

FINEXIA

SECURITIES



FINANCIAL SERVICES GUIDE

March 2021

Finexia Securities Ltd

ACN: 608 667 778 | AFSL: 485760

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1. 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 Finexia Securities Ltd (ACN 608 667 778) (“**we, our, us or Finexia Securities**”).

This FSG is designed to provide you with general information about Finexia Securities’ 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;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 26 June 2020 and replaces all previous versions.

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

1. HOW TO CONTACT US

You can contact and find out more about us in the following ways:

By mail: PO Box 8227
Gold Coast MC QLD 9726
Telephone: 1300 886 103
Email: info@finexia.com.au
Website: www.finexia.com.au

2. ABOUT US AND THE FINANCIAL SERVICES WE OFFER

We hold Australian Financial Services Licence (“**AFSL**”) number 485760 issued by the Australian Securities and Investments Commission (“**ASIC**”) and are authorised to provide advisory and dealing services in relation to the following financial products to retail and wholesale clients:

- deposit and payment products limited to:
 - basic deposit products; and
 - deposit products other than basic deposit products;
- derivatives;
- foreign exchange contracts;

- life products including:
 - investment life insurance products; and
 - life risk insurance products;
- interests in managed investment schemes including investor directed portfolio services;
- securities;
- standard margin lending facilities; and
- superannuation.

Any financial services offered to you will be provided to you by a representative of Finexia Securities. We do not act as a representative of any other AFSL holder in relation to the financial services we provide to you.

We are authorised to provide both general and personal financial product advice. However, we only give personal financial product advice in limited situations. Unless otherwise expressly indicated, Finexia Securities will provide you with general financial product advice only. You should note that general financial product advice does not relate specifically to you and does not take into account your particular financial needs, objectives and financial circumstances.

You should determine if any general financial product advice is appropriate for you and you should seek personal financial product advice from a registered and licensed professional regarding the suitability of our products and services to your personal financial needs. Personal financial product advice is not provided through our website.

Whilst Finexia Securities believes the general advice provided is accurate and reliable, neither Finexia Securities nor its directors or employees assume any responsibility for the accuracy or completeness of the information provided.

3. USING OUR SERVICES

If you wish to utilise our services, you may contact us by telephone or email, or via any other method as may be mutually agreed between us.

4. OTHER DOCUMENTS YOU MAY RECEIVE

If we recommend or refer you a particular financial product, you may also receive a Product Disclosure Statement (**PDS**) prepared by the product provider, which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply. This document will be provided to assist you in making an informed decision about that product. You may also receive a copy of the product provider's own FSG.

We will also provide other documents as needed. These documents may include educational material, client agreements or other offer documents.

5. OUR FEES AND CHARGES

When Finexia Securities provides financial services to you, certain fees may be charged by Finexia Securities and/or product providers for providing these financial services. Please note that the fees charged are dependent on the nature of the financial services provided to you.

Finexia Securities will endeavour to explain all fees payable by you prior to any advice or product being offered to you, and an invoice will be provided to you.

If you acquire or enter into a financial product we refer you to, the provider will charge you costs as set out in their PDS or offer document. Indicative transaction fees charged by product providers are outlined in Schedule 1. Where any of those fees are rebated to Finexia Securities, you are entitled to request details of this payment from the product provider or us. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

Adviser Fees

Finexia Securities will charge an Adviser Fee in relation to any securities products which you acquire with our assistance. The Adviser Fee will be negotiated with you and disclosed to you prior to the issuance of the securities product. Your consent for Finexia Securities to receive this Adviser Fee will be obtained prior to you acquiring the securities product.

Employee Remuneration

Our advisers and representatives will be remunerated based on a variety of performance criteria.

6. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

Finexia Securities may have an interest, relationship or arrangement that is material in relation to the general financial product advice it provides you. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

7. MAKING A COMPLAINT

We have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below.

To: Complaints Officer
Finexia Securities Pty Ltd

By mail: PO Box 8227
Gold Coast MC QLD 9726

Telephone: 1300 886 103

Email: info@finexia.com.au

The Complaints Officer will thoroughly investigate your complaint and provide a final written response to you within forty-five (45) days of receipt of your complaint. If the matter is complex and a longer period of time is required, Finexia Securities will notify you.

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 the approved external dispute resolution scheme of which Finexia Securities is a member.

You may also contact the ASIC info line on 1300 300 630.

8. COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for Finexia Securities and our representatives and employees in respect of our authorisations and obligations under our AFSL.

9. OUR PRIVACY POLICY

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

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you 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.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also on our website.

SCHEDULE 1

<u>Transaction Fees</u>	
Type of Product	Maximum fee
Securities and Warrants	Per transaction up to \$220 or 2.2% (including GST) of the transaction value (whichever is greater). Please note that this will be included in fees charged to you by the broker and rebated to Finexia Securities.
Exchange Traded Options	Per transaction fee of \$220 (including GST) of up to 40 options contracts and \$2.20 (including GST) per contract thereafter. Please note that this will be included in fees charged to you by the broker and rebated to Finexia Securities.

<u>Miscellaneous Fees and Charges</u>		
<i>Please note that all Miscellaneous Fees and Charges will be charged to you by the broker, not Finexia Securities.</i>		
Service	Description	Fees and charges (including GST)
Manual Booking	Rebooking a transaction	\$33.00
RTGS Payment	Same day payment	\$55.00
SRN Request	To make a request to the registry for holding details	\$27.50
Postage of Contract Note	Postage fee	\$2.00 per note
Initial Fail Fee Charge	For failure to have adequate funds in linked account to cover transaction	10bps with a minimum of \$110 per day
Dishonour Fee	Dishonour notice from banking institution	\$82.50
ASX Levied Fail Fees	Standard ASX transaction fees	On charged