

Financial Services Guide (FSG)

**Version 4
5th October 2021**

Purpose and content of this FSG

The financial services referred to in this Financial Services Guide (**FSG**), prepared and dated 5th October 2021, are provided by Ai Capital Australia Pty Ltd ACN 152 088 349; AFSL No. 412981 (Ai Capital, “we” or “us”).

This FSG has been designed to assist 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 offer;
- details on how you instruct us in relation to those services and products;
- how we and our associates are paid;
- any potential conflict of interest we may have; and
- our internal and external dispute resolution procedures and how you can access them

Product Disclosure Statement (PDS)

You will receive one Product Disclosure Statement 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 13000 Ai Capital (62632) or +61 2 8046 6258 between 8:00 am Monday to 8:00 am Saturday Sydney time; or
- by writing to us at Ai Capital Australia Pty Ltd, Level 1, 60 Martin Place, Sydney, NSW 2000;
- by emailing us at cs@aicapitalfx.com; or
- in person at Ai Capital Australia Pty Ltd, Level1, 60 Martin Place , Sydney, NSW 2000

How you can instruct us

You can instruct us electronically through our internet trading platforms to which you will be granted access to. We may, in limited circumstances (such as if the trading platform is not operational), accept limited trading instructions by telephone. We will not accept any trading instructions by any other means.

The financial services we are authorised to provide to you

We hold AFS Licence No. 412981 which authorises us to carry on a financial services business to:

- provide general financial product advice for the following classes of financial products:
 - Derivatives; and
 - foreign exchange contracts;
- deal in a financial product by:
 - issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
 - derivatives; and
 - foreign exchange contracts; and
- make a market for the following financial products:
 - foreign exchange contracts; and
 - derivatives;
- To retail and wholesale clients.

Our relationship with you

When we make a market, that is to deal in margin foreign exchange contracts and other over the counter derivatives such as Ai Capital CFDs, we act as principal in our transactions with you, not as a broker.

However, Ai Capital does not use client funds for its hedging purposes, instead Ai Capital uses its own funds for its hedging activity.

Ai Capital is required by law to issue you with a Product Disclosure Statement prior to providing these products to you. You should read this document carefully. The Product Disclosure Statement discloses the important features and risks of these products and their terms are set out in the Account Terms (available at the time you open an account and also on request) so please make sure you read them before dealing with Ai Capital.

Fees, charges and remuneration

As part of the Future of Financial Advice (FoFA) reforms, AFS licensees (such as Ai Capital) 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.

Ai Capital does not receive “conflicted remuneration”. Ai Capital pays “conflicted remuneration” with consent from retail clients.

Other fees may be charged for transactions and services by third parties to Ai Capital, 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

The fees, costs and charges for financial products are disclosed in the Product Disclosure Statement for those products.

Disclosure of conflicts of interest

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

Ai Capital may pay a fee or other benefit to other persons for introducing or for acting on behalf of clients, either by way of a one-off fee or as a percentage of income generated by those clients referred to Ai Capital. 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.

Employees and Representatives

Representatives and other staff 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 Ai Capital has the benefit of professional indemnity insurance that complies with section 912B of the Corporations Act 2001 (Policy). Subject to its terms, the Policy covers certain clients for loss or damage suffered as a result of breaches of the relevant obligations of Ai Capital and its employees in relation to its AFSL.

Also, subject to its terms, the Policy covers certain breaches by Ai Capital's employees and representatives employed by Ai Capital at the relevant time.

Internal Dispute Resolution (IDR)

Ai Capital is committed to providing our clients with outstanding service. However if you have a concern about the financial product or service provided to you, please raise the issue with us by following steps:

- Contact our Ai Capital Client Experience Team and provide the details of your dispute. You may do this by telephone, email, online chat or letter.
- If your dispute can not be immediately resolved with our Ai Capital Client Experience Team, details and the details of your dispute will be given to the Ai Capital Complaints Officer.
- **Within 24 hours of receipt of complaint** - a complainant must be sent confirmation of receipt of their complaint by the complaints officer;
- **Within 5 business days of receipt of complaint** - all best endeavours should be made to resolve the complaint within 5 business days of receipt. If resolved satisfactorily in the complainants favor within 5 business days then a written response to the complainant is not required;

- **Within 30 calendar days of receipt of complaint** - A response to a standard complaint is to given to the complainant utilising the complainants preferred method of communication;

Any client may lodge a dispute with the Complaints Officer directly via:

Ai Capital Australia Pty

Level 1 60 Martin Place Sydney NSW
or by email at: cs@aicapitalfx.com

Ai Capital will make every effort to try to resolve your dispute quickly and

If you are not satisfied with the final response provided by Ai Capital, you have the right to take dispute to the **Australian Financial Complaints Authority (AFCA)**.

AFCA is an external dispute resolution scheme. The contact details for **AFCA** are:

Australian Financial Complaints Authority (AFCA)

Online: <https://www.afca.org.au/>

email: info@afc.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Please note that we will need to respond to your complaint prior to AFCA initiating any investigation into your complaint.

Ai Capital is a member of the AFCA complaints resolution scheme. The service provided to you by AFCA free of charge.

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

Please visit <https://www.Ai Capital.com/au-en/legal/dispute-resolution> for further information.

Privacy

We value the privacy of your personal information. When we collect, use, disclose or handle personal information, we are bound by the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Commonwealth), as amended from time to time and the Australian Privacy Principles.

Our full privacy policy is available from our website <https://www1.Ai>

[Capital.com/resources/legal/australia/](https://www1.Ai Capital.com/resources/legal/australia/) If you would like a copy of our privacy policy, or wish to seek

access to, or correct the personal information we collect or disclose about you, please ask us.