

Financial Services Guide

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CharterMarkets Pty Ltd

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Corporate Authorised Representative (CAR No. 1258059) of

FS Securities Pty Ltd
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About this Financial Services Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services offered by CharterMarkets Pty Ltd (ACN: 619 787 058) which is a Corporate Authorised Representative (CAR No. 1258059) of FS Securities Pty Ltd (AFSL 410 183).

Throughout this Financial Services Guide, CharterMarkets Pty Ltd is referred to as “CharterMarkets”, “we”, “us”, “our” or any such variations. FS Securities Pty Ltd is referred to as “FS Securities” or “Maven”.

The FSG has been designed to provide you with general information about CharterMarkets’ services and includes:

1. How you can contact us;
2. About us and the Services we offer so that you can make an informed decision whether to use our services;
3. How to Contact FS Securities Pty Ltd;
4. Documents You May Receive;
5. Record Keeping;
6. Fees, The cost of our services and how we are remunerated;
7. Conflicts of Interest;

This FSG was prepared on the 1st September, 2017 and replaces all previous versions.

For more information regarding this FSG, please do not hesitate to contact us or FS Securities directly.

1. How to Contact Us

You may contact us to find out more in any of the following ways:

Mail;
Suite E312
Oracle East
Oracle Boulevard
6 Charles Avenue
Broadbeach QLD 4218

Telephone: 07 3063 7210

Email: enquiry@chartermarkets.com.au

Website: www.CharterMarkets.com.au

2. About Us and Services We Offer

CharterMarkets Pty Ltd is a corporate authorised representative (CAR# 1258059) of FS Securities Pty Ltd. FS Securities is the holder of an Australian Financial Services License (AFSL 410183) issued by the Australian Securities and Investments Commission (“ASIC”). Under this licence FS Securities has the ability to authorise advisers and advisory firms to operate financial services businesses. FS Securities can authorise individuals and businesses who it views as meeting certain strict educational, experience and competency requirements as described under law.

FS Securities has authorised CharterMarkets to provide General Financial Product advice and arrange deal in the following instruments under its licence:

Provide General financial product advice for;

- Basic deposit products and deposit products
- Derivatives
- Foreign Exchange Contracts
- Interests in managed investment schemes including Investor directed portfolios
- Securities
- Standard margin lending facility; and
- Superannuation and

Deal in a financial product by:

Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products

- Basic deposit products and deposit products
- Derivatives
- Foreign Exchange Contracts
- Securities
- Interests in managed investment schemes including Investor directed portfolios
- Standard margin lending; and
- Superannuation

To retail and wholesale clients

Any financial services offered to you will be provided by an authorised representative of FS Securities. We do not act as a representative of any other licensee in relation to the financial services we provide to you.

3. How to contact FS Securities

You can contact FS Securities on the details outlined below.

Office Address	Postal Address
FS Securities Pty Ltd Unit 30908 Southport Central 9 Lawson St, Southport QLD 4212 Ph: 07 5630 4141 Fax: 07 3009 0031	FS Securities Pty Ltd Unit 30908 Southport Central 9 Lawson St, Southport QLD 4212 Ph: 07 5630 4141 Fax: 07 3009 0031

CharterMarkets is authorised to provide general financial product advice.

Personal advice will not be given under any circumstance.

It should be noted that general advice does not relate specifically to you and therefore may not be appropriate for you. Individual objectives and circumstances are not taken into account under general advice and you should seek personal financial advice from a licensed professional regarding the specific suitability of our products and services. We do not offer personal advice through our website.

4. Other Documents You May Receive

CharterMarkets will also provide any and all documents relevant to advice given including but not limited to, educational material, client agreements, client engagements, Product Disclosure Statements (PDS) or other offer documents.

5. Record Keeping

CharterMarkets will retain all relevant information relating to client accounts, records of transactions and any advice provided for a period of 7 years.

All information is kept strictly confidential and you can obtain a copy of our Privacy Policy from your advisor.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you this information will be held securely.

