



**TRADER DEALER**  
TOOLS • SERVICE • PRICE

## Financial Services Guide

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Trader Dealer Online Pty Ltd  
(ABN 17 090 611 680)  
AFS Licence No. 333297

August 2011

Level 37, Rialto South Tower,  
525 Collins Street,  
MELBOURNE VIC 3000

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## Introduction

As the holder of an Australian financial services licence, Trader Dealer Online Pty Ltd (ABN 17 090 611 680) (**Trader Dealer, we or us**) is required to provide you with this Financial Services Guide (**FSG**).

## The purpose of this FSG

This FSG provides you with information about Trader Dealer and is designed to assist you in determining whether to use the One Off Trade Service we offer.

This FSG includes information in relation to:

- who we are and how you can transact with us;
- the services and types of products we provide;
- how we are remunerated for the services we provide, including our fees or charges;
- Our external complaints handling procedures and how you can access them if required.

## Other types of disclosure documents

When the holder of an Australian financial services licence gives personal financial product advice to a retail client, the licensee is required to give the client a **Statement of Advice (SoA)** which is designed to record the details of the advice and the basis of the advice. As Trader Dealer does not provide personal financial product advice, Trader Dealer will not give you a Statement of Advice. If you have another independent financial adviser, you may receive a Statement of Advice from them.

In some situations, you may also be entitled to receive a **Product Disclosure Statement (PDS)**, prepared by the issuer of a financial product, which is designed to set out, among other things, a detailed description of the financial product, the risks and benefits of the product and amounts payable in respect of the product. If you deal in managed investment schemes through Trader Dealer, you should obtain, read and understand the issuer's PDS, which will generally be available on the relevant issuer's website.

## Information about Trader Dealer

### Who is Trader Dealer?

Trader Dealer is a Financial Services firm servicing retail and wholesale clients (including institutional clients) established in early 2008.

Trader Dealer is not a participant of Australian Securities Exchange Ltd (**ASX**). ASX transactions entered into on your behalf are executed by D2MX Pty Ltd ACN 113 959 596 (**D2MX**), and cleared and settled by Penson Financial Services Australia Pty Ltd ACN 136 184 962 (**Penson**) or any other third party clearing agents that Trader Dealer may appoint from time to time. Penson will provide CHESS sponsorship services to Trader Dealer's clients. You should read and ensure you understand D2MX and Penson's Financial Services Guide which is available from our website ([www.TraderDealer.com.au](http://www.TraderDealer.com.au)), or directly from the D2MX or Penson website. Any financial services provided by Trader Dealer will be provided by Trader Dealer on its own behalf.

### What financial services and financial products do we offer?

Trader Dealer is authorised to deal on behalf of others in relation to the following financial products and services:

- securities (such as shares, company issued options and some warrants)
- derivatives (such as exchange traded options, some warrants and services relating to CFDs)
- government debentures, stocks and bonds
- basic and non-basic deposit products
- standard margin lending products

We do not issue margin lending facilities, but can assist you with making arrangements with margin lending facility providers approved for settlement purposes by Trader Dealer.

Trader Dealer is also authorised to deal (by way of issue) in relation to the following products:

- Securities
- Derivatives
- Interests in managed investment schemes excluding IDPS

**If you have been provided with this FSG, the Schedule of Fees and Charges contained herein relates solely to the One Off Trade Service we offer to deal in (sell) Issuer Sponsored Securities. For and other services we offer, please request an FSG relating to our general advisory and dealing services.**

You should also note that Trader Dealer is obligated by the AML/CTF Act to collect personal information from clients in order to fully verify a client's identity before providing any designated services under the AML/CTF Act. More information on the Trader Dealer licence authorisations and products and services offered by Trader Dealer are available on our website at [www.TraderDealer.com.au](http://www.TraderDealer.com.au).

### Do we provide personal financial advice?

If you use our online services for trading in listed financial products, derivatives and managed funds, we may from time to time provide general advice in relation to financial products. We will not, however, provide you with any personal advice. This means that, if we do give advice, we will not take into account your objectives, financial situation and needs. Accordingly, you will not be provided with a Statement of Advice.

### How can you contact us or use our services?

You can contact us or give us instructions in person, by telephone, facsimile or email. We may also make available to you access to an online trading platform, through which you may give us instructions to trade in ASX traded products. Please contact us for further details of the online trading platform.

Our contact details are as follows

Telephone: 1300 130 545

Fax: (03) 9617 0699

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

Address: Level 37, Rialto South Tower, 525 Collins Street, Melbourne VIC 3000

All your dealings through Trader Dealer are governed by our terms and conditions and those of D2MX and Penson which are available on request and on our website at [www.Trader Dealer.com.au](http://www.TraderDealer.com.au).

### Remuneration arrangements, fees and charges

How is Trader Dealer remunerated for the services we provide?

Trader Dealer is remunerated directly through the fees we charge you. Details of our fees and charges are set out in the schedule to this FSG.

