

FINANCIAL SERVICES GUIDE

This Financial Services Guide has been prepared by **Compass Global Holdings Pty Ltd** ACN 159 256 014 Australian Financial Services Licence No. 426 810 on 26 May, 2017.

1. PURPOSE AND CONTENT OF THIS FSG

This Financial Services Guide (FSG) provides you with information about the financial services provided to you by Compass Global Holdings Pty Limited (“Compass”) and its authorised representatives including Compass Global Markets Pty Limited ACN 144 657 885, Compass Global Markets (WA) Pty Limited ACN 169 085 474, TAT FX Pty Limited ACN 605 778 943 PDFX Consulting Pty Limited ACN 169 916 143, Desire Beauty Pty Limited ACN 083 384 025 ATF Cavanough Family Trust ABN 36 808 010 564, Stratton Belmont Pty Limited ACN 615 991 056 and Westlink Alliance Pty Limited ACN 607 322 485 (“Authorised Representatives”) (collectively “we” or “us”) to help you decide whether to use the financial services offered by us.

Distribution of this FSG by its Authorised Representatives has been authorised by Compass.

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements that are in place to compensate clients for losses.

2. WHO WE ARE

Any financial services offered are provided by Compass and by its Authorised Representatives.

Compass Global Markets Pty Limited (Authorised Representative No. 377377), Compass Global Markets (WA) Pty Limited (Authorised Representative No. 457425), TAT FX Pty Limited (Authorised Representative No.1233620), , PDFX Consulting Pty Limited (Authorised Representative No.1252189), , Desire Beauty Pty Limited ATF Cavanough Family Trust (Authorised Representative No.1254989), Stratton Belmont Pty Limited (Authorised Representative No.1254992) and Westlink Alliance Pty Limited (Authorised Representative No.1254994) are all authorised representatives of Compass and may provide financial services on behalf of Compass.

3. HOW TO CONTACT US

Compass Global Holdings Pty Limited and Compass Global Markets Pty Limited:

Address: Suite 33, Level 3, 650 George Street Sydney NSW 2000
Telephone: (02) 9283 9792
Email: info@compassmarkets.com
Website: www.compassmarkets.com

Compass Global Markets (WA) Pty Limited

Address: Suite 14, Level 3, 189 St Georges Terrace Perth WA 6000 Australia
Telephone: (08) 6315 4500
Email: info@compassmarkets.com
Website: www.compassmarkets.com

TAT FX Pty Limited

Address: Suite 1403, Level 14, 3 Spring Street, Sydney NSW 2000
Telephone: (02) 8387 5901
Email: fx@tat.capital
Website: www.tatfx.com

PDFX Consulting Pty Limited

Address: 5 Wimbledon Grove, Eaglemont VIC 3084
Telephone: +61 431 278 632
Email: patrick@compassmarkets.com

Desire Beauty Pty Limited ATF Cavanough Family Trust

Address: 53 Tryon Road, Lindfield NSW 2070
Telephone: +61 406 428 472
Email: scott@compassmarkets.com

Stratton Belmont Pty Limited

Address: 108 Belmont Road, Mosman NSW 2088
Telephone: +61 415 066 468
Email: jim@compassmarkets.com

Westlink Alliance Pty Limited

Address: 57 Sackville Terrace, Scarborough, WA 6019
Telephone: +61 400 229 835; or +61 413 542 343
Email: james@compassmarkets.com; rhys@compassmarkets.com

4. OTHER DOCUMENTS YOU MAY RECEIVE

Generally, where we arrange for the issue of a financial product to you, you will receive a Product Disclosure Statement (PDS) or other relevant disclosure documents.

The PDS contains information in relation to the features, relevant terms, benefits, risks, fees and charges associated with the financial product and should assist you in deciding whether to acquire the financial product or service.

A copy of the Product Disclosure Statement is available at www.compassmarkets.com – to access it, just click on “PDS” on the bottom of our home page.

5. AUTHORISED PRODUCTS AND SERVICES PROVIDED BY COMPASS AND ITS AUTHORISED REPRESENTATIVES

Compass is authorised to:

- Provide general advice;
- Deal by issuing, applying for, acquiring or disposing of a financial product; and
- Apply for, acquire, vary or dispose of a financial product on behalf of another person

in relation to:

- foreign exchange contracts;
- derivatives; and
- deposit and payment products limited to non-cash payment products

to retail and wholesale clients in Australia.

We only offer derivatives to wholesale clients.

What Financial Services Are Provided?

Compass specialises in providing foreign currency dealing services to both corporate and individual clients who need to buy and/or sell foreign currencies for a commercial purpose or take physical delivery of the currency purchased i.e. Compass offers its clients the facility to buy and/or sell foreign currency at pre-determined prices using 'spot' and 'forward' contracts (foreign exchange contracts).

Compass also offers wholesale clients option contracts in foreign exchange (Options). These Options are derivatives (i.e. the price is derived or based on an underlying foreign currency) and they give the buyer of the contract the right (but not the obligation) to buy or sell a currency at a pre-agreed exchange rate on a predetermined date in the future. For further information about this product, please refer to our PDS. Compass only allows its wholesale clients to purchase Option contracts to enable them to protect against their currency risk.

How do we manage conflicts of interest?

Compass and/or its employees may, from time to time, have an interest in the financial products discussed or contained in its reports or products. We understand the importance of managing any possible conflicts of interest and, in that regard, Compass enforces strict controls on employee/representative trading prior to, during and after the issue of any general advice subject to internal company policies.

6. THE NATURE OF THE ADVICE PROVIDED BY US

Please note that all our publications, reports and other information and/or advice provided to you contain **general advice** only. We do not provide personal advice under any circumstances.

