

## FINANCIAL SERVICES GUIDE

*This Financial Services Guide (“FSG”) is an important document to help you understand and decide if you wish to use the financial services we can offer you. If there is any aspect of this document that you don’t understand, please ask your KVB Global Markets Pty Ltd representative for an explanation or seek independent professional advice.*

### About KVB Global Markets Pty Ltd

KVB Global Markets Pty Ltd is part of an international financial services Group with operations in Sydney, Melbourne, Auckland, Hong Kong and Toronto. We have arrangements in place to maintain adequate professional indemnity insurance as required by section 912B of the Corporations Act 2001 (the Act). Our insurance provides cover for claims made against us and our representatives or employees including claims in relation to the conduct of our representatives or employees.

### Additional Documents

In addition to an FSG, we may provide you with a Product Disclosure Statement (PDS) when we make a recommendation for you to acquire a particular financial product or offer to arrange the issue of a financial product to you. The PDS contains information about the product to assist you in making an informed decision about that product. It outlines relative terms, significant risks (where such risks exist), and fees and charges associated with the product.

### Our Services

KVB Global Markets Pty Ltd (“**KVB GM**”) holds an **Australian Financial Services License No: 334293** from the Australian Securities and Investments Commission (“**ASIC**”). This entitles KVB GM to:

- a) provide financial product advice for the following classes of financial products:
  - i. deposit and payment products limited to:
    - (A) basic deposit products
    - (B) non-cash payment products; and
- b) deal in a financial product by:
  - i. applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
    - (A) deposit and payment products limited to:
      - (1) basic deposit products
      - (2) non-cash payment products.

to retail and wholesale clients.

In providing our service, other financial issues may arise, such as tax related questions. KVB GM are not authorised to provide you with such advice, and you should seek advice from an appropriate professional(s).

ASIC’s role in authorising Australian Financial Services Licensee’s is limited and does not imply approval or endorsement of the business, trading, or solvency of KVB GM, and the ASIC has not approved this FSG document or any other disclosure documents of KVB GM.

### Contact Persons

Clients who wish to contact or correspond with KVB GLOBAL MARKETS may use the following details:

**KVB Global Markets Pty Ltd**  
Suite 39.03, Level 39  
88 Phillip Street,  
Sydney NSW 2000 Australia

Tel: 61-2-8263-0188  
Australia Only 1300 668 120  
Fax: 61-2-8263-0189  
Email: [info@kvbgc.com](mailto:info@kvbgc.com)

### Receiving money and property

In transferring money to KVB GM, the client must adhere to the following:

**Currency types:** Australian Dollars, US Dollars, New Zealand Dollars and other major international currencies are accepted by KVB GM. If there is any uncertainty, please contact KVB GM for advice.

**Wiring Instructions:** Account details will vary depending on the deposit currency. Please contact KVB GM for currency specific wiring instructions. The client must provide KVB GM with the transfer advice from the remitting bank.

If the transfer involves property other than money such as securities or bonds etc., the client must first seek approval from KVB GM as to whether it is acceptable to KVB GM.

### Money and property held on trust

Client money received by KVB GM will be held in segregated client bank account(s). The client consents to KVB GM earning interest, fees or commissions in connection with any of the client's deposits in the ordinary course of its business.

### Pecuniary Interests

The advisory services of KVB GM may be provided by Authorised Representatives for clients of KVB GM. KVB GM's advisors do not benefit by providing advice and advice is only provided for added service and client information. Advisors are not authorised to advise on any contract or investment where he or she may hold personal investments or interests, without disclosing the fact to the client before providing such service.

### What is general advice?

General advice can include information on or about any KVB GM's product and the markets in which these products are traded. Any information you request about KVB GM products with a KVB GM employee should only be regarded as general advice. Any discussions with KVB GM employees about their (his or her) view of markets, both current and future, should not be deemed or regarded as personal advice but as general advice.

### What is personal advice?

Personal advice is advice given to you that takes into account your financial needs and personal objectives. KVB GM and its employees **will not give you** personal advice. If you require personal advice you should contact your financial adviser for this information.