We may also be remunerated by product providers in respect of some financial products through commissions. If this is the case, details are set out under section titled Associations with other product and service providers.

### Staff remuneration and benefits

Employees and Directors of each of ANZIEX and Trader Dealer Online and their subsidiaries and related bodies corporate receive salaries, bonuses and other benefits.

### Remuneration or benefits paid to other parties

Other Financial Services Licensees may receive commission from us for promoting Trader Dealer Online products. Those Licensees' remuneration is included in the fees you pay when investing in our products.

At your request, we will provide particulars of our staff remuneration (including commissions) or other benefits. However, we will only provide this information to you if you have requested it within a reasonable time after this FSG has been given to you and before any financial services identified in this FSG are provided to you.

### Associations with other product and service providers

Trader Dealer may provide you with financial products and services from either related or non-related product providers. Trader Dealer may receive a commission payment from product or service providers where you invest in one of their products or use their services. The following are examples of such arrangements where such commissions may be payable:

- **Cash Management Trust/Cash Management Account** - If you open a Cash Management Trust or Cash Management Account through Trader Dealer, Trader Dealer may receive initial and ongoing commissions based on the balance of the account. Details of any such commissions will be contained in the Product Disclosure Statement of the relevant CMT/CMA provider. Such amounts received by Trader Dealer will not exceed 25 basis points.
- **Margin lending referrals:** If you use a margin lending facility through Trader Dealer, Trader Dealer may receive ongoing commissions based on the balance of the account. Details of any such commissions will be contained in the Product Disclosure Statement of the relevant margin lender. Such amounts received by Trader Dealer will not exceed 25 basis points.

### How we deal with your personal information

The privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy.

Telephone conversations with Trader Dealer may be recorded to ensure our service standards are met or exceeded and to allow records to be kept of the orders given.

Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained by visiting our website at [www.TraderDealer.com.au](http://www.TraderDealer.com.au).

### Dispute resolution and complaints handling

We are committed to providing a high standard of client service and to maintaining our reputation for honesty and integrity. If our level of service has failed to meet your expectations we would like you to tell us about your concerns. Our complaint handling process is designed to ensure that your concerns are treated seriously and that your complaint is addressed promptly and fairly.

If you have any complaints about the service you have received from TraderDealer or any aspect of your dealings with us, you should contact us by telephone on 1300 130 545 or by email to [compliance@mdsfinancial.com.au](mailto:compliance@mdsfinancial.com.au)

If your complaint is not satisfactorily resolved within 3 business days after you first notified us, please put your complaint in writing addressed to:

Complaints Officer  
Trader Dealer Online Pty Ltd  
PO Box 274  
Collins Street West  
Melbourne VIC 8007

The Complaints Officer will discuss your complaint with the relevant personnel and prepare a response.

If you are not satisfied with our response and wish to proceed further, you may refer the matter to an independent complaint handling body. MDS Financial Services Pty Ltd is a member (Member Number. 14312) of the external complaints scheme governed by the Financial Ombudsman Service (**FOS**). The contact details for FOS are as follows

GPO Box 3,  
Melbourne, VIC 3001  
Telephone: 1300 780 808  
[www.fos.org.au](http://www.fos.org.au)

Further information about the process, jurisdictional limits and resolving complaints is available from Trader Dealer or FOS. The Australian Securities and Investments Commission (**ASIC**) also has an Info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

### Compensation Arrangements

Trader Dealer has compensation arrangements in place in the form of PI insurance cover that is appropriate having regard to the nature of Trader Dealer's financial service business and in accordance with ASIC Regulatory Guide 126.

### Schedule of Fees and Charges

#### EQUITIES

Brokerage fee of \$100 +GST, or 0.5% + GST, whichever is the greater

#### Brokerage and Confirmations

Confirmations are issued at the end of a trading day for any executed sell in an individual stock (even though the order may not be complete). If the balance of the order is filled the next day, then a new confirmation would be issued and an additional confirmation charge is applied.

**Note that brokerage is payable each time we issue a confirmation up until your order is completed.**

In addition to the above, all ASX/ACH fees incurred on your behalf will be charged to you and deducted from sale proceeds.

Non-Trading Related Charges	
<b>Fail Fee-Sell</b>  (This fee is payable if you fail to provide the relevant financial products in respect of a sell order)	\$110.00 per day + corresponding penalty fees+ ASX fees
<b>Penalty Fees</b>  (Penalty fees are charged by us to you on any outstanding amounts owed us to in respect of brokerage fees and in respect of any funds required for settlement of a purchase transaction)	15% p.a. on all outstanding monies

1. All non-trading related charges above are GST inclusive.
2. All ASX charges incurred on your behalf will be charged to your account.

### Other Fees

To the extent possible, Trader Dealer will keep all fees and charges to an absolute minimum. However, sometimes we need to cover one-off costs to make sure that our everyday charges remain low. These fees apply in addition to brokerage.

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