



GFA Capital Markets LTD

A.C.N. 144 676 808

AFS 398 104

Financial Service Guide

Dated: 22 April 2019

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Financial Service Guide (“FSG”)
GFA Capital Markets LTD
License number – 398 104

Introduction to GFA Capital Markets LTD

GFA Capital Markets LTD, being GFA Capital Markets LTD (“GFA”) is regulated by Australian Securities & Investments Commission (“ASIC”) with Australian Financial Service License number 398 104.

GFA is a wholly Australian owned company incorporated in the state of New South Wales.

GFA is founded by experienced mix of bankers, investment capitalist, FX and CFD specialists and other experts in the field of financial investments globally.

GFA’s mission is to provide customer with trading experience which surpasses its competitors and give opportunity to traders, regardless of their experience level that is quick, efficient and accurate.

The current contact details of GFA are:

Suite 201
46 Market Street, Sydney NSW 2000
Phone: +61 2 8599 8111
Email: gfa.customer@gfacm.com.au

Currently, GFA provides multiple options for the clients to trade with forex, gold, silver, and dollar indices. Clients can diversify their portfolio and investment options using GFA’s products and services. GFA provides clients with advanced trading software, clients will be able to get the instant tradable price directly from the bank quoting system.

Date of Issue

The date of issue on this FSG is taken to be 22 April 2019 (the “**issue date**”).

Purpose of this FSG

This FSG contains information about:

Services and products provided by GFA – outlining the kind of services and products which GFA is authorised and currently provide under its Australian Financial Services License as well as other services and products which GFA offers;

Remuneration and benefit received by GFA and related agents, persons or employees – outlining the benefit, remuneration and commission of GFA, it's staff and other related company or person in connection with the product and services GFA provides;

GFA's complaint process – outlines how GFA manages complaints and disputes, whether it is about customer service, products or other contact within GFA. This outlines the contact details and communication means to GFA.

This FSG should be read with the PDS which GFA offers online. It should be read before you purchase any financial product or advice from GFA.

If GFA offer different type of product which falls outside the scope of this FSG, supplementary or a separate FSG and PDS may be given to you.

Disclaimer

The information contained in this FSG should be considered as general information only. The client should note this FSG does not take into consideration any personal circumstance, objective, financial standing and knowledge of the client. Prior to trading, the client should consult an expert or independent financial advice in this field in order to ascertain their risk exposure and relevance of their investment against their objective. Under no circumstance should the client rely on this FSG as an instrument constituting an advice. In case where personal advice is given, a Statement of Advice will be issued recording the information which is relied on and information which you have provided.

GFA take no responsibility on the customer's interpretation of this FSG or any misunderstanding created solely by the customer's misconception. It is strongly recommended the customer should contact our representative to discuss any aspect of GFA's products which may be unclear them them.

This FSG is available on the internet via our website <http://www.gfacm.com> Paper copies may be requested and be sent to any person, free of charge, provided they consult with our representative in advance.

Personal financial advice is advice which must take into account the person's personal information such as financial standing, knowledge and objective. GFA recommends the client to seek professional and expert financial advice for this information.

This FSG is an important document which provides you with key information about our FX and derivative products.

Subject to change

Subsequent to the issue date contained in this FSG, this FSG may be updated with amendments, additions or deletion of relevant provisions. GFA is not responsible to inform the client of any up to date changes or provide updated version of this FSG directly to the client. The client should obtain the last published FSG directly from GFA's website.

GFA will make clear the issue date of each FSG, you should check the updated version to ensure you understand the terms and conditions of trade.

Product Disclosure Statement ("PDS")

PDS provided by GFA will provide information on GFA's service and product. It should not be considered as financial advice or advice on how to trade. GFA encourages all clients to read the FSG thoroughly. GFA does not make any claim that the GFA is an advisory document. For any financial advice, clients must seek independent financial advisor.

Products which GFA is authorized to deliver:

GFA holds a Australian Financial Service License (AFS) Under this license, GFA is authorised to deal and advise in the following products to both retail and wholesale clients:

1. Deposit and payment products;
2. Derivatives;
3. Foreign Exchange Contracts;
4. Debentures, stocks or bonds issued or proposed to be issued by a government;
5. Life products;
6. Managed Investment Schemes;
7. Retirement savings Accounts;
8. Securities;
9. Margin Lending Facility;
10. Superannuation; and
11. Make a Market in Derivatives and Foreign Exchange Contract.

