

NEPTUNE SECURITIES LTD  
Financial Services Guide (FSG)

6 August 2019

## 1 Our Contact Details

Neptune Securities Ltd  
(ACN 133 085 908)

**Address:** Suite 706, South Tower, Chatswood Central  
1-5 Railway Street  
Chatswood NSW 2067 Australia

**Website:** [www.neptunefx.com.au](http://www.neptunefx.com.au)

**Phone:** +61 1300 459 688

**AFS Licensee:** 332 890

**Preparation date:** 6 August 2019

**Version:** 1.0

## 2 Purpose and content of this FSG:

This Financial Services Guide (**FSG**) is designed to tell you about the financial products and services that we are authorised to offer under our Australian Financial Services Licence (**AFSL**). This FSG is for the information of clients contracted directly with Neptune only. This FSG is not for the information of any other client contracted with any other Australian Financial Services Licence (**AFSL**) holder, including any white label client of Neptune from time to time.

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.

## 3 Neptune's products and services

Neptune is an Australian brokerage licenced by ASIC (ASFL number 332 890) to provide dealing and execution services in margin foreign exchange (**FX**) contracts. Through its licence, Neptune provides margin FX, which is a type of contract for difference (**CFD**) to wholesale clients. Neptune is also licenced to provide general advice in these products.

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

CFDs are margined products which allow clients to trade in financial assets such as FX without physical ownership of the asset. 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 (i.e. lots) specified within the contract

### 3.1 Advice we provide

Neptune will only provide general advice to its clients. Neptune 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 Neptune, you should carefully consider the appropriateness of the advice with regards to your personal objectives, financial situation and needs.

## 4 Cost, fees and charges:

### 4.1 Commission and product costs

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 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.

## 4.2 Remuneration and benefits for employees and directors:

Neptune'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

Neptune has professional indemnity insurance in place which satisfies the requirements for compensation and arrangements pursuant to the Corporations Act. This policy covers claims made against Neptune in relation to professional services provided by our current and former employees.

## 6 Neptune'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.

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.

## 7 Instructions

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.

To give us dealing instructions, you may do so via our web-based trading platform or by telephone.

For non-dealing related instructions, you may contact us by telephone, by e-mail, by fax, by post or in person.

### Contact

#### **Neptune Securities Ltd**

Suite 706, Chatswood Central,

1-5 Railway Street, Chatswood NSW 2067 Australia

**Telephone:** +61 1300 459 688

**Email:** [info@neptunefx.com.au](mailto:info@neptunefx.com.au)

## 8 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  
Neptune Securities Ltd  
Suite 706, Chatswood Central,  
1-5 Railway Street, Chatswood NSW 2067 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](http://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.