



Alpha Trade Financial Services Guide (FSG)

22 February 2021

Alpha Trade Pty Ltd (ABN 16 055 971 232)

Address: Level 16, 175 Pitt Street, Sydney NSW 2000

Website: www.alphatrade.com.au

Phone: +61 (0) 425 500 814

AFS Licensee: 237244

Local trading hours: Monday to Friday – 9am to 7.30pm AEST

Version: 1.0

1 Purpose and content of this FSG:

This Financial Services Guide (**FSG**) is designed to tell you about the financial services that Alpha Trade Pty Ltd, ABN 16 055 971 232 (**Alpha Trade, we, us and our**) are authorised to offer under our Australian Financial Services Licence (**AFSL**) and help you make an informed decision whether or not to use our services.

Should you have any queries about this document, please do not hesitate to contact us. Our contact details are at the start of this FSG.

This FSG contains important information about:

- Who we are and how you can contact us
- The financial services we offer
- How we and our associates are remunerated
- The capacity in which we act when we provide financial services
- Our internal and external dispute resolution procedures
- The privacy of your personal information

This FSG should assist you in deciding whether to use any of the products or services we offer.

2 Alpha Trade's products and services

Alpha Trade is authorised by the Australian Securities & Investment Commission (**ASIC**) under its ASFL (number 237244) to provide general product advice and deal in relation to derivative products. Under our AFSL, Alpha Trade provides margin foreign exchange (**FX**) contracts and FX-contracts for difference (**CFDs**) to wholesale clients. Alpha Trade is currently accepting wholesale clients only.

Alpha Trade is also licenced to provide general advice in these products.

When you trade in Alpha Trade's products, we act as principal and are the issuer of the products.

FX contracts and CFDs are margined products which allow clients to trade in FX without physical ownership of the currencies. FX contracts and CFDs constitutes an agreement between two parties to exchange, at the close of the contract, the difference between the opening and closing prices of the contract multiplied by the number of units specified within the contract (i.e., lots). FX contracts involve uniform lot sizes regarding the currency pair, however our CFDs may involve varying lot sizes.

2.1 Advice we provide

Alpha Trade will only provide general advice to its clients. Alpha Trade does not provide any personal advice which takes into account your personal objectives, financial situation or needs. If you require personal advice, please contact your financial adviser, who will provide you with a statement of advice in respect of any personal financial product advice given to you.

Before acting on any advice asked of or given by an employee of Alpha Trade, you should carefully consider the appropriateness of the advice with regards to your personal objectives, financial situation and needs.

3 Cost, fees and charges:

3.1 Commission and product costs

FX contracts and CFDs allow you to take long position (buying a financial product with the expectation it will rise in value) or short positions (buying a financial product with the expectation it will fall in value). While the position remains open, your account is either debited or credited to reflect interest and dividend adjustments.

If you take a long position, your account is debited to reflect interest adjustments and credited to reflect any dividends. The effect of these adjustments is to mirror the effect of buying shares in the normal way, where you would no longer earn interest on the cost of the shares, but receive dividends instead. The interest rate will normally not exceed 3% over the current local interbank offered rate.

With a short position, your account is credited with interest adjustments and debited to reflect any dividends. These adjustments mirror the effect of selling shares, where you would earn interest on the proceeds of the sale, but cease to receive dividends. The interest rate will normally not be less than 3% below the current local interbank offered rate.

An amount calculated based on the commission or spread (as applicable) on FX contracts/CFDs opened by you may be paid to third parties and/or our employees. If such payments are considered 'conflicted remuneration' then, as required by legislation, they will only be made with your explicit consent and as your agent subject to terms agreed with you in advance.

Please note however that an amount, which may be calculated by reference to the commission or spread on CFDs opened by you, may be paid to third parties or employees without your express consent where such payments are not deemed

'conflicted remuneration'. Any such amount will be paid by us and not by you. We will provide you with details of any such payments on written request

4 Remuneration

4.1 Alpha Trade

Alpha Trade earns money from any fees you pay us under the heading "The costs of using our products" in our PDS. We also earn interest on the money we hold on your behalf.

4.2 Alpha Trade staff

Alpha Trade's employees and directors are remunerated by way of salary and other employee benefits. 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.

5 Professional Indemnity Insurance

Alpha Trade has professional indemnity insurance in place which satisfies the requirements for compensation and arrangements in accordance with section 912B of the Corporations Act 2001 (Cth). This policy covers claims made against Alpha Trade in relation to professional services provided by our current and former employees.

6 Other documents

At the time we provide you a financial service, you will be provided an electronic copy of this FSG. In addition to the FSG, you should also receive our Product Disclosure Statement (**PDS**) which contains important information about the products we provide, including features; benefits; risks; and the costs, fees and charges associated with the product. The PDS will assist you in making an informed decision about our products and therefore we encourage you to read it carefully.

Our services are governed by our Client Agreement along with our Privacy Policy and any other terms and conditions which may apply to any specific services we provide. You should read these documents before you decide to obtain any of our products and services.

These documents are available on our website www.alphatrade.com.au when you click the "Legal" section of any page.

7 Alpha Trade's Privacy Policy:

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 (Cth) and the Australian Privacy Principles.

Our full privacy policy is available from our website by clicking the "Legal" section at the bottom of any page.

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 contact us.

8 Instructions

To give us dealing instructions, you may do so via our app, which you can download from our website www.alphatrade.com.au.

You may communicate with us in writing (by email, fax or post), or orally (by telephone or in person) by using the contact details appearing below.

Contact

Alpha Trade Asia Pacific Pty Ltd

Level 16, 175 Pitt Street
Sydney NSW 2000 Australia

Telephone: +61 (0) 425 500 814

Email: support@alphatrade.com.au

9 Complaints handling:

We have clear internal and external complaint resolution procedures, and we are a member of an independent dispute resolution scheme, the Australian Financial Complaints Authority (**AFCA**). If you wish to make a complaint or a query, you should contact one of our employees. If the complaint cannot be resolved at this first point of contact, you should put your complaint in writing and send it to:

The Complaints Officer
compliance@alphatrade.com.au

Alpha Trade Pty Ltd
Level 16, 175 Pitt Street
Sydney NSW 2000 Australia

We will acknowledge the complaint as soon as practicable and to inform you who will be responsible for resolving the complaint. The Complaints Officer has 45 days from the date of the original complaint to resolve the issue. The Complaints Officer will report the findings to you either by phone or in writing. If you are still dissatisfied and wish to pursue your complaint you can direct the complaint to AFCA:

Australian Financial Complaints Authority Limited

GPO Box 3
Melbourne Victoria 3001
Phone: 1800 931 678
Fax: (03) 9613 6399
Website: www.afca.org.au

We will provide you with a guide to the External Dispute Resolution Scheme once notified of any complaint to AFCA. We will assist AFCA in its investigation and we are bound by any decision that it makes in regard to the dispute.