Arrangements with external service providers

GFA may from time to time engage a third party to provide financial services on its behalf. Where that third party does not hold its own AFSL, it will provide the financial services as GFA's 'authorised representative'. This includes product hedging, referrals, and other means of minimising the client's risk in investment.

Privacy

GFA Capital Markets LTD ("GFA") respects and protects the privacy of personal information we collect from you or information that you provide to us. GFA endeavors to meet in full if not exceed the internationally recognized standards of personal data privacy protection in compliance and accordance to the requirements of the personal data (privacy) legislation. GFA shall ensure compliance by its staffs with the strictest standards of security and confidentiality.

At the time of registration and during other times in using the service of our Website (<http://www.gfacm.com>), you will be asked to provide certain personal information, for example, name, date of birth, email address, identity card or passport number, contact and credit card details. All the information collected will be used mainly for identification,

compliance, and internal recording and to satisfy the requirements of ASIC. We may also send you information about our products and services, maintaining the contact list, processing your orders and compiling statistics on the usage of the Website.

We may collect information about your computer, including your IP address, operating system, browser type, for system administration and report aggregation to our partners. These are statistical data about our users' browsing actions and patterns. It will not be used to identify any individual. We may collect information about your general internet usage by using a cookie file stored in the hard drive of your computer. Cookies contain information that is transferred to your computer's hard drive. The purpose of collecting these data is to improve our Website and to provide you a better and more personalized service.

We cannot guarantee the data transmission is 100% secure due to the nature of the internet. However, we shall take every precaution to ensure the information we collect using our Website is safe and secure from third party interference. The Website may contain links to and from the websites of our partner networks, advertisers and affiliates. These websites may collect personal data about you. If you follow a link to any of these websites, please note that these websites shall have their own privacy policies; and we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites. GFA does not accept any responsibility or liability for any personnel information disclosed by going through links from <http://www.gfacm.com> to other websites.

GFA may disclose your personal information to any member of our group, including but not limited to our subsidiaries, holding company or its subsidiaries, and government authority who are authorized to access these information. GFA will retain your Information as long as you are a registered user. We may use your personal information for marketing and profiling purpose, so as to provide you products and services better suit your needs.

You may review and update your personal information by visiting the Website or send your correction requests through email.

Fees and Charges

In accordance to financial service providers practice, GFA receive remuneration the spread that is contained in the currency rate provided online via the trading software or platform. GFA places a mark-up on the spread, that is, the buy and sell of the financial product. The mark-up rate will be considered by GFA and reviewed from time to time to ensure it is fair and reasonable. GFA may also engage other companies or counter parties whom may receive a commission based on your investment.

Commissions on CFDs

GFA may charge a commission fee in the range of \$0.00 to \$50.00 USD. You should consult with your broker to ascertain whether this commission fee will be charged directly against your account.

Account keeping fee

GFA will not charge any account keeping fee.

However, if a customer do not trade for more than 14 days after deposit and account creation, GFA reserve the right to close the customer's account for non-activity and charge the customer for any transaction fee charged to GFA by the relevant banking institution.

Withdraw fee, Credit Card charges and minimal deposit

Credit card and Electronic Transfer is currently available.

Minimum deposit of \$500.00 USD

No maximum deposit

Conversion Fee

GFA will not charge any conversion fee. However, financial institution may apply their applicable charges ranging from USD \$10 to USD \$12 each transaction.

Telephone Advice

GFA currently does not offer telephone advice. All product sales and advice will be done via electronically. Where a telephone conversation takes place, the conversation may be recorded for record keeping. You may request a copy of the record by contact us.

Instructions to GFA

All instruction to GFA must be done either by way of email, or through GFA's platform or software. Some products and services may have their own communication and instructing means, however, in general, all communication to GFA should be performed electronically.

Please refer to GFA's PDS for more information.

Compensation and Complaint

For the fastest way to resolve a dispute, it is recommended the customer contact GFA first by email or phone. Our internal dispute resolution and legal team will provide information and feedback to you in a timely manner.

If a client feels GFA did not handle the dispute adequately, they may refer the matter to Financial Ombudsman ("FOS") Service to further determine the matter. GFA has no control over which matter the Financial Ombudsman Service falls within their jurisdiction, and cannot make any warranty that the client's matter will be accepted for determination.

Clients may forward their complaint, enclosing documents in reliance to:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

GFA disclose they are not an expert in FOS proceedings and cannot provide the client with any advice based on procedure or argument points.

GFA has full Professional Indemnity Insurance to provide coverage to all investors. If the FOS finds for the client, compensation may be paid by the insurer rather than GFA. This is for the benefit and protection for the client in ensuring they will receive compensation where awarded.