contracts for differences and margin foreign exchange contracts) that we issue.

We hold AFS Licence No. 403070 which authorises us to provide the following financial services to retail clients and wholesale clients:

- (a) provide general financial product advice for the following classes of financial products:
  - i. deposit and payment products limited to:
    - A. basic deposit products;
    - B. deposit products other than basic deposit products;
  - ii. derivatives;
  - iii. foreign exchange contracts;
  - iv. debentures, stocks or bonds issued or proposed to be issued by a government;
  - v. interests in managed investment schemes excluding investor directed portfolio services; and
  - vi. securities;
- (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:
    - A. derivatives ;and
    - B. foreign exchange contracts ;and
  - ii. applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
    - A. derivatives;
    - B. foreign exchange contracts;
    - C. interests in managed investment schemes excluding investor directed portfolio services; and
    - D. securities; and
- (c) make a market for the following financial products:
  - i. foreign exchange contracts; and
  - ii. derivatives.

## **OUR RELATIONSHIP WITH YOU**

PROBIS is responsible for the financial services we provide to you.

When we make a market, that is deal in foreign exchange contracts and other over the counter derivatives such as contracts for differences, we act as principal in our transactions with you.

PROBIS is required by law to issue you with a Product Disclosure Statement prior to providing these products to you. You should read these documents carefully. The Product Disclosure Statements disclose the important features and risks of these products and their terms are set out in the Account Terms so please make sure you read them before trading.

## **FEES, CHARGES AND REMUNERATION**

As part of the Future of Financial Advice (**FoFA**) reforms, AFS licensees (such as PROBIS) are prohibited from accepting "conflicted remuneration", subject to certain exemptions. Conflicted remuneration is any benefit given to an AFS licensee, or its authorised representative, that provides financial product advice to retail clients which, because of the nature of the benefit or the circumstances in which it is given, could reasonably be expected to influence:

- the choice of financial product recommended to clients by the AFS licensee or authorised representative; or
- the financial product advice given to clients by the AFS licensee or authorised representative.

PROBIS does not receive "conflicted remuneration".

Other fees may be charged for transactions and services by third parties to PROBIS, including but not limited to international transfers and additional account administration fees. We may also charge reasonable amounts for additional reports or communications required by you. These fees will be advised to you prior to you requesting this information.

Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are inclusive of goods and services tax (**GST**).

### **• Financial product fees, costs and charges**

You may pay PROBIS a fee depending on the type and level of services provided to you, the frequency and volume of transactions executed, the financial products you choose and the amount you invest. In particular, PROBIS may receive fees and other benefits from the financial products that it issues to you.

The fees, costs and charges for financial products are disclosed in the PDS or Product Schedule (if applicable) for those products.

## **DISCLOSURE OF CONFLICTS OF INTEREST**

PROBIS acts as principal when issuing its financial products to you. PROBIS does not act as your agent or broker. PROBIS has a policy for managing, avoiding and disclosing relevant conflicts of interests, available on request.

PROBIS may pay a fee or other benefit to other persons for introducing or for acting on behalf of clients, either by way of one-off fee or as a percentage of income generated by those clients referred to PROBIS. Those other persons must disclose to you the fees or other benefits they receive. Details of any such payments will be given to you upon written request.

## **REPRESENTATIVES**

Representatives, including employees, may also receive benefits based upon bonuses at the discretion of senior management, having regard to standards of service to clients and feedback from them, the level of revenue they generate and reaching a range of personal performance targets.

## **PROFESSIONAL INDEMNITY INSURANCE**

PROBIS has the benefit of professional indemnity insurance that complies with section 912B of the Corporations Act 2001.

In accordance with Regulatory Guide RG 126 and Section 912B of the Corporations Act 2001, PROBIS has the benefit of professional indemnity insurance in place which covers the work done for it by representatives and employees.

## **COMPLAINT HANDLING**

We have an internal dispute resolution process in place so that we can resolve any complaints quickly and fairly. If you have any complaint about our services you should take the following steps:

1. Contact your agent or PROBIS adviser and provide the details of your complaint. You may do this by telephone, facsimile, email or letter.
2. If your complaint is not satisfactorily resolved through your agent or PROBIS adviser, within five business days of receipt of your complaint, please contact the Compliance Department on +61 2 8066 3310 or put your complaint in writing and send it to the Compliance Department at:

PO Box R1136, Royal Exchange  
NSW 1225, Australia

PROBIS will try to resolve your complaint quickly and fairly. Complaints received in writing will be acknowledged within five business days of written receipt of your complaint and we will use our best endeavours to try to resolve your complaint within 45 days of receipt of your written complaint.

3. If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service Ltd (**FOS**), if your complaint is within its rules. FOS is an external dispute resolution scheme. The contact details for FOS are:

Financial Ombudsman Service Limited  
G.P.O. Box 3  
Melbourne VIC 3001  
Telephone: 1300 780 808  
Website: [www.fos.org.au](http://www.fos.org.au)

PROBIS is a member of the FOS complaints resolution scheme (No. 25794). The service provided to you by FOS is free.

4. The Australian Securities and Investments Commission (**ASIC**) also has an Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## **PRIVACY**

Your privacy is important to us and we are committed to compliance with the Privacy Act 1998 (Commonwealth) and the Australian Privacy Principles. We maintain a record of your personal profile which includes your personal details and details of your investments. We also maintain

records of any recommendations made to you.

We may disclose your personal information to external parties, such as our financial service providers, for the purposes of arranging/facilitating your investments or transactions. Such external parties are committed to protecting your privacy. We may also collect, hold and use your personal information to undertake appropriate administration, including in relation to the "Know Your Client" obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Commonwealth) (AML/CTF Act).

If you wish to access information we hold about you, please contact us and we will make arrangements for you to do so. A copy of our Privacy Policy is available from our website. Please contact us if you have any concerns.