

# FINANCIAL SERVICES GUIDE



**CHARTER** PRIME

**Dated:** 05 December 2017

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## **CHARTERPRIME PTY LTD**

**ABN** 65 156 005 668  
**AFSL** 421210

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Sydney, NSW, 2000

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## PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE [FSG]

This FSG is designed to provide you with important information regarding our services that we are authorised to offer under our Australian Financial Services License prior to providing you with a financial service, including the following:

- Who we are & how you can contact us;
- What services we are authorised to provide;
- How we are remunerated for these services;
- Any (potential) conflicts of interest we may have; and
- Our dispute resolution process.

This FSG should contribute to your evaluation of using any of the products or services we offer. If you would like further information, please ask us.

## FURTHER DOCUMENTATION

Charterprime will provide clients with the relevant documentation to facilitate the provision of advice and transactions. We will also provide you with the relevant Product Disclosure Statement prior to investing in any derivatives products, which contain important information regarding the features, benefits, risks and fees applicable, and should be read carefully to enable you to make an informed decision prior to investing.

Charterprime may also provide you with factual information regarding current or historical market/rates, and facilitate execution only requests.

## NAME OF PROVIDING ENTITY

The Providing Entity and issuer of this FSG is Charterprime Pty Ltd ABN 65 156 005 668 ("Charterprime"). Charterprime acts for itself and authorises the issue of this FSG.

## AUSTRALIAN FINANCIAL SERVICES LICENCE ("AFSL") & SERVICES PROVIDED

Charterprime holds an Australian Financial Services License ('AFSL') number 421210.

Charterprime is authorised to provide financial

product advice, dealing and market making services in relation to derivatives and foreign exchange contracts to retail and wholesale clients.

## CONTACT DETAILS:

Charterprime Pty Ltd  
Suite 408 / 15 Lime Street  
Sydney, NSW, 2000  
Email: [support@charterprime.com.au](mailto:support@charterprime.com.au)  
Website: [www.charterprime.com.au](http://www.charterprime.com.au)

## NATURE OF ADVICE WARNING

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. Please consult your own professional advisers.

Where we collect and take into consideration, information regarding your financial circumstances and needs, and agree to provide you with personal advice, you will receive a Statement of Advice.

While Charterprime believes the advice and information we provide is accurate and reliable, neither Charterprime nor its directors, officers, employees, contractors or associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

## METHOD OF PROVIDING FINANCIAL SERVICES

If you wish to utilise Charterprime's services, you may issue us with instructions via:

- the telephone;
- the internet; or
- any such other method (such as fax, email) as may be mutually agreed between us.



## **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 or employees.

## **OUR RECORD-KEEPING OBLIGATIONS:**

Charterprime will seek to ensure that comprehensive and accurate records of all client transactions and advice provided, are properly maintained.

## **WHO DO WE ACT FOR?**

Charterprime is responsible for the financial services it provides to you under its Australian Financial Services License, and does not act on behalf of any other financial services licensee.

Charterprime is a market maker, not an agent, when dealing in margin FX contracts and Contracts for Difference, which are over-the-counter (OTC) derivatives. Accordingly, Charterprime acts as principal in all transactions with you in respect of these specific financial products.

## **REMUNERATION, COMMISSION & BENEFITS EXPECTED TO BE RECEIVED BY CHARTERPRIME FOR PROVISION OF OUR FINANCIAL SERVICES:**

Charterprime earns its income from the business spread (or margin) that we apply to our OTC derivative products. This is the difference between the rate at which we buy and sell the financial instruments (i.e. between the wholesale

price achieved by Charterprime and your trade price). This spread is incorporated into the rates quoted to you and is not an additional charge or fee payable by you.

Commissions, fees or financing charges may be payable by clients depending on the services provided, and will be disclosed to, and agreed with, you prior to trading. The rate and other fees and commissions may vary according to the type and level of service provided, the size and the frequency of the transaction.

Clients may also incur failure fees on failed transactions or interest charges on outstanding payments. You should ensure to read our PDS for full details of fees and charges.

Representatives of Charterprime who provide you with advice or transaction execution 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. Payments will be made in accordance with the Corporations Act and ASIC Guidelines. If you require more information, you may request from us particulars of our remuneration (including commission) or other benefits so long as the request is made within a reasonable time after you receive this FSG and before any financial service is provided to you.

All costs, fees and charges and other amounts payable are subject to change from time to time. We will give you at least thirty (30) days' notice of any increase in fees which may relate to any Charterprime Product which you hold. We will inform you of any changes to in costs, fees and charges before you acquire the Charterprime Product which will incur such costs, fees or additional charges. We reserve the right to negotiate different fees and charges with different Clients. It is your responsibility to familiarise yourself with these fees and charges and we strongly encourage you to regularly check our website for further updates or contact our representatives for more details.

## **DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST:**

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

Charterprime may also arrange for you to be supplied with financial services and products issued by non-related product providers. Charterprime may receive a fee, commission payment or other remuneration or benefits from these non-related issuers as a result of you investing in one of their products or services. Any remuneration or benefits that Charterprime may derive from non-related issuers is included in the fees and commissions agreed with you – you do not pay extra.



## **DISPUTE RESOLUTION:**

Charterprime has an internal dispute resolution process in place to resolve any complaints or concerns you may have, as quickly and fairly as possible in all the circumstances.

Any complaints or concerns should be advised to us (by email or letter). These should be directed to:

The Complaints Officer  
Charterprime Pty Ltd  
Suite 408 / 15 Lime Street  
Sydney, NSW, 2000

Charterprime will seek to resolve your complaint within forty-five (45) days or such further time period that may reasonably be required given the nature of the complaint.

If you are dissatisfied with the outcome or the complaint is not resolved in a timely manner, you have the right to lodge a complaint with the Financial Ombudsman Service, an approved external dispute resolution scheme, of which Charterprime is member no. 30251:

Financial Ombudsman Service  
GPO Box 3  
Melbourne Victoria 3001  
Phone: 1800 367 287  
Fax: +61 (03) 96136399

We will assist FOS in its investigation and we are bound by any decision that it makes in regard to the dispute.

## **PRIVACY POLICY:**

Your privacy is important to us and we are committed to compliance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Your personal information is collected for the purposes of fulfilling our obligations under the anti-money laundering and counter-terrorism financing laws, and our obligations under the Corporations Act. We may disclose your personal information to external parties for the purposes of execution, clearing and settlement of transactions, or those who act on our behalf in the operation of our business or in connection with the transactions to be undertaken. Such external parties are required and committed to protecting your privacy and

where they are offshore we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia.

Charterprime will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws or any other applicable legislation or law enforcement requirements. Please contact us via the email provided if you have any concerns.