



Financial Services Guide | CFDs

August 2018

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This Financial Services Guide (FSG) is designed to assist clients in deciding whether to use any of the services offered by GAIN Capital Australia Pty Ltd (trading as GetGo) (GCA). It contains information about the services we provide, how to communicate with us, remuneration that may be paid to the financial services licensee and other relevant persons in relation to the services offered. The FSG also contains information on how complaints against the financial services licensee are dealt with. If, after reading this guide, further information is required then please do not hesitate to contact us.

GCA is also required to issue clients with a Product Disclosure Statement (PDS). The PDS is designed to allow clients to make an informed decision about whether to purchase a financial product and to allow for comparison of financial products. It includes information such as fees payable, risks, benefits and significant characteristics of a financial product. GCA is required to issue a PDS as a result of its offer of over-the-counter (OTC) financial products to retail customers. Generally, a PDS should be given to a retail client before a recommendation is made to buy a financial product or an offer is made to issue a financial product.

GAIN Capital Australia Pty Ltd

GAIN Capital Australia Pty Ltd (trading as GetGo) (GCA) is a company incorporated in Australia (ACN 141 774 727) and holder of an Australian Financial Services License (AFSL 345646) issued by the Australian Securities & Investment Commission (ASIC).

GCA is a wholly owned indirect subsidiary of GAIN Capital Holdings Inc., a corporation organised and existing under the laws of Delaware, United States of America. GAIN Capital Holdings Inc. is publicly traded and listed on the New York Stock Exchange (NYSE; GCAP). GAIN Capital Holdings Inc and its subsidiaries are regulated in 7 jurisdictions worldwide, including the CFTC and NFA in the US, the FCA in the UK and ASIC in Australia.

GCA offers off-exchange / over-the-counter (OTC) derivative products generically referred to as Contracts-for-Difference (CFD's).

How to contact us

Address: Level 3,
100 Harris Street,
Pymont NSW 2009

Postal: Level 3,
100 Harris Street,
Prymont 2009,
NSW Australia

Toll Free: 1800 319 470

Email ausupport@getgo.trade

Internet: www.getgo.trade

Services

GCA is licensed by ASIC to provide dealing and execution services in derivative products and to give general financial product advice. It acts as an issuer, market-maker and dealer in its own OTC derivative products.

The general financial product advice provided by GCA relates only to the product, and will not be based on clients' personal circumstances. As a result clients should, before acting on the advice, consider the appropriateness of the advice and the product,

having regard to their own objectives, financial situation and needs. Clients should obtain a Product Disclosure Statement (PDS) and consider the contents of the PDS relating to the product before making any decision about whether to use the product.

The Signals provided by the GetGo app are intended to be general in nature and are provided to all clients at the same time. Your personal circumstances will not have been considered when GCA provides the Signals.

Products

GCA offers CFD's over a range of financial assets including Australian and International listed equities, Stock Indices, Commodities, Metals and Foreign Exchange.

The GetGo app allow clients to trade single currency CFD's and to profit from price movements without physical ownership of the underlying stocks or instruments.

A CFD 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, minus the cost of the contract..

Instructions

You may give us dealing instructions by via our GetGo trading application. Any other form of communication which is not a dealing instruction may be made by telephone, in person, or in writing by post, fax or email.

We advise that all of our telephone lines are recorded in order to provide a record of transactions.

Fees & Charges

Depending on which CFD's are traded, customers of GCA may be liable for any of the following fees or charges.

When purchasing a CFD, the buyer agrees to pay the cash return on the notional amount of the investment in exchange for the difference in the purchasing and sale price.

The Charge

GetGo has a single fee per transaction known as the Charge. This is fixed but is based upon the Bid-Offer Spreads seen in the underlying financial asset. GCA may vary the Charge at any time.

Administrative Charges

Remittance Fees

Typically, GCA does not charge its customers for withdrawal of funds from their account. However, where a customer requires same-day payment of funds, GCA reserves the right to charge for this additional service. This fee will not be more than A\$15 or the currency equivalent.

Inactivity Fees

Where no activity has occurred on your Account(s) for a period of twelve (12) months or more, your Account(s) will be deemed inactive and we reserve the right to charge a monthly inactivity fee of AUD25 to inactive Account(s) (along with any additional applicable fees). Activity is defined as placing a Trade and/or applying an Order on your Account(s) or maintaining an Open Position during the period.

How are staff paid?

All GCA staff are salaried employees. In addition to salary, some members of staff may be entitled to a performance-based commission and a discretionary bonus. Commissions and bonuses are calculated according to a number of factors including the general operating performance of the company.

No related body corporate of GCA nor any director of GCA or of any related body corporate of GCA receives commission attributable to the products.

Third party suppliers

We can, at our discretion, enter into arrangements with third party suppliers, such as introducing brokers, who may directly or indirectly introduce you to us. GCA may pass on a proportion of the fees, dealing spread, financing charges and other charges applicable to your Account to such introducing brokers as consideration for the services the introducing broker provides to you. In respect of introducing brokers, and with your prior written consent, GCA will collect these standard fees and charges applicable to your Account from you as agent on behalf of the introducing broker. Any benefits those third party suppliers receive are paid out of our own funds and are not an additional cost to you.

Dispute resolution

We have clearly laid down internal and external complaint resolution procedures. GCA also belongs to an ASIC-approved independent complaints resolution scheme, to which disputes about GCA may be referred.

If you have any complaints or queries about the service provided by us you should contact our dealers. If your complaint is not satisfactorily resolved please contact our Complaints Officer or put your complaint in writing and send it to:

The Complaints
Officer
GAIN Capital Australia Pty
Ltd ausupport@getgo.trade

All complaints or queries will be investigated promptly and fully. Our customer services team will conduct a full
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investigation of your complaint or query and will report their findings to you either by telephone or in writing. If you are dissatisfied with the report given to you, you can ask our compliance department to conduct a further investigation of the matter. You will be sent a written report of the findings of this further investigation.

GCA belongs to an independent external dispute resolution scheme, run by the Financial Ombudsman Service (FOS). This scheme has been endorsed by ASIC. Any unresolved complaints regarding GCA can, on the client's request, be referred to FOS prior to 1 November 2018.

Financial Ombudsman Service GPO
Box 3
Melbourne VIC 3001 Internet:
www.fos.org.au Telephone
1800 367 287 Email:
info@fos.com.au

The Australian Financial Complaints Authority (AFCA) will commence receiving complaints on 1 November 2018 in place of the FOS. Any unresolved complaints can be referred to AFCA on or after 1 November 2018:

Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC
Internet: www.afc.org.au
Phone: 1800 931 678
Email: info@afc.org.au

In most cases FOS (or AFCA) will then facilitate discussion and, as appropriate, negotiation between the parties. Each dispute is taken on its merits and as such requires time and effort to investigate the issues raised. If the dispute cannot be resolved through discussion, FOS (or AFCA) may facilitate conciliation between the parties. The conciliation will attempt to assist the parties to identify and discuss the issues in dispute, settle the dispute and agree on the terms of such settlement.

