

## FINANCIAL SERVICES GUIDE

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### **Rakuten Securities Australia Pty Ltd**

ABN 99 153 803 804

Australian Financial Services Licence No. 418036

Issue Date: May 2017



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## Financial Services Guide

### 1 What is the purpose of this Financial Services Guide?

This Financial Services Guide (**FSG**) is dated May 2017 and is provided to you by Rakuten Securities Australia Pty Ltd (**Rakuten Securities Australia, we, our, us**) to inform you of the financial services provided by us as holder of an Australian Financial Services Licence (**AFSL**), number 418036.

The purpose of this FSG is to provide our clients with general information about the services and products that we offer. It is designed to give you information to assist with making an informed decision about whether to use those financial services and products.

### 2 What information does this FSG contain?

This FSG contains information about:

- Who we are and how you can contact us;
- The services we are authorised to provide to you;
- How you can instruct us in relation to those services and products;
- How we are paid for the services we provide to you;
- Any potential conflict of interest we may have;
- How we deal with your personal information; and
- Our internal and external dispute resolution procedures and how you can access them.

### 3 Our Contact Details

Rakuten Securities Australia Pty Ltd

Address: Suite 5, Level 9, 3 Spring Street  
Sydney NSW 2000  
Phone number: +61(2) 9247 2483  
Email: [info@sec.rakuten.com.au](mailto:info@sec.rakuten.com.au)  
Website: [sec.rakuten.com.au](http://sec.rakuten.com.au)

### 4 What Financial Services are we authorised to provide?

Our financial services involve providing general financial product advice, dealing and market making services in relation to OTC derivatives that we issue (including but not limited to margin foreign exchange contracts).

### 5 Financial Products we offer

Rakuten Securities Australia is an issuer of OTC derivatives, namely contracts for difference (**CFDs**) and Margin Foreign Exchange Contracts (**Margin FX Contracts**) through the Rakuten Securities Trading Platform (**Trading Platform**). We offer CFDs on indices, options, currencies, metals, Commodities and such other CFDs as may be notified to you from time to time. These financial products are collectively referred to as 'Rakuten Securities Australia Products'.

### 6 Our Advice to you

Rakuten Securities Australia does not provide personal financial advice. All advice in relation to our products and the financial markets we transact in is general in nature. This advice will not be tailored to your particular

financial circumstances, goals or objectives. You should seek independent professional advice to ascertain whether our products are appropriate for you.

## **7 Other documents you may receive**

### Product Disclosure Statement (PDS)

If we give you general advice about a financial product or you decide to acquire a financial product through Rakuten Securities Australia we are required to issue you with a PDS prior to providing these products to you. The PDS discloses the important features and risks of the OTC derivatives we offer and our terms of trading these products with you. You should read the PDS carefully before opening an account with us.

### Client Agreement

The risks of the Rakuten Securities Australia products and the terms of trading with us are set out in the Client Agreement; please make sure you read the Client Agreement carefully before trading with us.

### General Information and publications

From time to time Rakuten Securities Australia may provide you with information, for example by way of research reports, offer documents or marketing materials. This information is general in nature and is not to be considered personal advice. In addition, the collection of personal information by Rakuten Securities Australia in order to better tailor marketing materials to you or to administer your account should not be considered personal advice

## **8 How You Can Instruct Us**

Rakuten Securities Australia accepts order instructions electronically, via the Trading Platform.

## **9 Transaction Information**

Each time a transaction is executed on your account, a confirmation will be visible on the Trading Platform. It is your obligation to review any confirmation published on the Trading Platform to ensure its accuracy and report any objections that you may have to us immediately.

Rakuten Securities Australia will provide you with access to electronic reporting. The reporting will be facilitated through the Trading Platform and will detail your positions and trades, including information regarding transactions, the value of your positions and any fees and charges associated with your account. We therefore recommend you regularly view your account on the Trading Platform.

## **10 How We Are Remunerated**

Rakuten Securities Australia will receive fees and other benefits from the financial products that it issues to you. These fees are explained in detail in the PDS.

