

Australian Stock Report: Financial Services Guide

1 What is the purpose of this Financial Services Guide?

This Financial Services Guide (**FSG**) is an important document which provides you with information about Australian Stock Report Ltd. to help you decide whether to use the services it offers.

It explains:

- who we are;
- how we can be contacted;
- the services offered by Australian Stock Report; how your Australian Stock Report Representative and Australian Stock Report are remunerated and details of any potential conflicts of interest;
- and the details of Australian Stock Report's internal and external complaints handling procedures and how you can access them.

Australian Stock Report is required to provide you with this important document and has authorised its distribution to you.

2 Australian Stock Report Ltd.

The Australian Stock Report is an Australian owned boutique Financial Services company and is licensed as an Australian Financial Services Licensee (pursuant to section 913B of the Corporations Act 2001).

Australian Stock Report holds an Australian Financial Services Licence (AFSL No. 301682) and is regulated by ASIC.

Australian Stock Report's goal is to assist clients in building wealth through our Investors, Traders and CFD stock market reports. We aim to achieve this goal through share market education and responsible investment strategies.

"We", "us" or "Australian Stock Report" in this FSG refers to the Australian Stock Report Ltd.

Registered & Business Address

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3 Our Advisory Services

Australian Stock Report provides general advice limited to the information provided in any of our current publications to members only of the Australian Stock Report. Australian Stock Report does not offer a full service advisory service. All information is provided on a general basis. This information and advice will only be **general** in nature because it will not take into account your personal financial situation, objectives and needs. This type of advice is discussed in more detail elsewhere in this Guide.

In addition Australian Stock Report strives to deliver highest quality securities research including Shares, Options, Contracts for Difference (CFDs), which may include overseas securities, Currencies, and Indices to subscribers of any or all of the following reports.

- Investors Report (Weekly),
- Traders Report (Daily),
- CFD Report (3 x Daily),
- FX Report (2 x Daily),
- Speculative Report (Weekly and monthly updates plus intra-day scans three times a day),
- Options Report (Subscribers will be emailed every time there is a new trade or change to an existing position. As a rough guide, this may be approximately once a week, but could be considerably less or more often, according to market conditions and trading circumstances),
- Educational Workshops (Live Data Trading Workshop, Stock Market Advantage Workshop, Fast Track FX Workshop, Options Edge Workshop, Unleash the Power of Metastock Workshop, Trading Plan Plus Workshop),
- Learn To Trade@Home (Home Study Multimedia Program, encompassing all multimedia & online educational products & services).

3.1. What is general advice?

General advice may differ from what you might commonly understand or expect.

General advice under Australian law includes information about securities and derivatives and the underlying markets and Australian Stock Report's opinions about, or outlook, for these products.

Any information you have requested or have discussed with an Australian Stock Report employee will be regarded as general advice.

If you require **personal advice** specific to your particular financial situation, objectives or needs, you will need to speak to your financial advisers. Australian Stock Report does not give **personal advice**.

Any discussions with Australian Stock Report employees about his or her view of current or future market conditions or prospects for a particular security or derivative should not be seen as personal advice, as he or she will not have taken into account your particular financial circumstances, objectives or needs. Rather, it should be regarded as general information for your consideration prior to making any decision to deal in any product.

3.2. What is personal advice?

Personal advice is advice that takes into account any of your personal financial circumstances, objectives and needs. Australian Stock Report will not give you **personal advice**. Should you require **personal advice** please contact your financial advisers.

4 Our Research Process

As mentioned previously the Australian Stock Report provides financial market research services to subscribers using predominantly technical analysis software or other like tools and fundamental analysis.

Our research analysts are well trained, highly experienced and dedicated to providing the highest quality research incorporating the latest up-to-date information to ensure at time of publication we are providing the most accurate information.

Technical Analysis (also known as “charting”) examines the trading history (i.e. price and volume) of a particular security by overlaying various programmed statistical tools that together give likely indications of future movements in the market for that security. This analysis aims to identify future market behaviour, based on on-going refinement of historical analysis, which has been and is likely to be a precursor to a significant positive or negative move in the price for that security.

The analysis is only as current as the market data analysed, so if the analysis of the day’s market trading is done that night, consideration must be given to overnight domestic and international developments when considering the trading opportunities for the next day.

Technical Analysis tools and research give no consideration to the activities and commercial environment of the issuer of the security, focusing solely on the behaviour of buyers and sellers in the market for that security across various time horizons. That said, the market and commercial environment can not be disregarded.

Fundamental Analysis of securities is based on the current and future financial standing of the company or other entity which issued the security, and how that financial standing is expected to impact the “benefits” of owning that security (e.g. level of dividend, the prospects for capital gain in the security’s price, financial ratios etc).

5 Who is my Australian Stock Report Representative?

Your Australian Stock Report Representative is an authorised representative of Australian Stock Report. He or she is responsible for research and development of the Australian Stock Reports. All our representatives are experienced and qualified to provide the general advice contained in our Reports.

5.1. Australian Stock Report’s Privacy Policy

All information that Australian Stock Report collects about you will be treated in accordance with our privacy policy which can be found online at www.australianstockreport.com.au

Australian Stock Report’s Privacy Policy is in line with the National Privacy Principles. Australian Stock Report ensures that all personal and private information collected will be kept confidential and secure. The information will only be disclosed to Australian Stock Report’s related companies and affiliates.

