



## Financial Services Guide

### ABOUT THIS GUIDE

We are required by law to provide you with this Financial Services Guide (“FSG”). It provides you with information about LearnCFDs Pty Ltd (“LearnCFDs”, “we”, “us”, “our”) and will help you decide whether to use our services. It will inform you of the services and products we are licensed to provide and how we are paid. It also contains information about how we and our staff are remunerated, and details procedures we have in place to deal with any complaints you may have.

### WHO ARE LEARNCFDs?

LearnCFDs is a website service that has been set up to primarily to provide access to share and derivative educational services in Australia to Australian resident investors. Our website provides educational material and guides for prospective traders and investors. LearnCFDs may provide historical, factual information on our website about selected companies’ historic performance. This information is provided to assist you in analysing historic performance of shares and derivatives including CFDs. We may provide general financial advice in the course of providing education material, company research or charts posted on our website. We do not provide personal advice via the website or educational seminars.

### OTHER DOCUMENTS YOU MAY RECEIVE

You may be provided with a Prospectus and/or a Product Disclosure Statement (for the purposes of this FSG, both referred to as a “PDS”).

The PDS will contain specific information about the product offered including terms and conditions, fees and charges, risks and benefits associated with the product to enable you to make an informed decision about whether the product meets your needs.

### FINANCIAL SERVICES AND PRODUCTS WE ARE LICENSED TO PROVIDE

LearnCFDs is a corporate authorised representative of International Capital Markets Pty Ltd (ACN 123 289 109) (Australian Financial Service Licence No. 335692) (“ICM”).

Under the arrangement with ICM, LearnCFDs is authorised to provide general advice in relation to securities and derivatives to retail and wholesale clients and also deal in securities and derivatives with retail and wholesale clients.

### ADVICE

As LearnCFDs only provides general advice, you will not be allocated an investment adviser and will not be provided with any personal advice

### FEES, COMMISSIONS AND BENEFITS WE RECEIVE

Our primary source of income is remunerated through the fees and commissions.

### ONGOING COMMISSIONS PAID TO LEARNCFDs

Ongoing trailing commissions may be paid to us by certain parties or the product provider for the length of time you hold their product. Trailing commissions will usually be paid directly to LearnCFDs from the revenue the product provider earns or it is deducted from your investment.

We will disclose any trailing commission arrangements when we arrange any investment for you.

### THIRD PARTY REMUNERATION AGREEMENTS

LearnCFDs may provide you with financial services and products from third parties that are not subsidiaries and/or associates. We may receive a commission payment as a result of you investing in one of their products or services.

### **REMUNERATION OF OUR STAFF**

Employees and directors are remunerated by way of a fixed annual salary and may be entitled to participate in a profit share arrangement after a specific period of time. Staff do not directly receive any commissions or fees. They may however be eligible for an achievement based discretionary bonus which is based on a pre-determined business objective such as contribution to business development, client service and risk management.

### **REFERRAL PAYMENTS**

As at the date of this FSG, we do not pay commission or provide other benefits to any person for referring customers to us in relation to the financial services described in this FSG.

### **MANAGEMENT OF YOUR PERSONAL INFORMATION**

We maintain a record of your personal information. Generally, this information includes details of your personal investment objectives, financial situation and needs. We also maintain full records of any recommendations we make to you.

You have the right to examine your file and we will be happy to make this information available to you upon your request.

LearnCFDs is committed to compliance with the National Privacy Principles within the Privacy Act to maintain client confidentiality and keep your personal information secure. A copy of our Privacy Policy is available on request.

### **WHAT SHOULD I DO IF I HAVE A COMPLAINT?**

We have an internal complaint handling process in place to resolve any complaints or concerns you may have in relation to your dealings with us. We are committed to a high level of client service, and as such regard all complaints seriously. A response will be prepared to ensure all matters raised are investigated and responded to quickly and fairly. You may lodge a complaint verbally or in written form and you should take the following steps:

1. Contact your Adviser immediately and explain the complaint in full.
2. If your complaint has not been satisfactorily resolved in three working days, please contact us on 1300 88 42 10 or [info@learncfds.com](mailto:info@learncfds.com), or put your complaint in writing and send it to us. We will try to resolve your complaint as quickly and fairly as possible.
3. If you still do not receive a satisfactory outcome and you wish to take your complaint further you can contact the following industry body of which ICM is a member:

Financial Industry Complaints Service Limited (FICS) PO Box 579 Collins Street West  
Melbourne Victoria 8007  
Phone: (03) 9629 7050  
Fax: (03) 9621 2291  
Cost of a local call: 1300 780 808  
Email: [fics@fics.com.au](mailto:fics@fics.com.au)

### **Our Privacy Policy**

LearnCFDs recognizes that your privacy is very important. We handle personal information and use personal and sensitive information provided by people everyday.

We are committed to supporting and complying with the National Privacy Principles (NPPs), set out in the Privacy Act 1988 (Cth) (as amended). For a copy of our Privacy Policy, please refer to our website [www.learncfds.com](http://www.learncfds.com)