General advice means that the advice has been prepared without taking into account your particular objectives, financial situation or needs. When utilising general advice and information provided by us, you should consider the appropriateness of the advice in light of your own objectives, financial situation or needs and you must obtain independent financial, legal, taxation and/or other professional advice, to ensure you fully understand the nature and risks of our products and services before making any financial investment decision.

We provide general advice through our research and reports available as newsletters or as published on our website.

Our research analysts are highly experienced and committed to providing you with quality and up-to-date research based on technical and fundamental analysis. However, the analysis will only be as current as the market data analysed and Compass does not guarantee the performance of any financial product discussed in the general advice that may be provided to you.

All information and advice that we provide to you will only be general advice. This may include information about the financial products, services and markets offered by a third-party. Any discussion you have with us in relation to any products should only be regarded as general advice and will not take into account your objectives, financial situation or needs. Further any discussion about our views or those of our employees or representatives of current or future market conditions or prospects for a particular financial product or products ***should not be regarded as personal advice and has not been prepared by taking into account your objectives, financial situation or needs.***

7. HOW CAN YOU GIVE US INSTRUCTIONS?

We accept order instructions in any of the following ways:

- telephone;
- in writing (including email or electronically where agreed); or
- through the Compass online trading platform (this is not available for Options).

8. WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

Compass is responsible to you for the financial services provided by Compass or by a Compass representative.

9. WHAT REMUNERATION, COMMISSION AND BENEFITS ARE RECEIVED?

How is Compass remunerated?

Compass' fee for foreign exchange products is built into the exchange rates quoted (buy/sell spread) when you seek to transact. Because Compass deals as principal, the exchange rate we offer you may not be the same as the rate we obtain ourselves.

The rate offered to you may depend upon a number of factors including transaction size, term of the product, our business relationship with you, the prevailing market rates and the differing interest rates applicable to the currency pair involved in the foreign exchange transaction.

The exchange rate quoted has a variable buy/sell spread which includes Compass' remuneration. Whilst we endeavour to include all fees and charges in the spread quoted, in some circumstances you may incur the following fees and charges of up to AUD \$30 in relation to a foreign exchange transaction or product:

- transaction fee
- telegraphic transfer fee
- cheque dishonour fee
- express delivery fee.

Details of all fees and costs will be disclosed to you when entering into a transaction.

You may also incur additional fees and charges from banks transmitting/receiving beneficiary funds. We do not receive advance notice of, nor will we be liable for, the imposition of such fees. As these fees and charges are beyond our control it is not possible to predict whether or not they will be incurred or determine their amount.

In regard to Options, Compass charges a fee known as the premium. The amount of the premium varies depending on the exercise price of the Option, the size of the transaction and the length of time to expiry of the Option. Please refer to the PDS for more details.

Compass may receive a fee for introducing you to a third party so that third party may provide services to you for the acquisition of financial products and services.

How are Compass' representatives remunerated?

Compass' representatives receive a base salary and/or a commission based upon a percentage split of the revenue earned. Representatives may also receive benefits, such as bonuses at the discretion of senior management, having regard to standards of service to clients, feedback

from them, the level of revenue they generate, the volume of referrals and reaching a range of personal performance targets.

10. OUR RELATIONSHIPS WITH OTHERS

Compass does not have any relationships or associations which might influence us, other than parent – subsidiary relationships, in providing you with our primary services of buying or selling foreign currencies, entering into foreign exchange contracts and selling Options.

We may pay, in accordance with the Corporations Act, referral fees in relation to clients referred by others to Compass.

Compass has a policy for managing, avoiding and disclosing relevant conflicts of interests.

11. DO WE HAVE COMPENSATION ARRANGEMENTS IN PLACE?

Compass is covered by a professional indemnity insurance policy (“PI policy”) which satisfies the requirements of section 912B of the Corporations Act 2001 (Cth.). Subject to its terms and conditions, the PI policy covers certain clients for loss or damage suffered as a result of breaches of the obligations of Compass and its employees and representatives.

Subject to its terms and conditions, the PI Policy also covers certain breaches by the employees and representatives engaged by Compass at the relevant time.

12. IF YOU HAVE A COMPLAINT, HOW WILL IT BE DEALT WITH?

We want to know about any problems you may have with the services Compass or any of our authorised representatives provide so we can take the appropriate steps to resolve them.

Compass has a formalised client complaint resolution procedure and complaints will be properly handled and investigated promptly. Compass will provide a final response to your complaint within 45 days of receipt, unless it advises you that more time is required due to the nature of your complaint or some other reasonable consideration.

If you wish to make a complaint or discuss a complaint complete the feedback form available on our website or please contact us as set out below:

Attention: Andrew Su, Chief Executive Officer
Compass Global Holdings Pty Ltd
Postal Address: Suite 33, Level 3, 650 George Street, Sydney NSW 2000
Telephone: (02) 9283 9792
Email: complaints@compassmarkets.com

If, despite our best efforts, you should feel dissatisfied with the outcome, you may take your dispute to the Financial Ombudsman Service (FOS). You may contact the FOS by writing to:

Financial Ombudsman Service
GPO BOX 3, Melbourne VIC 2001
Toll Free: 1 800 367 287
Facsimile: (03) 9613 6399
Website: www.fos.org.au

If you are still dissatisfied with the outcome, you can also contact the Australian Securities and Investments Commission (ASIC) on +61 3 5177 3988 or 1300 300 630. The 1 300 number is a Freecall Infoline and is another method that you may use to make a complaint and obtain information about your rights.

13. PRIVACY

We understand the importance that you place on the way that we handle your personal information, and we are committed to ensuring full compliance with the Privacy Act 1988 (Cth.) and the Australian Privacy Principles. A copy of our Privacy Policy is available on our website or by contacting us.