6. Fees

CharterMarkets is remunerated through fees and brokerage charges that we charge you for executing transactions on your behalf. Fees and brokerage charges will depend on the type of financial product being traded, the frequency of your transaction activity, the type and level of service required and the size of your transaction. Rates are subject to negotiation prior to transacting any business. Fees and brokerage charges, once disclosed and agreed upon will be charged to your trading account at the time the transaction is executed. Brokerage rates listed below are the maximum rates that CharterMarkets could charge and are provided as a guide. Please contact your advisor for the most competitive rate.

Type of Financial Product	Maximum Fee
Securities	Per transaction, up to \$220 or 2.2% (including GST) of the transaction value (whichever is greater); Typical fee is \$110 or 1.1% (including GST)
Derivatives (options)	Per transaction, up to \$220 or 2.2% (including GST) of the transaction value (whichever is greater); Typical fee is \$85 (plus GST)
Contracts for Difference	Per transaction, up to \$220 or 2.2% (including GST) of the transaction value (whichever is greater); Typical fee is \$50 or 0.55% (including GST)
Foreign Exchange Contracts via platform	Per transaction up to 2.5 pips plus \$12 per \$100k USD traded

These rates are subject to change from time to time. Should there be a change in the fee structure, CharterMarkets will notify you by email or post a notice to our website www.CharterMarkets.com.au. Goods and Services Tax (GST) may be levied on brokerage charged to Australian residents. We recommend you seek advice from a professional tax agent in relation to tax deductibility of any fees charged by CharterMarkets.

If you request and are permitted to trade via direct market access (DMA), you may be charged royalty fees by Iress and other service providers. Please speak to your adviser for confirmation of platform costs and any associated terms and conditions.

Brokerage charges, remuneration and other benefits received by CharterMarkets

CharterMarkets charges fees for the services and products provided. These fees may be charged in ways including;

- Advisory fee or ongoing fee, e.g. initial fee, account fees, management (including transaction, ongoing and, if applicable, any borrowing costs) and/or brokerage
- Administration fees
- Fees based on funds under management

More details regarding the advice and brokerage charges applied can be provided on request. CharterMarkets may receive remuneration from a product issuer in the form of an upfront brokerage where authorised by you.

These fees or charges will be disclosed in the relevant PDS for the financial product. As a guide, CharterMarkets may receive;

Product/Service	Maximum Fee
Funds under management	0-3% per annum (paid to CharterMarkets)
Ongoing Brokerage and Management	0-3% per annum (paid to CharterMarkets)
Margin Lending ongoing Facility	0-1.5% per annum (paid to CharterMarkets)
Cash Management Trusts	Daily balance of account ongoing can range from 0-0.75% per annum
Initial Public Offerings or underwriting activities*	0-10% of the amount raised or underwritten

*On occasion, we may also receive shares or options in the company being sponsored or underwritten. All fees will be disclosed in the offer document prospectus or PDS issued by the relevant party/issuer.

Miscellaneous fees and charges

Service	Fees and charges (including GST)
Manual Bookings	\$33.00
STP Contract	\$16.50
Non-STP Contract	\$31.50
RTGS Payments	\$55.00
SRN Requests	\$27.50
Postage of contract note	\$2.00 per note sent
Initial Fail Fee	10.0 bps with a minimum of \$110 per day
Dishonour fee	\$82.50
ASX levies	On charged

Remunerations and fees paid by CharterMarkets

In the event you have been referred to us by a third party e.g. financial planner, financial service provider, the third party may be entitled to a rebate offer or referral fee. These fees should be disclosed by the referring party and will not impact transaction fees or rates charged by CharterMarkets

Soft dollar benefits

CharterMarkets and its advisors may from time to time receive a benefit from preferred product providers including education seminars, conferences and training days. Details of benefits above \$300 will be maintained on a register

How do we get paid?

We may receive a share of remuneration received as outlined above. CharterMarkets may receive up to 100% of the transaction based fees, brokerage or other fees charged.

Buying and Selling Shares

Acting as your agent, we will buy and sell securities on Australian Securities Exchange (“ASX”) or any other appropriate exchange for you. Once your securities have been bought or sold, you will receive a contract note from us or the executing broker setting out the details and costs of the transaction. We will not accept orders for ‘short sales’ on ASX. A short sale is where the seller does not presently hold or have the immediate right to hold title to the security.

