



FINEXIA

SECURITIES

FINANCIAL SERVICES GUIDE

January 2022

Finexia Securities Limited

ACN: 608 667 778 | AFSL: 485760

Level 18

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1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“FSG”) is designed to assist you in deciding whether to use any of the financial services offered by Finexia Securities Limited (ACN 608 667 778) (“we, our, us or Finexia Securities”).

This FSG is designed to provide you with general information about Finexia Securities’ products and services and includes the following:

- ▶ Who we are and how you can contact us;
- ▶ The disclosure documents and statements you will receive;
- ▶ The financial services we are authorised to provide to you;
- ▶ How we deal with your personal information; and
- ▶ The cost of our services and how we are remunerated;
- ▶ Our internal and external dispute resolution processes.

This FSG was prepared on 31 January 2022 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our products or services.

1. HOW TO CONTACT US

You can contact and find out more about us in the following ways:

By mail:	PO Box 8227 Gold Coast MC QLD 9726
Telephone:	1300 886 103
Email:	info@finexia.com.au
Website:	www.finexia.com.au

2. ABOUT US AND THE FINANCIAL SERVICES WE OFFER

We hold Australian Financial Services Licence (“AFSL”) number 485760 issued by the Australian Securities and Investments Commission (“ASIC”) and are authorised to provide advisory and dealing services in relation to the following financial products to retail and wholesale clients:

- ▶ Deposit and payment products limited to:
 - ▶ Basic deposit products; and
 - ▶ Deposit products other than basic deposit products;
- ▶ Derivatives

- ▶ Foreign exchange contracts;
- ▶ Life products including:
 - ▶ investment life insurance products; and
 - ▶ life risk insurance products;
- ▶ Interests in managed investment schemes including investor directed portfolio services;
- ▶ Securities;
- ▶ Standard margin lending facilities; and
- ▶ Superannuation.

We operate the following registered managed investment scheme in our capacity as Responsible Entity:

- ▶ XO Capital Fund (ARSN: 645 338 067) ("**the Fund**"), a scheme which holds only the following types of property:
 - ▶ Derivatives; and
 - ▶ Financial assets.

Any financial services offered to you will be provided to you by a representative of Finexia Securities. We do not act as a representative of any other AFSL in relation to the financial services we provide to you.

We will only provide you with general advice. This advice does not take into account your specific financial situation, needs or objectives. Under the law regulating the provision of financial products and services, general advice and personal advice have special meanings and may differ from what you commonly understand.

You should determine if any general financial product advice is appropriate for you, and you should seek personal financial product advice from a registered and licensed professional regarding the suitability of our products and services.

Whilst Finexia Securities believes that the general advice provided is accurate and reliable, neither Finexia Securities, nor its directors or employees, assume any responsibility for the accuracy or completeness of the information provided.

3. USING OUR SERVICES

If you wish to utilise our services, you may contact us by telephone or email, or via any other method as may be mutually agreed between us.



4. OTHER DOCUMENTS YOU MAY RECEIVE

If we recommend or refer you a particular financial product, you may also receive a Product Disclosure Statement (PDS) prepared by the product provider, which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply. This document will be provided to assist you in making an informed decision about that product. You may also receive a copy of the product provider's own FSG.

5. OUR FEES AND CHARGES

When Finexia Securities provides financial services to you, certain fees may be charged by Finexia Securities and/or product providers for providing these financial services. Please note that the fees charged are dependent on the nature of the financial services provided to you.

Finexia Securities will endeavour to explain all fees payable by you prior to any advice or product being offered to you.

If you acquire or enter into a financial product we refer you to, the provider will charge you costs as set out in their PDS or offer document. Indicative transaction fees charged by product providers are outlined in Schedule 1. Where any of those fees are rebated to Finexia Securities, you are entitled to request details of this payment from the product provider or us. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

Adviser Fees

Finexia Securities may charge an Adviser Fee in relation to any securities products which you acquire with our assistance. The Adviser Fee will be negotiated with you and disclosed to you prior to the issuance of the securities product. Your consent for Finexia Securities to receive this Adviser Fee will be obtained prior to you acquiring the securities product.

Employee Remuneration

Our advisers and representatives will be remunerated based on a variety of performance criteria.

6. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

Finexia Securities may have an interest, relationship or arrangement that is material in relation to the general financial product advice it provides you. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

Employees of Finexia do not receive specific payments or commissions for giving general advice in relation to a financial product. Finexia charges an Adviser Fee, subject to your

consent, for any securities products which you acquire with our assistance. Please refer to section 5 above.

7. MAKING A COMPLAINT

We have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer using the details below.

To: Complaints Officer
Finexia Securities Limited

By mail: PO Box 8227
Gold Coast MC QLD 9726

Telephone: 1300 886 103

Email: info@finexia.com.au

The Complaints Officer will investigate your complaint and provide a final written response to you no later than thirty (30) calendar days after receipt of your complaint. If the matter is complex and a longer period of time is required, Finexia Securities will notify you.

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA):

To: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Telephone: 1800 931 678

Website: www.afca.org.au

AFCA is the approved external dispute resolution scheme of which Finexia Securities is a member (Number: 37055).

You may also contact the ASIC info line on 1300 300 630.

8. COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for Finexia

Securities and our representatives and employees in respect of our authorisations and obligations under our AFSL.

9. OUR PRIVACY POLICY

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information. The Application Form requires personal information to be provided.

Both the Fund, any service providers and we may collect, hold and use your personal information in order to assess your application, service your needs as an investor, provide facilities to you, to the Responsible Entity and to the Fund and for other purposes permitted under the Privacy Act and other legislation, such as the anti-money laundering and counter terrorism financing (AML/CTF) laws.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also on our website.



SCHEDULE 1

Transaction Fees – Finexia Securities Limited

Type of Product	Maximum Fee
Securities and Warrants	Per transaction up to \$220 or 2.2% (including GST) of the transaction value (whichever is greater). Please note that this will be included in fees charged to you by the broker and rebated to Finexia Securities.
Exchange Traded Options	Per transaction fee of \$220 (including GST) of up to 40 options contracts and \$2.20 (including GST) per contract thereafter. Please note that this will be included in fees charged to you by the broker and rebated to Finexia Securities.

Miscellaneous Fees and Charges

Please note that all Miscellaneous Fees and Charges will be charged to you by the broker, not Finexia Securities.

Service	Description	Fees and charges (including GST)
Manual Booking	Rebooking a transaction	\$33.00
RTGS Payment	Same day payment	\$55.00

SRN Request	To make a request to the registry for holding details	\$27.50
Postage of Contract Note	Postage fee	\$2.00 per note
Initial Fail Fee Charge	For failure to have adequate funds in linked account to cover transaction	10bps with a minimum of \$110 per day
Dishonour Fee	Dishonour notice from banking institution	\$82.50
ASX Levied Fail Fees	Standard ASX transaction fees	On charged
Legal Entity Identifier (LEI) application	For companies only	AUD\$99.00
Virtual Private Server (VPS) Subscription	Used for Expert Adviser Automated Trading	USD\$36.99 per month