



FINANCIAL SERVICES GUIDE

Update Date: October 2019

FINANCIAL SERVICES

PURPOSE AND CONTENT OF THIS FINANCIAL SERVICES GUIDE

The financial services referred to in this Financial Services Guide (FSG), prepared and dated 22 October 2018, are provided by Royal Financial Trading Pty Limited ABN 30 157 780 259 AFSL Licence No. 420268 (Royal, “we” or “us”). This FSG has been designed to help 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 you;
- 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

You may also receive one or more Product Disclosure Statements 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. Financial related institutions and other comparable associations regarding our corporate activities or that are named by you; Organisations which you request us to or any persons acting on your behalf, which may include your financial adviser, broker, solicitor or accountant.

ROYAL ACCOUNT TERMS

You will also receive our Account Terms, which is a contract between us and you. These Terms will dictate the rights and conditions of each party and contains important information about transacting with us.

NATURE OF ADVICE

We only provide general advice. We don't 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. Therefore, before you decide to open an account with us, you are strongly recommended to seek your own professional advice. You must understand that trading in FX and derivatives is risky, and you may incur substantial risk.

HOW YOU CAN CONTACT US

You can contact us by:

Telephoning us +61 2 8075 4710 between 9 am to 6 pm AEST Monday to Friday; or

Writing to us at Royal Financial Trading Pty Limited
Level 31, 225 George Street Sydney NSW 2000, Australia; or
Emailing us at info@oneroyal.com/au

HOW YOU CAN INSTRUCT US

You can instruct us in any of the following ways:

- By telephone; or
- Electronically through our internet trading platforms to which you will be granted access to.

If requested by you, we may agree to accept instructions by email, at your own request.

THE FINANCIAL SERVICES WE ARE AUTHORISED TO PROVIDE TO YOU

Our financial services business involves providing general financial product advice, dealing in over-the-counter (OTC) financial products such as derivatives on a principal basis and market making services in relation to OTC derivatives (including but not limited to synthetic equities, margin foreign exchange contracts) that we issue. We hold AFS Licence No. 420268 which authorises us to provide the following financial services to retail clients and wholesale clients.

(a) Provide general financial product advice for the following classes of financial products:

- Deposit and payment products limited to:
 - Basic deposit products;
 - Non-cash payment products;
- Derivatives;
- Foreign exchange contracts;
- Interests in managed investment schemes excluding investor directed portfolio services; and
- Securities

(b) 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;
 - Foreign exchange contracts; and
- Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - Deposit and payment products limited to:
 - Basic deposit products;
 - Non-cash payment products;
 - Derivatives;
 - Foreign exchange contracts;
 - Interests in managed investment schemes excluding investor directed portfolio services; and
 - Securities; and

(c) Make a market for the following financial products:

- Foreign exchange contracts
- Derivatives; to retail and wholesale clients.

OUR RELATIONSHIP WITH YOU

When we make a market, that is deal in foreign exchange contracts and other over-the-counter (OTC) derivatives such as synthetic equities, margin FX or contracts-for-difference, we act as principal in our transactions with you. Royal is required by law to issue you with a Product Disclosure Statement prior to providing these products to you.

You should read these documents carefully. The Product Disclosure Statements disclose 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 trading.

REMUNERATION AND BENEFITS

You may pay Royal a fee depending on the type and level of services provided to you, the financial products you choose and the amount you invest. In particular, Royal may receive fees and other benefits from the financial products that it issues to you.

These may take the form of spread and/ or commission payments. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are inclusive of goods and services tax (GST).

OTC Financial Product Fees

The fees, costs and charges for OTC financial products are disclosed in the product disclosure statement and Market Information Sheets for those products.

General

If you owe an account to Royal and you have not paid that amount, Royal may charge interest on that outstanding amount at the rate set out in or on the basis described in the Account Terms or, if not specified or described, at the rate equal to Royal's prevailing debit interest rate determined by it from time to time.

Royal may charge a fee for printing and postage of confirmations if you have the ability to receive electronic confirmations but have chosen not to do so. 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.

Administration Fees

Additional fees may be charged for transactions and services, including but not limited to international transfers, bank cheques and additional account administration fees. Royal may charge fees for certain administrative services which occur in the course of your dealings with us.

