

## Financial Services Guide

This FSG has been prepared to give you general information about the services and products we offer before we provide you with advice. The FSG is an important document and a regulatory requirement under Corporations Law. This document has been issued by The International Securities & Derivatives Group Pty Ltd, holder of an Australian Financial Services Licence (AFSL#227544).

### **What Financial Products & Services can we provide?**

Our Australian Financial Services licence authorises us to provide financial product advice to both retail and wholesale clients on security & derivative instruments. We can provide advice on all classes of securities & derivative instruments, including;

ASX traded securities

Equity & Future Options

Future & Commodity Markets

Currency Futures

Foreign Exchange (Margin FX)

CFD's (Contracts For Difference)

Through agreement with other service providers, we also provide our clients access to the following services;

Full service margin foreign exchange

Full service US stock market trading

Full service Australian stock broking

Margin lending on stocks

Options on both domestic and International stocks

Full service futures and Index option trading

Funds management

Please note that the International Securities & Derivatives Group is not licensed to deal, or hold client funds. All dealing services offered to our clients are transacted by a suitable licensed third party.

All advice provided on our website or by our software modules is of a general nature only, and does not take into account the personal objectives, financial needs or situation of any individual. If you require personal advice, you need to consult a suitable qualified and licensed advisor directly.

When requesting personal advice, you will be provided with a statement of advice (SOA), outlining the advice you received, and the reasoning on which the advice was given. The International Securities & Derivatives Group Pty Ltd can provide this service to you when requested.

**What risks are involved in trading these financial products?**

The risk involved varies greatly depending on the instrument traded. Investing in ASX top 200 stocks for instance carries far less risk than trading speculatively in Index options. The exact risks associated with each product will be outlined in detail in the relevant PDS, which will be provided to you by your chosen executing broker. You should consider the information contained in the relevant PDS before trading any of the products we may advise you on.

**When will I receive a Product Disclosure Statement (PDS)?**

The International Securities & Derivatives Group Pty Ltd & its authorised representatives provide financial product advice only, and therefore do not provide a product disclosure statement to clients. Once a client has considered the advice given, and decides to act on the advice, they will communicate the relevant order for execution to their broker. The executing broker will therefore be the issuer and the one responsible for providing the client with a PDS.

**What Fees and commissions do you receive?**

We invoice clients directly for all advice given. Clients requesting ongoing advice will be invoiced at regular intervals as agreed upon by both parties. For less frequent advice a one off fee may be charged. All fees payable will be made clear prior to any advice being given, and may be a flat fee, or a percentage of funds traded, funds invested, or profits earned.

If you purchase one of our software products, training courses, or attend one of our workshops, the representative or employee who assisted you may receive a commission ranging between 0% - 50% of the value of your purchase.

If we refer you to a product offered through agreement with another service provider, we may receive a commission ranging between 0% - 100% of the gross brokerage or management fee earned by the service provider.

## **Privacy Policy**

We collect your personal information when you

1. Complete and submit forms on our web site &
2. Return completed paper account opening forms

We do not disclose any non-public, personal information about our customers, former customers, or potential customers to anyone, except as required to provide agreed services through third party service providers.

We may contact you from time to time with promotional and marketing material via phone, email and mail. If at any time you do not wish to receive marketing material please contact us and we will remove you from our lists.

### **What If I have a complaint?**

If you have a concern or a complaint about our products, services, or the conduct of one of our authorised representatives you should contact us immediately. We will aim to resolve the issue promptly, and communicate the findings and any restitution (if appropriate) to you within 10 working days. Please address all complaints in writing to;

The International Securities & Derivatives Group Pty Ltd

Attention: The Compliance Officer

PO Box 479

Geelong

Victoria 3220

Australia

This Supplementary Financial Services Guide (SFSG) supplements ISDG's Financial Services Guide. The purpose of this SFSG is to provide you with additional information about the type of financial service you may be provided by Australian Investment Education Pty Ltd ACN 138052034.

Australian Investment Education Pty Ltd ACN 138052034 are holders of a corporate authorised representative (corporate authorised representative number 338875) license under The International Securities & Derivatives Group Pty Ltd.

The purpose of this SFSG is to:

- ensure that you receive important information about the type of financial services Australian Investment Education Pty Ltd is authorised to provide to you
- assist you in deciding whether to use any of the financial services that Australian Investment Education Pty Ltd is authorised to provide to you
- assist you in deciding whether to use any of the financial services that Australian Investment Education Pty Ltd is authorised to provide to you
- provide you with information about the remuneration that we or Australian Investment Education Pty Ltd may receive in relation to financial services offered
- provide you with details in relation to our complaints and dispute resolutions procedures

#### **Contact Details**

Business Name: Australian Investment Education Pty Ltd  
Office Location: Level 8, Tower 2, Southport Central, 5 Lawson Street, Southport Qld 4215  
Telephone: 07 5585 4200  
Email: Baxter@halifaxonline.com.au

#### **Business Description**

Education and Mentoring on trading shares and exchange traded options

#### **Financial Services & Financial Products**

Australian Investment Education Pty Ltd is authorised by a holder of an Australian Financial Services License, under which we are authorised to provide advice on securities & derivatives.

### **Fee Structure**

Q. How does Australian Investment Education Pty Ltd get paid?

A. We get paid by way of charging our clients an upfront fee for the services we provide you. All fees payable are made clear prior to any services and or products being delivered.

In addition, Australian Investment Education Pty Ltd may receive a referral commission from 0% to 100% of the fee revenue generated from referring you to a third party broker if you choose to open an account with them.

Q. Do you pay referral fees?

A. We may pay referral fees or provide benefits in lieu of to third parties for referring clients to us. Any fees we pay to third parties are paid from the fees we charge you, and will not increase the price you pay us for our services and products.