Neither CharterMarkets nor FS Securities is a participant of the ASX and will always engage an executing broker to effect transactions and a clearing participant to settle transactions on the ASX. We will use a Market Participant of ASX as executing broker and a Clearing and Settlement of ASX as clearing participant. CharterMarkets, FS Securities, the executing broker and the clearing participant have the right to refuse to accept orders from any person at any time and do not have to provide reasons for this refusal.

You may specify how you would like to give us instructions to trade e.g. by telephone, email or other means. However for transactions greater than \$25,000.00 we reserve the right to require instructions are confirmed in writing.

If you are buying, we require you to provide the funds in advance. Please note that in accordance with industry practice and regulation, we cannot accept cash.

Penalties – Fees will be charged on accounts not settled in accordance with industry practice. If you owe us money, we reserve the right to charge interest on any amounts outstanding. Default in payment may result in sale of the securities, including any other securities held in a client’s account, to recover costs.

7. What are Conflicts of Interest?

As required by section 912A(1)(aa) of the Corporations Act, the holder of an Australian Financial Services Licence (AFSL) and its representatives must ensure that it has, at all times, adequate arrangements for the management of conflicts of interest in relation to activities undertaken by the licensee or a representative of the licensee in the provision of financial services. In addition, a licensee must do all things necessary to ensure that the financial services covered by the licence are provided efficiently, honestly and fairly in accordance with section

.912A(1)(a)) of the Act. This involves identifying, managing and, where possible, avoiding any conflicts of interest.

We have adopted safeguards to manage conflicts of interest that may arise wholly or partially in relation to the activities that we undertake. These include;

- providing full disclosure of the conflict of interest, potential conflict of interest, or perceived
- conflict of interest to you,
- referring you to another adviser within our Group to provide advice to you, and
- declining or withdrawing the services provided to you.

We believe these safeguards are a sound and effective means for controlling and avoiding conflicts of interest. Where we have identified a conflict of interest, we will act as a reasonable advice provider without a conflict would do.

CharterMarkets Conflicts of Interests

- There is potential for CharterMarkets, FS Securities and related parties to hold the same investments as clients from time to time.
- CharterMarkets will receive commission rebates from Third Party financial product providers for transactions and investments made by its clients.

8. Making a Complaint

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

- Contact your adviser at CharterMarkets and tell your adviser about your complaint. The majority of complaints can be resolved this way.
- If you do not have an adviser, or your complaint is not acknowledged within 7 days, please contact the Complaints Manager at FS Securities on 07 4957 2177.
- You can also put your complaint in writing and send it to us at:

FS Securities Pty Ltd
Unit 30908, Level 9 Southport Central
3-9 Lawson Street Southport
QLD 4212

We will aim and resolve your complaint quickly and fairly. You should receive written acknowledgement of your complaint within 5 business days after we have received your complaint in writing.

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 931 678. AFCA is an approved external dispute resolution scheme of which Pinnacle Securities is a member.

The Australian Securities & Investments Commission (ASIC) also has a free call information line 1300 300 630 which you may use to make a complaint and obtain information about your rights.

9. Compensation Arrangements

CharterMarkets has Professional Indemnity insurance in place that complies with section 912b of the Corporations Act and ASIC regulatory guide 126. Professional Indemnity insurance, subject to its terms and conditions, provides indemnity to CharterMarkets and all of its authorised representatives, representatives and employees in respect of our authorisations and obligations under the Australian Financial Services License held by FS Securities Pty Ltd.

10. Our Privacy Policy

Depending on the type of services being provided, we may ask you to supply certain personal information either in writing or verbally. We may also ask you to present identification documents of which we will retain copies of.

We are committed to protecting your privacy in compliance with the Privacy Act and National Privacy Principles. The information you provide will be used primarily for providing our services to you and for complying with certain laws and regulations. We have systems and process in place which safeguard against the unauthorized use or disclosure of your personal details/information.

More information can be found in the privacy policy on our website, www.CharterMarkets.com.au

11. Relationships Which Might Influence The Service or Advice We Give.

Neither CharterMarkets nor FS Securities is owned by any Fund Manager or institution.

CharterMarkets has an association with CharterPrime.

Our advisers are aware of their obligations to disclose the extent and nature of any relationship that may be a conflict of interest or involve a related party. Details will be provided in the Statement of Advice at the time the advisers provide a financial service in those products.