### What are KVB GM's charges?

KVB GM may charge fees for the products and services provided to you. Details of any fees and charges are set out in the relevant Product Disclosure Statement for those products or services. Our fees may change

from time to time at our sole discretion. KVB GM reserves the right to offer lower prices to specific customers or groups of customers as a discount, promotion or customer recognition program.

External institutions that KVB GM may deal with may also charge their own fees which can include bank charges and fees relating to execution of the foreign exchange transactions.

### Who is involved in providing financial services to me?

KVB Global Markets Pty Ltd is a company incorporated in and subject to the laws of Australia. KVB GM is wholly owned by KVB Holdings Limited, and executes client orders through its network of affiliates and correspondent banks around the world.

### Privacy

We require you to provide us with certain information in your dealings with us. It is KVB GM's policy to respect confidentiality and the privacy of individuals. The Privacy Policy sets out the ways KVB GM manages your information.

KVB GM is required to collect certain information in order to provide financial services and satisfy your needs in customer services from time to time. The requested information may include but is not limited to your name, date of birth, address, email address, telephone number, identification document particulars, income and employment details, etc.

The internet service provider of KVB GM may also record your information upon your access to our website including but not limited to your domain name, time of access, contents you access and type of browser. If you choose not to supply information as requested, we may not be able to provide our services to you.

Your information may be used for the purpose of daily operation of the service provided to you, managing your account, reviewing your ongoing needs, improving and enhancing customer service and products, promoting and marketing investment, dealing or related services and products, and providing information or opportunities that may be relevant to you.

KVB GM will take reasonable steps to protect your information from unauthorized access or use by third parties. Depending on the business operation and product and services concerned, KVB GM may be required to disclose your information to:

- a) any agent or third party service provider of KVB GM;
- b) associated or affiliated companies within KVB GM who will undertake to keep such information confidential;
- c) any person or institution with which you have or propose to have dealings;
- d) credit reporting or reference agencies;
- e) courts, tribunals and any regulatory authorities or exchanges which relate to or govern any business of KVB GM;
- f) In particular, and to meet the requirements of the AML/CTF legislation, we may be required to provide information to Government, Regulatory, Police and Judicial Authorities;
- g) By opening an account with KVB GM you acknowledge and agree to the terms of our Privacy Policy.

### **Records**

The following records that relate to client money and property are kept by KVB GM:

- Books of accounts;
- Client statements;
- Records of activities;
- Instructions received from clients;
- Trades executed;
- Commissions or other fees charged.

Accounting and dealing records are kept for a period of at least seven (7) years. The record of telephone conversations may be kept for a period up to (7) years.

Subject to the terms of access below, clients will have full access to these records.

A request for a copy of any or all of the above records must be made to KVB GM by way of a medium acceptable to KVB GM such as fax, mail, email or telephone. Clients will receive a copy of the records by fax, mail, or through an electronic medium.

### **Is there anyone to whom I can complain if I have problems?**

The information below will describe the complaints resolution procedures of KVB GM. KVB GM is regulated by the ASIC and has established a complaint handling system for any client who is not satisfied with the level of service provided.

The first step in resolving a complaint is to call or otherwise contact your KVB GM Representative and discuss the issue. This may provide a quick resolution, or at the very least, will automatically initiate the KVB GM internal complaints handling system. If the nature of the complaint relates to services provided by KVB GM, then your complaint will be forwarded to KVB GM. If this initial contact does not satisfy your complaint, or if you simply do not wish to talk to your Representative, then you should detail your complaint in writing and send it to:

Compliance Officer  
KVB Global Markets Pty Ltd  
Suite 39.03 Level 39,  
88 Phillip Street  
Sydney NSW 2000

The letter should contain all details relating to the nature of the complaint, the name of your KVB GM Representative and any other details which you think may be relevant to the complaint. Within one business day of KVB GM receiving your complaint, you will be contacted by KVB GM Management staff acknowledging receipt and an attempt will be made to rectify the problem. If the matter is still not resolved at this point, you will receive a letter from KVB GM within 20 business days of the complaint first being reported outlining KVB GM's findings and explaining how to take your matter to an external complaints' resolution scheme.

KVB Global Markets Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA), membership number 13477, and in the event that your complaint has not been resolved within 20 business days of it first being reported to KVB GM you have the right to contact and complain to:

Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne Vic 3001 (Australia)  
Tel: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)