

Financial Services Guide

This Financial Services Guide (“FSG”) dated 1 November 2018 is provided to you by LEARN TO TRADE PTY LTD ACN 138 178 542 (“LTT”, “we”, “our”, “us”) to inform you of the financial services provided by us and also to comply with our obligations as the holder of Australian Financial Services Licence (AFSL) No. 339557. This FSG will assist you in deciding whether to use our services and contains important information about:

- who we are;
- what financial services we provide and the products to which those services relate;
- who we act for;
- what other documents you may receive;
- who is responsible for the financial services we provide;
- how you can instruct us;
- what remuneration and other benefits may be paid to us, our employees or others;
- what to do if you have a complaint, and how it will be dealt with;
- our compensation arrangements;
- for what purpose we may use your contact data or personal information;
- any associations or relationships we may have with financial product issuers; and
- how you can contact us.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

Who are we...

LTT is a member of the Learn to Trade group of companies, which employs over 100 people across the globe, with operations in Australia, the UK, Spain, the Philippines, and South Africa.

What financial services we provide and what kinds of financial products those services relate to...

LTT holds an AFSL (No. 339557) which authorises us to provide you with advice in relation to securities, foreign exchange contracts and derivatives.

Who do we act for when providing these services...

LTT is responsible for the financial services it provides to you under its AFSL, and does not act on behalf of any other financial services licensee.

Nature of advice/documentation you may receive...

We are obliged to warn you that unless otherwise expressly agreed, we will only provide you with general advice, which does not take account of your objectives, financial situation or needs. Therefore, you are required to ensure that you obtain prior advice regarding the suitability of our products and services for your personal financial needs, objectives and circumstances, from a licensed professional.

Where, as part of our “coaching” services, we collect and take into consideration, information regarding your financial circumstances and needs AND expressly agree to provide you with personal advice, you will receive a Statement of Advice (SoA). We are required to have a reasonable basis for our advice and to act in your best interests when providing you with personal advice.

The SoA will contain the advice, the underlying basis for our recommendations and information regarding commissions, fees or associations with third parties which may influence our advice. We may also provide you with a Record of Advice (RoA) where further advice is sought in relation to that provided in the SoA and where there is no

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significant change to your circumstances. Please note that any advice and recommendations we provide will be impacted if you provide incorrect, incomplete or limited information.

If we recommend a specific product (except securities), we will also provide you with a Product Disclosure Statements (PDS) prepared by the relevant product issuer which will contain information to enable you to make an informed decision regarding the key risks and benefits of utilising that product.

How you can instruct us...

LTT provides services predominantly through seminars, webinars, telephone and face-to-face coaching sessions. Our terms & conditions agreement details the relevant terms governing our services, including our fees and termination arrangements.

You can use our services by contacting us by telephone, email or in person.

Please note that LTT is not authorised to accept instructions from you to deal in a financial product. Should you wish to act on the general advice provided by us, you should give your instructions directly to an appropriately licensed provider.

How is LTT Remunerated...

A fee is payable when you attend one of our courses or purchase coaching sessions additional to the complimentary ones packaged with the course. Current pricing for our educational products is advised at our seminars, courses and coaching sessions, or can be obtained by contacting us.

In addition, we may also receive remuneration from third party product providers we recommend r refer you to, whose products you may choose to use in conjunction with our services. Any

remuneration we receive in this regard, is included in the fees and commissions you pay to such provider – you do not pay extra.

How does LTT pay its representatives...

Our representatives are paid by way of retainer or salary and may also receive discretionary bonuses linked to performance, and non-monetary rewards from time to time. We maintain a register of any benefits that our representatives receive.

If you have a complaint, how it will be dealt with...

We want to know about any problems or concerns you may have with our advice or services so we can take steps to resolve the issue. We have internal and external dispute resolution procedures to resolve complaints from clients. A copy of these procedures may be obtained by contacting us and requesting a copy which will be provided free of charge.

If you ever have concerns or are not satisfied with our services you may make a complaint. Please contact our Compliance Manager at:

compliance@learntotrade.com.au

Initially, all complaints will be reviewed and investigated internally by the Compliance Manager. If you make a complaint, our first response will be to contact you to discuss the complaint. We will try to resolve your complaint quickly and fairly.

If you are dissatisfied with the outcome, or if an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (“AFCA”). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA’s contact details are: Website:

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www.afca.org.au, Tel: 1800 931 678 (freecall), and Email: info@afca.org.au. You may also complain to ASIC, our regulator, via its freecall infoline on 1300 300 630.

Our Compensation Arrangements...

In compliance with s912B of the Corporations Act 2001 (Cth) and ASIC RG 126, LTT maintains professional indemnity insurance in connection with the financial products and services we provide, including any claims in relation to the conduct of our former representatives and/or employees.

For what purpose do we use your contact data or personal information...

We recognise the importance of ensuring that We seek to ensure that comprehensive and accurate records of all client interactions are maintained in accordance with our legal obligations. We recognise the importance of ensuring that you have confidence in the way we handle your personal information and that it is kept private. We have procedures which include the secure storage of your personal information. A copy of our Privacy Policy is available on our website or by contacting us and requesting a copy.

Your privacy is important to us and we are committed to ensuring compliance with the Privacy Act 1988 (as amended) and the Australian Privacy Principles forming part of that Act. The personal information that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars and the provision of advice and services to clients.

You are entitled to access your personal information which LTT holds. You also have the right to correct, or ask us to correct, information

about you that is inaccurate, incomplete or out of date.

Our associations & relationships with others...

We do not have any relationships or associations with financial product issuers which might influence us in providing you with our financial services. We have entered into referral arrangements with product issuers but this has no influence on the provision of our advisory services.

Please note that we do recommend clients use the broking services of Forex CFDs and obtain a subscription to SmartCharts software for use in conjunction with our training, and your trading. SmartCharts is an associated company of LTT, and using its services provides a more seamless process. However clients are free to use other providers in implementing our risk management and trading strategies.

How you can contact us...

Telephone: Call us on (02) 8412 6000

Mail: LEARN TO TRADE PTY LTD.,
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