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FINANCIAL SERVICES GUIDE

MARGIN FOREIGN EXCHANGE & CONTRACTS FOR DIFFERENCE

CMG AUSTRALIA PTY., LTD.
ACN: 618 480 998
CAR: 001256635

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1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to provide you with important general information regarding our services and is typically issued prior to providing you with any financial products or services offered by us. The information contained within this guide includes the following:

- Who we are and how you can contact us;
- The services we are authorised to provide to you;
- How you can communicate with us;
- How we are remunerated for these services;
- The disclosure documents and statements you will receive;
- Our internal and external dispute resolution processes; and
- How we deal with your personal information..

Please contact us if you would like further information on this FSG or on any of our services.

2. WHO WE ARE

The products referred to in this FSG are issued by AxiCorp Financial Services Pty Ltd ACN 127 606 348 (trading as "AxiTrader") holder of Australian Financial Services Licence (AFSL) number 318232. The products are offered through financial services provided to you by CMG Australia Pty Ltd under this FSG ("CMG", "We" or "Us", CAR: 001256635) as a Corporate Authorised Representative of AxiTrader.

AxiCorp Financial Services Pty Ltd has authorised Corporate Authorised Representatives (CAR) and Authorised Representatives to provide financial services. As the licensee, AxiTrader is responsible for the service you receive from CMG.

CMG Australia Pty Ltd acting in its capacity as a CAR and its nominated Authorised Representatives provide the following financial services to retail and wholesale clients under AxiCorp's AFSL:

- deal in foreign exchange contracts and derivatives;
- provide financial product advice in relation to foreign exchange contracts and derivatives;

To the extent that AxiTrader authorise CMG to do so, your adviser can help you to apply for the financial products referred to the above and can also give you general financial product advice in relation to them. If your adviser is unable or unwilling to provide you with advice or services in respect of certain products, the adviser will refer you to another representative of CMG or of AxiTrader, who should be able to assist you.

3. OUR CONTACT DETAILS

The details of your Corporate Authorised Representative are:

Name: CMG Australia Pty Ltd

ACN: 618 480 998

Business Address:

Level 10, 90 Arthur Street
North Sydney NSW 2060

Postal Address:

PO Box 1079,
North Sydney NSW 2059

Email: support@cmgau.com

4. FINANCIAL PRODUCTS WE OFFER

Under this FSG, CMG Australia offers the following financial products to its Clients:

- margin foreign exchange in respect of all major currencies and currency crosses (“Margin FX Contracts”);
- contracts for difference (“CFDs”) in respect of Equity Indices, Bullion, Commodities; and
- such other products as are notified to you from time to time.

5. OUR ADVICE POLICY

We will provide you with general advice about our products and the financial markets related to our financial products. We do not provide personal advice.

Any advice does not take into account your personal objectives, financial situation or needs. In this instance, you should seek independent professional advice to ascertain whether products offered by us, are appropriate for you.

6. PRODUCT DISCLOSURE STATEMENT

If you desire to acquire a financial product, we will provide you with our Product Disclosure Statement (“PDS”) relating to that service or product before you invest in or purchase that product.

If you are after specific product information on each underlying asset, described in the PDS, please refer to separate product schedule document. This will help you make an informed decision about whether to acquire or utilise such products.

The PDS will provide further information about the different products in which we deal and will identify the risks, terms and conditions, our fees, charges and commissions, and any association we have that may influence our advice in respect of the product.

7. USING OUR SERVICES

If you wish to utilise CMG Australia's services you must make an application either online or on a form provided.

An application will include information about you that we require to meet our legal obligations including making an assessment of whether products offered by us are suitable.

Our assessment does not constitute Personal Advice. We recommend that you seek independent personal advice prior to completing your application form or dealing directly via the Internet Trading Platform ("ITP"). This will ensure that you are satisfied that the product/s you select are suitable for your individual financial situation and needs.

If you wish to deal in one of our financial products, you may do so directly via the appropriate Internet Trading Platform ("ITP").

Before you log onto the ITP to deal in one of our financial products it is important that you understand the risks, costs and benefits of dealing in that financial product. For information on the risks, costs and benefits related to financial products offered by us, you should turn to our PDS document.

8. OTHER DOCUMENTS YOU MAY RECEIVE

We will provide you with the relevant documentation to facilitate the requested transactions. These may include, but not be limited to client agreements, account opening applications, and statements.

The Product Schedule which forms part of the Client Agreement sets out the product specifications, Commissions, Administrative Charges and is available on our website.

It is important that you familiarise yourself with the following documents before deciding to acquire or deal in our products:

- PDS
- Client Agreement
- Application forms
- Account opening application
- Statements; and
- Obtain independent personal financial advice.

9. WHO WE ACT FOR

CMG acting as Corporate Authorised Representative of AxiTrader is a market maker, not a broker, and accordingly will act as a principal, not as an agent, in respect of all transactions.

10. WHAT OUR FINANCIAL PRODUCTS COST YOU

The Product Schedule (part of our Client Agreement) provides details about specific transaction fees and costs associated with our financial products.

The common fees and charges that apply to our services include any or all of the following:

- commissions on Pro-Accounts;
- payment of margin;

- margin adjustments;
- rollover or swap charges calculated at our rollover rates;
- interest charges applied to debit balances; and
- administration fees.

11. REMUNERATION & OTHER BENEFITS RECEIVED BY OUR EMPLOYEES

Employees of CMG who provide you with general advice and execution services receive remuneration for the provision of these services. Employees' remuneration includes salaries, performance-related bonuses and other benefits.

12. BENEFITS FOR OTHER SERVICE PROVIDERS

You may have been referred to us by a service provider who may receive financial benefits from us.

These should have been disclosed to you by the service provider in question.

We will provide details of any referral benefits that relate to your transactions on your reasonable request.

13. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

We do not have any relationships or associations which might influence us when providing you with our services.

However, due to the nature of our services, we may have "long" or "short" positions in, act as principal in, and buy or sell the financial instruments in which you deal. We act as market maker and this may result in a conflict between the interests of AxiTrader and those of our clients.

14. MAKING A COMPLAINT

CMG has an internal dispute resolution process in place to resolve any complaints or concerns you may have.

Any initial concerns should be raised with our Client Services Team. They will assess the situation and make every effort to resolve the matter at the first instance. However, some problems require further investigation so they may ask you for further information and respond to you in writing at a later date.

If your complaint cannot be resolved by our Client Services Team you may request to have the matter escalated internally to our Complaints Officer. The Complaints Officer will review all materials and make an independent assessment.

In general, our internal procedure allows us up to 45 calendar days to resolve a dispute.

Complaints can be made to us by telephone, email or letter.

Our complaint handling procedure is available on our website.

External dispute resolution

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), an approved external dispute resolution

scheme, of which we are a member, using the contact details below. You may also make a complaint via the ASIC Info line on 1300 300 630.

The Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Toll Free (Australia only): 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

15. COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. The policy will cover work done for us by our representatives and employees after they cease to work for us.

16. OUR RECORD KEEPING OBLIGATIONS

We will maintain comprehensive and accurate records of your client transactions and general advice provided.

You are advised that telephone calls are recorded and retained for audit, training and dispute settlement purposes.

17. OUR PRIVACY POLICY

We are committed to protecting your privacy. The information you provide to us and any other information provided by you in connection with your transactions will primarily be used for the processing of your application and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Our privacy statement is available on our Website.

Please contact us if you have any concerns or if you would like further information.

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