If you owe an amount to Rakuten Securities Australia and you have not paid that amount, Rakuten Securities Australia may charge interest on that outstanding amount at the rate set out or described in the Client Agreement. Rakuten Securities Australia is solely entitled to any interest or earnings derived from Client Money being deposited in a trust account or invested by us in accordance with the Australian Client Money Rules.

## **11 Conflicts of Interest**

You should be aware that:

- When Rakuten Securities Australia deals in foreign exchange contracts and other OTC derivatives with you (i.e. makes a market) it acts as principal. Rakuten Securities Australia does not act as your agent or broker in these OTC transactions. This may cause a conflict of interest between the parties; and

- Rakuten Securities Australia may arrange for you to be supplied with financial services and products issued by other product providers. Rakuten Securities Australia may receive a fee, commission payment or other remuneration or benefits from these issuers as a result of you investing in one of their products or services.
- Rakuten Securities Australia does not currently have a relationship with a liquidity provider that would influence information or prices offered to you. However, it is anticipated that in the future liquidity will be provided by Rakuten Securities Japan, with whom Rakuten Securities Australia does have a relationship.
- Rakuten Securities Australia may have arrangements with intermediaries whereby the intermediary introduces clients to Rakuten Securities Australia ("**Introducer**"). In those circumstances Rakuten Securities Australia or a related entity may pay a fee to the introducer ("**Fee**"). The payment or benefit is usually based on the value (or tiers of values) of the transaction or financial product that has been provided to you. In most cases this will not affect the transaction fee or margins payable by you.
- In some circumstances the Introducer will request that the Fee is paid by way of a mark up on each spread that Rakuten Securities Australia offers to you. Rakuten Securities Australia will pay the Introducer the difference between the original bid/offer price and the widened spread on each transaction you conduct. This will affect the margins payable by you on any transaction or financial product as the spreads Rakuten Securities Australia will offer you are wider than they would be otherwise.

## **12 Professional Indemnity Insurance**

In accordance with Regulatory Guide RG126 and Section 912B of the Corporations Act 2001, Rakuten Securities Australia has Professional Indemnity Insurance in place, which covers the work done for it by its representatives, employees and authorised representatives.

## **13 Dispute resolution**

Rakuten Securities Australia has both an internal and external dispute resolution procedure to resolve complaints from our clients.

We want to know about any problems you may have with the service of Rakuten Securities Australia so we can take steps to resolve the issue. Initially, all complaints will be handled and investigated internally. If you are not satisfied with the outcome, you have the ability to escalate your concerns to an external body for a resolution.

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

Contact Rakuten Securities Australia and tell the compliance representative of your complaint. You may do this by telephone, email or letter. The contact details are:

### **Compliance Division Rakuten Securities Australia Pty Limited**

Suite 5, Level 9, 3 Spring Street  
Sydney NSW 2000

**Telephone:** +61(2) 9247 2483

**Email:** [compliance@sec.rakuten.com.au](mailto:compliance@sec.rakuten.com.au)

We will try to resolve your complaint quickly and fairly. We will use our best endeavours to resolve your complaint within 45 days of receipt. If, due to the nature of your complaint or other reasonable consideration, we require more time to resolve the complaint we will advise you of this in writing before the 45 days has elapsed.

If, after our internal investigation, you are unsatisfied with the outcome, you have the right to complain to the Financial Ombudsman Service (**FOS**). FOS is an external complaints and dispute resolution body, of which Rakuten Services Australia is a member (membership number 29851). The service to you is free. The contact details for FOS are:

Financial Ombudsman Service  
G.P.O. Box 3  
Melbourne VIC 3001

Toll Free: 1800 367 287  
Facsimile: +61 (3) 9613 6399  
Website: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)

The Australian Securities and Investments Commission (**ASIC**) also has an information line on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

#### **14 How is my personal information dealt with?**

In order to provide our services to you we maintain a record of your personal details and details of your investments. We also maintain records of any recommendations made to you. Your privacy is important to us and we are committed to collecting and storing this information in compliance with the Privacy Act 1988. We do not disclose any non-public, personal information about our customers, former customers, or potential customers to anyone, except as required to provide services through Rakuten Securities Australia.

If you wish to access or update the information we hold about you, please contact us and we will make arrangements for you to do so. Please contact us if you have any concerns.