



FINANCIAL SERVICES GUIDE

(Version VII - 1st June 2016)

1. About this document

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

This FSG is provided to you by FS Securities (QLD) Pty Ltd (Australian Financial Services Licence No 410 183). In it, we inform you of the financial services we are able to provide and to assist you in deciding whether to use any of the services offered in this FSG, which replaces all prior versions.

This FSG explains:

- Other disclosure documents we may give you
- Who we are
- Financial services and products we are authorised to provide
- Nature of Advice and our Responsibilities
- How to instruct us
- How we get paid (remuneration, commissions, benefits)
- Conflicts of Interest and Associations
- Privacy and Security
- Complaints Resolution
- Our compensation arrangements
- Our contact details

This FSG contains general information. If you have further questions after reading it please contact us.

2. Other Disclosure Documents we may give you

FS Securities (QLD) is a financial services firm servicing retail and wholesale clients (within the definition contained in the Corporations Act). If you choose to act on the information provided to you by FS Securities (QLD) you will need to open an account with us.

We may provide you with additional documentation to facilitate transactions including a Client Agreement, Product Disclosure Statement, Risk Assessment and Confirmations.

You will receive a **Product Disclosure Statement** (“PDS”). The PDS contains information that will assist you in deciding whether to acquire any financial product that we offer. The PDS contains important information about the product features, benefits, risks and fees associated with that product. The PDS should be read carefully to enable you to make an informed decision about whether to utilise the product.

3. Who we are

FS Securities is responsible for the Financial Services described in this guide. FS Securities (QLD) holds an Australian Financial Services Licence (AFS Licence No. 410 183).

FS Securities is an Australian owned company offering the following services:

- investment services and trading solutions on the local and selected overseas markets in equities, exchange traded options and contracts-for-difference (CFDs), futures and foreign exchange;



- weekly financial market newsletter by subscription designed for both investors and traders which includes alerts during the week with emphasis on "timing" and low risk but high quality investment opportunities;

Your client advisor is a representative of and acts on behalf of FS Securities. FS Securities does not act as a representative of any other licensee in relation to the services or products we provide.

4. Financial Services we are authorised to provide

FS Securities (QLD) is authorised under its AFS Licence to carry on a financial services business to:

- (a) Provide financial product advice for the following classes of financial products:
 - (i) deposit and payment products limited to:
 - (A) basic deposit products;
 - (ii) derivatives;
 - (iii) foreign exchange contracts; and
 - (iv) interests in managed investment schemes excluding investor directed portfolio services;
 - (v) securities;
 - (vi) standard margin lending facility; and
 - (vii) superannuation; and
- (b) deal in a financial product by:
 - (i) arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:
 - (A) deposit and payment products limited to:
 - (i) basic deposit products;
 - (B) derivatives;
 - (C) foreign exchange contracts;
 - (D) interests in managed investment schemes excluding investor directed portfolio services;
 - (E) securities;
 - (F) standard margin lending facility; and
 - (G) superannuation;

to retail and wholesale clients.

FS Securities (QLD) its employees and authorized representatives are authorised by FS Securities to provide the above services to retail and wholesale clients (within the definition contained in the Corporations Act).

5. Nature of Advice and our Responsibilities

FS Securities (QLD) Pty Ltd provides general advice only. General advice we provide to you as a retail client does not take into account of your personal circumstances. Before acting on any general advice, you must consider the appropriateness of the advice in light of your personal circumstances. Newsletters, trade alerts and research papers are examples of general advice we may give you. FS Securities will not provide you with personal financial advice, so FSS will not give you a Statement of Advice which you should obtain from a qualified and registered financial planner.

Before taking any action to acquire any of the financial products or services mentioned in this FSG you should consider whether the product or service is appropriate having regard to your personal circumstances. You should also consult the relevant PDS and ensure that you understand the risks associated with the financial products you enter into.

6. How to instruct us

You may give instructions to us in any of the following ways:

- by telephone (note your telephone calls to us may be recorded); and
- in writing (including email or text by prior arrangement, note you must confirm with us that such instructions have in fact been received by us).
- FS Securities (QLD) will contact you through telephone, email, and text with information regarding your account and the financial markets.

