



ACY Capital Pty Ltd

# Financial Services Guide (FSG)

05 Sept 2017

ACN 167 260 504

# 1. ACY Capital Pty Ltd

ACY Capital Pty Ltd is an Australia registered company. The trading name is ACY FX. Our details are set out below. 'We', 'us', 'our' or 'ACY' in this Financial Services Guide ('FSG') refers to ACY Capital Pty Ltd.

Registered & Business Address	Customer Service Team ACY Capital Pty Ltd Suite 804, 12 Help Street Chatswood NSW 2067 Australia
Postal Address	Customer Service Team ACY Capital Pty Ltd Suite 804, 12 Help Street Chatswood NSW 2067 Australia
ACN	167 260 504
AFSL	474738
Phone	1300 729 171
Email	info@acyfx.com

## 2. Purpose and content of this FSG

This FSG is dated 05 Sept 2017. It is designed to help you to decide whether or not to use any of the services we offer in this FSG. It aims to clearly define the role and responsibility of ACY FX when it provides retail clients with the financial services described in section 5. Those financial services relate to the derivative products (margin FX or CFDs) that you trade through our product issuer's trading platform.

This FSG contains important information about:

- the financial services we offer;
- how we and other relevant persons are paid for those services;
- the capacity in which we act when we provide financial services;
- our internal and external dispute resolution procedures and how you can access them; and
- how you can contact us.

The key information is set out in answers to the questions below. If you need more information or clarification, please contact us.

## 3. What financial services does ACY Capital provide?

ACY Capital is authorized under its Australian Financial Services License to:

- Provide general advice about FX and Derivatives.
- Deal (arrange) FX and Derivatives.

We are authorized to provide these financial services to retail and wholesale clients.

ACY Capital will not provide you with personal advice. We will not advise you when and if to open, maintain or close a position. We discuss this in more detail in section 3.2.

### 3.1 What is general advice?

General advice may differ from what you might commonly understand or expect.

General advice under Australian law can include information about Products offered by our product issuer, and ACY Capital's opinions about, or outlook in relation thereto.

Any information you have discussed with an ACY Capital employee, should only be regarded as general advice, and will not take into account your objectives, financial situation or needs.

If you require personal advice specific to your particular financial situation, objectives or needs, you will need to speak to your financial adviser.

ACY Capital does not provide personal advice.

Any discussions with ACY Capital employees about their view of current or future market conditions should not be seen as personal advice, as they will not have taken into account your particular financial circumstances, objectives or needs. Rather, it should be regarded as general information for your consideration prior to making any decision to trade.

### 3.2 What is personal advice?

Personal advice is advice that takes into account any of your objectives, financial situation or needs. ACY Capital will not give you personal advice. If you require personal advice, please contact your financial adviser.

### 3.3 What is ACY Capital' position when you are trading?

ACY Capital is acting as introducing broker of the product issuer. We are not the product issuer. ACY Capital therefore does not act as a principal on your trades. We only act as your agent.

### 3.4 Who is responsible for the advice given to me?

When you speak with us, you are dealing with one of ACY Capital's employees. ACY Capital is therefore responsible to you for any general advice given to you.

## 4. Product Disclosure Statement

Financial products are issued by a third party licensed provider. They issue the PDS which details the products available, risks, benefits, costs and trading terms, and other important information. Their PDS is available from our website.

This FSG and the product issuer's PDS are important documents and should be read in their entirety before deciding whether to acquire or continue holding the relevant products. You should retain this FSG, the PDS, and any updated information that is provided to you ('ACY Capital Legal Documents') for future reference.

Before you can open an account with us to trade, you must have received and read the relevant ACY Capital Legal Documents.

## 5. Trading with Third Party Provider

### 5.1 ACY Capital's Role

ACY Capital is not the product issuer of the over-the-counter derivative products, Margin FX and Contracts for Difference (CFDs). We are acting as an introducing broker for a third party licensed issuer. All clients open trading accounts directly with the third-party issuer and transact through their trading platform. Please note that Margin FX and CFD contracts are bilateral principal-to-principal agreements between you and the product issuer, which allow you to make a profit or loss from fluctuations in the price of the underlying asset. Please refer to the PDS for further details.

### 5.2 Consult your financial adviser

Before trading, you should give consideration to your objectives, financial situation, needs and the risks of loss associated with trading in order to assist you in deciding whether margin FX and CFDs are suitable for your purposes. ACY Capital recommends that potential customers seek advice from an appropriately qualified independent financial adviser before deciding to open an account.

### 5.3 ACY Capital Privacy Statement

The ACY Capital Privacy Statement (“Privacy Statement”) explains how we collect personal information about you and how we maintain, use and disclose that information. All information that ACY Capital collects about you will be treated in accordance with our Privacy Statement. The Privacy Statement can be found online at [acyfx.com](http://acyfx.com). The Privacy Statement complies with the Privacy Act 1988 (Cth) and the Australian Privacy Principles under this Act.

## 6. How will I pay for the financial services?

ACY Capital does not charge fees for providing information and general advice to clients. We receive trading rebates from the third-party product issuer in relation to referred clients’ trading activities. This does not impact the fees or charges you pay for the third-party product issuer’s services. Please refer to their FSG and PDS for information regarding their fees and charges.

ACY Capital may further pay or receive referral fees to and from other introducing brokers. Representatives of ACY Capital who provide you with services may receive commissions or other remuneration for the provision of these services. Our employees may also receive salaries, performance bonuses and other benefits from us.

## 7. What should I know about the risks of trading?

You should carefully consider whether trading in Margin FX and CFDs is appropriate in light of your personal financial needs, circumstance and objectives. Trading in over-the-counter derivatives entails significant risk, as the products are highly leveraged and therefore gains and losses are magnified, and total losses can exceed your investment. You should only ever trade with ‘risk capital’ ie money you can afford to lose. Please ensure you obtain independent professional advice, and carefully read the product issuer’s PDS to assess the risks and costs, before trading in these products.

## 8. Disclosure of Conflicts of Interest

Subject to disclosures made herein or in other transaction documents, we do not have any relationships or associations which might influence us in providing you with our services.

## 9. Professional Indemnity Insurance

In compliance with s912B of the Corporations Act and ASIC RG 126, we maintain 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/employees.

## 10. If you have any complaints

10.1 Who can I complain to if I have a complaint about ACY Capital' financial service?

ACY Capital is committed to providing a high standard of service to its customers. If you have a query about the quality or level of service, or if we have failed to meet your expectations, we would like to hear from you.

Firstly, contact ACY Capital and speak to an employee. Explain carefully the nature of your problem and tell us how you would like us to fix the problem. Usually problems can be quickly rectified and the sooner you refer the issue to us the better.

If your complaint cannot be resolved at the first point of contact, you should write to:

Complaints Officer

ACY Capital Pty Ltd

Suite 804, 12 Help Street

Chatswood NSW 2067 Australia

If ACY Capital does not resolve your complaint to your satisfaction, you may lodge a complaint with the Financial Ombudsman Service ('FOS'), which is an independent disputes resolution scheme.

Before FOS deals with your complaint you must have first lodged a formal complaint with us and given us time to resolve the complaint internally. This generally takes 45 days, although we may extend this time in complex cases.

To lodge a complaint with FOS you should send the necessary documents and information to:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Australia

Phone: 1300 780 808 or +61 (03) 9613 7366

Fax: +61 (03) 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

10.2 What is the effect of a determination by Financial Ombudsman Service?

We agree to accept the determination of FOS as final and binding.