6 Before you get our services

6.1. What is Australian Stock Report's position when providing its advice in securities and derivatives to you?

Australian Stock Report employees may, from time-to-time, have an interest in the securities or derivatives discussed in its Reports. Australian Stock Report recognises that this may create a conflict of interest and to manage this conflict all employees are subject to strict controls on their trading prior to and after the issue of the Australian Stock Report.

6.2. Who is responsible for the advice given to me?

When you speak with us, you are dealing with one of Australian Stock Report's employees. Australian Stock Report is therefore responsible to you for any general advice given to you.

6.3. How will I pay for the financial services?

Subscription fees apply to all Australian Stock Report products and services. Fees are annual subscription fees.

Please note that Australian Stock Report employees receive a salary. Employees may also receive benefits based upon bonuses at the discretion of Australian Stock Report directors, having agreed to standards of service and feedback, the level of revenue they generate and reaching a range of personal performance targets. Australian Stock Report may receive remuneration from partnerships with other financial product issuers.

7 Commissions

7.1. Introduction Relationship with IG Markets Limited

We have a referral and introduction relationship with IG Markets Limited ("**IG**") ABN 84 099 019 851, AFSL 220440. IG is licensed to deal in derivatives. This introduction relationship means that we may introduce you to IG so that IG may provide dealing services to you for the acquisition of derivatives.

7.2. How will the introduction occur?

We will simply make the introduction to IG via our website, email campaign or seminar attendance. The decision to acquire any products which may be provided by IG or whether you wish to use the services of, is solely your decision. We **do not** provide personal advice in respect of any dealings you may have with IG nor do we advise you personally or otherwise to accept the services of IG.

7.3. Do we get paid a commission?

Yes. Should you decide to use the services of IG (as they may be from time to time) as a result of our introduction, then in accordance with the introduction relationship between us and IG we may be paid a commission by IG based upon the introduction.



7.4. How is the commission payable?

The commission payable to us by IG is dependent upon the number of clients we introduce to IG and whether those clients agree to use IG's services and place trades with IG for the acquisition of derivatives.

The commission is then calculated as a percentage of total full commission trades which the clients place with IG. Dependent upon the number of clients introduced and the number of full commission trades that the clients undertake with IG, we may receive anywhere between 20% to 40% of the full trade commissions which IG receives from the introduced clients.

We may also be paid a bonus commission by IG if you are a "Qualifying Customer" in accordance with our introduction relationship with IG. A Qualifying Customer is one which i) enters into at least one full commission trade with IG within 3 months of opening their account with IG; and ii) has been introduced to IG by us.

7.5. Introduction fees, commissions or other payments

The Australian Stock Report may receive payments including, but not limited to, other introductions and/or commissions for such services as online brokerage, financial and insurance products, managed funds and/or initial public offerings.

8 Is there anything else I should read before I subscribe for the Australian Stock Report?

This FSG should be read in conjunction with the Australian Stock Report Terms and Conditions.

9 If you have any complaints

9.1. Who can I complain to if I have a complaint about Australian Stock Report's financial service?

If you have a complaint about the service provided to you, please take the following steps:

- Contact Australian Stock Report and submit your complaint in writing to support@australianstockreport.com.au or Level 4, 419-425 Collins Street, Melbourne, VIC, 3000;
- Australian Stock Report will respond accordingly, however if the Australian Stock Report representative does not resolve the complaint to your satisfaction, you may refer the matter pursuant to its Dispute Resolution policy;
- If Australian Stock Report does not resolve your complaint internally to your satisfaction, you may lodge a complaint with the Financial Ombudsman Service (FOS), which is an independent disputes resolution scheme of which Australian Stock Report is a member. You lodge a complaint with FOS by sending the necessary documents and information to:

Financial Ombudsman Service (FOS)

GPO Box 3, Melbourne, VIC 3001

www.fos.org.au

Before FOS deals with your complaint you must have first lodged a formal complaint with Australian Stock Report in addition to giving each party adequate and reasonable time to resolve the complaint internally. This generally takes 45 days, although we may extend this time to 90 days.

- If the dispute or difference does not fall within the rules of FOS, you may request Australian Stock Report to agree to submit the dispute or difference to arbitration. If Australian Stock Report agrees to your request, the arbitration will be conducted in accordance with and subject to the Institute of Arbitrators and Mediators of Australia Expedited Commercial Arbitration Rules, and to the extent permitted under those rules the Arbitrator will be a person recommended by the Victorian Chapter of the Institute of Arbitrators and Mediators of Australia. If Australian Stock Report does not agree to your request, you may not submit the dispute or difference to arbitration, although you may commence legal proceedings against Australian Stock Report in which case you agree to submit the dispute or difference to the courts of Victoria, Australia.

To the maximum extent permitted by law, any dispute or difference whatsoever raised by you in connection with Australian Stock Report must be dealt with in Australia as described above.

9.2. What is the effect of a determination by FOS or the arbitrator?

You and we agree to accept the determination of FOS or the arbitrator, as the case requires, as final and binding and submit to the non-exclusive jurisdiction of the Courts in Victoria for the enforcement of any such determination.