By agreement that FS Securities (QLD) may trade on your behalf in the event we cannot contact you

7. How do we get paid?

a. Transaction based fees

If you receive general advice and/or deal in financial products you will be required to open an account with us for the provision of execution and clearing services. In these circumstances FS Securities (QLD) will be acting as the referral agent or introducing broker. Depending on the arrangements between FS Securities (QLD) and the third party broker FS Securities' commission and charges will be paid by either of the following two methods:

1. FS Securities (QLD) commissions will be charged to your Trading Account by the third party service provider on behalf of FS Securities. The third party service provider charges FS Securities a fee for providing its execution and clearing services, and FS Securities' commissions, less the third party service provider's fee, will be paid to FS Securities by the third party service provider from time to time. Accordingly, the third party service provider's fee is not an additional cost to you.
2. FS Securities (QLD) will be receiving a commission paid to the third party service provider by you. The amount received by FS Securities will vary depending on the contractual arrangements entered into between FS Securities and the third party service provider and will be pursuant to the terms and conditions of your agreement with FS Securities (QLD). Accordingly, FS Securities' commission is not an additional cost to you.

The rates below are the maximum that you may be charged and are provided as a guide only. FS Securities will provide you with details of the rates applicable to you at the time you enter into the client agreement.

Type of Product	Basis	Maximum Rates
Securities - domestic	per transaction	Minimum AUD \$65 up to \$10,000 plus 0.5% on the balance (excluding GST*) of the transaction value (whichever is greater)
Securities - International	per transaction	up to AUD\$200 equivalent or 2.25% (including GST*) of the transaction value (which ever is greater);
Exchange traded options	per transaction	Minimum AUD \$100 per option leg
Contracts for Difference via platform	per transaction	Minimum of AUD \$50 Up to 0.45% Of the notional value (including GST*)

*** In some cases fees may be exempted from GST where the supply is made to a non- Australian resident.**

There may be other charges applicable to your trading account that will be passed on by the affiliated broker.



These fees and charges will be fully noted in the account opening documentation (ie. the PDS or the client agreement) issued by the affiliated broker.

FS Securities, acting reasonably may change these rates from time to time. Such changes will be notified to you by email, in writing or where you have agreed by us posting a notice to our website, www.fssecurities.com. We recommend that you seek advice from a professional tax agent.

b. FS Securities Newsletter, Educational Courses and Membership

FS Securities operates a subscription based newsletter service. Subscribers are required to pay a fee to gain access to the newsletter.

FS Securities offers Newsletter subscribers the following packages:

Daily and Weekly Market Reports	\$9.95 per month
Daily and Weekly Market Scans	\$14.95 per month
Recommendations and Results	\$29.95 per month
Complete Information Package	\$49.95 per month

FS Securities offers Education Course for students at different levels of experience. We offer the following courses:

Beginners/Foundation Course	\$995 per annum
Advanced Course (with many repeats during 12 months)	\$2195 per annum
Full Program Course (with many repeats during 12 months)	\$2750 per annum

FS Securities offers Full Membership which includes attendance to all the courses, subscription to market reports, daily updates, daily scans and mentoring.

One year membership	\$3200 (incl GST)
Two year membership	\$4200 (incl GST)
Three year membership	\$5700 (incl GST)

MEMBERSHIP INCLUDES:

- All Educational Courses
- Subscription to the GB8 weekly Report
- Subscription to the Daily recommendation on equities, commodities and FX.
- Free daily SMS with recommendations
- Free daily Midcap and Bull Scans
- 2 hours of mentoring with Mr. George Beyrouthi (B Sc., MBA, M Fin, RG146, ADA1, ADA2)
- 10 free trades (minimum brokerage on 10 transactions upon account opening)
- Trading Account (No set up costs or admin fees)

c. Education and Workshops

We hold various courses and workshops throughout the year which are aimed at educating and informing attendees about the markets and assisting them with understanding and analysing the



technical data available. For details of applicable fees and available dates please refer to our website.

d. Commissions, remuneration and other benefits paid to employees at FS Securities

We may also recommend other classes of products to you and the fees or commissions will be disclosed to you. FS Securities employees are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus. Certain representatives, who are not salaried, may receive 0 to 60% of all fees and commissions generated from their clients. Please note that such benefits will not impact transaction fees or the rates you will be offered for financial products or services undertaken.