ADMINISTRATIVE SERVICES	FEE (INCL. GST)
Withdrawal (electronic/domestic)	No Charge
Withdrawal (electronic/international)	A20\$ per transfer
Withdrawal (cheque)	A\$20
Same Day Withdrawal (RTGS)	50\$ per transfer, 3 pm (AEST) cut-off time
Credit/ Debit Card Payments	Up to 3.5% of transaction Value
Conversions	Up to %2.5 of the transaction value
e-Payment solution providers	Up to 3.9% of transaction Value
Telephone Conversation Transcript	Upon Request
Historical Client Statements	A\$10 each
Audit Letters Confirming Balance	A10\$ each
Debt Collection 1st Call	A\$25
Debt Collection 2nd Call	A50\$
Agency plus court and legal costs and interest	A\$150
Legal review of Trust Deed	A150\$

Reductions & Waivers

Royal may in its absolute discretion reduce or waive the minimum deposit amount, the minimum account balance or interest rates on debit balances, electronic trading platform charges, administration charges, SMS service fees, fees (including royalties or fees for third party services) or transaction charges, for individual clients or for classes of clients, for any length of time, with or without conditions.

Third Party Charges

The fees and charges payable by you to Royal may differ from the fees and charges payable by Royal to its third party service providers from time to time.

SMS Service Fee

Should you request the delivery of correspondence regarding your account via the Short Message Service ("SMS"), you must pay an SMS Service Fee to Royal. The SMS Service Fee will be due and payable to Royal upon delivery of a SMS and will be debited from your Account at the end of each month. The SMS service fee is \$0.55. This fee is charged per SMS and is inclusive of GST.

DISCLOSURE OF CONFLICTS OF INTEREST

Royal acts as principal when issuing OTC Transactions to you. Royal does not act as your agent or broker. Royal has a policy for managing, avoiding and disclosing relevant conflicts of interests, available on request.

REPRESENTATIVE AGENTS & INTRODUCING BROKERS

The fees and charges described in our PDS, and in this FSG apply where you trade directly with Royal. If you trade with Royal through an Introducing Broker, that Introducing Broker may have its own fees and charges. Our Introducing Broker service allows Introducing Brokers to be remunerated for introducing new Clients to Royal. As an Introducing Broker they can introduce Clients to Royal and in turn receive remuneration and other benefits in accordance with the Corporations Act and ASIC requirements. You should refer to your Introducing Broker for further information.

EMPLOYEES AND REPRESENTATIVES

Your Royal representative receives a base salary. They may also be eligible for a discretionary bonus which is based on achievement of predetermined business objectives such as contribution to profit, client service, client satisfaction, risk management and leadership/ team contribution. Representatives 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, their contribution to the firm financially and reaching a range of performance targets.

PROFESSIONAL INDEMNITY INSURANCE

Royal has the benefit of professional indemnity insurance that complies with section 912B of the Corporations Act 2001 (Policy). Subject to its terms and exclusions, the Policy covers certain clients for loss or damage suffered as a result of breaches of the relevant obligations of Royal and its employees in relation to its AFSL. Also, subject to its terms, the Policy covers certain breaches by Royal's employees and representatives employed by Royal at the relevant time.

DISPUTES HANDLING

We have an internal dispute resolution process in place so that we can resolve any disputes or complaints quickly and fairly. If you have any complaint about our services you should take the following steps:

1. Contact a Royal representative and provide the details of your complaint. You may do this by telephone, facsimile, email or letter.
 2. If your complaint is not satisfactorily resolved through our representative within three business days of receipt of your complaint, please contact the Compliance Department on +61 2 8075 4710 or put your complaint in writing and send it to the Compliance Department at: Level 31, 225 George Street, Sydney NSW 2000, Australia. Royal will try to resolve your complaint quickly and fairly. Complaints received in writing will be acknowledged within five business days of written receipt of your complaint and we will use our best endeavours to try to resolve your complaint within 45 days of receipt of your written complaint.
 3. If you still do not get a satisfactory outcome, you have the right to take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system.
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Using AFCA is free to consumers. If you would like to access the scheme, please lodge a complaint:

Online www.afca.org.au

Email info@afca.org.au

Phone 1800 931 678

Mail Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Royal is a member of the AFCA complaints resolution scheme (No. 31126).

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

PRIVACY

We value the privacy of your personal information. When we collect, use, disclose or handle personal information, we are bound by the Privacy Act 1988 (Commonwealth). Our full privacy policy is available from our website www.rfxt.com.au 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.