8. Conflicts of Interest and Associations

Should a Conflict of Interest arise in any of our recommendations for financial products where FS Securities' directors or staff may have personal interests, clients will be informed verbally or in writing.

However, you should be aware that:

FS Securities' employees and directors are remunerated wholly or in part on a share of brokerage or commission basis;

- if you have been referred to us by a third party, that person may receive a share of brokerage charged to you; and
- FS Securities, its directors and representatives may have material interests in the shares of companies that we have provided advice on from time to time.

FS Securities has an association with a number of third party service providers that provide execution and clearing services to clients. If FS Securities has referred or introduced you to a third party service provider or an affiliated broker it may receive a share of the brokerage charged to you.

These Conflicts of Interest and Associations in no way influence the provision of financial services by FS Securities to you.

9. Privacy and Security

Any information we collect about you from our website is for statistical purposes about the use of the website. We only use and disclose personal information about you for the purpose for which it was disclosed to us or related purposes which would reasonably be expected without your permission, for example, as recorded in your account opening forms or financial product application forms.

We do not sell personal information to other organisations to allow them to do this. Please note we may disclose your personal information if required to do so by law.

FS Securities will use reasonable measures to preserve the security of personal information it collects from our website. If you subscribe to our services you will be issued with a user identification and password. We recommend that you do not divulge your user identification and password to anyone.

You are able to access and update the personal information that we hold about you at any time. To amend personal information that FS Securities holds you should contact your adviser.

We handle personal information in accordance with the Privacy Act 1988 (Cth).



10. Complaints Resolution

We take every step to ensure we provide you with a quality service. If you are unhappy with the services we have provided to you please contact the Complaints Officer on (07) 5630 4141 or at info@fssecurities.com.au

In the event that we are unable to resolve any issue or complaint you can contact FS Securities who has an internal dispute resolution policy in place to resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Complaints Officer (by telephone, facsimile, or letter) at the address on last page of this FSG, or by email info@fssecurities.com.au.

FS Securities will provide you with acknowledgement of written complaints within 5 business days, and seek to resolve and respond to your complaint within 30 days of receipt. FS Securities will investigate your complaint, and provide you with its decision, and the reasons for which it is based in writing. FS Securities will endeavour to resolve your complaint quickly and fairly. If the complaint cannot be resolved to your satisfaction within 45 days and you wish to proceed further, you may lodge a complaint with the Financial Ombudsman Service (FOS) via the following means:

Financial Ombudsman Service
GPO Box 3, Melbourne Vic 8007
Email: info@fos.org.au

Website: www.fos.org.au
Toll Free Telephone: 1300 78 08 08
Fax: 03 9613 6399

You may also contact Australian Securities and Investments Commission (ASIC) free call Infoline on 1300 300 630 to make a complaint and obtain information about your rights.

10. Compensation arrangements

FS Securities holds Professional Indemnity Insurance cover for the activities conducted under its AFS Licence. The policy provides coverage for claims regarding professional negligence, directors and officers liability, crime (fraud) and the conduct of representatives (including representatives who no longer work for us but who did at the time of the relevant conduct). Our Professional Indemnity insurance cover is subject to the policy terms and conditions. FS Securities considers that our insurance cover generally satisfies the requirements of section 912B of the Corporations Act.

11. Our contact details

Contact: George Beyrouthi, Director
Address: Unit 30908/Level 9, Southport Central, Tower 3/9 Lawson Street, Southport Qld 4212
Phone: 1300 928 985 / 07 5630 4141
Fax: 07 3009 0031
Email: george@fssecurities.com.au
Website: www.fssecurities.com

I have read and agreed with the terms of the Financial Services Guide.

Name _____ Sign _____ Date _____

Name _____ Sign _____ Date _____