

Financial Services Guide

This Financial Services Guide (FSG) was issued on the 3rd September 2009 by TRUMarkets Pty. Ltd. This FSG is designed to provide you with important information prior to subscribing or purchasing our information and research. If you need any more information other than what is contained in this document please contact us.

You have the right to ask us about;

- Our charges.
- The type of advice we will provide you.
- What you can do if you have a complaint about our services.

This Financial Services Guide is one of three documents you may be provided by an organisation which holds an Australian Financial Services Licence (AFSL).

TRUMarkets Pty Ltd only provides general securities and derivatives advice and does not offer any financial products for sale. Therefore we will only be providing you with this FSG and not a Statement of Advice or a Product Disclosure Statement.

Who will be providing the financial service to me?

TRUMarkets Pty. Ltd.
ABN: 53 138 723 412

Unit 4, 86 Burlington Street,
Crows Nest, NSW, 2065
Phone: 1300 262 449

Email: info@trumarkets.com.au
www.trumarkets.com.au

TRUMarkets is an Authorised Representative of Kinetic Securities AFSL AR 309743.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

TRUMarkets is licensed to offer you the following services:

Provide general financial product advice for the following classes of financial products to retail and wholesale clients:

- *Derivatives*

- *Securities*

We currently provide this advice through our newsletter publication, SMS messaging service and our website. We do not provide any facilities for buying or selling securities.

Please note that all our publications provide general advice only. This is an important consideration and means that the advice has not been prepared by taking into account the particular investment objectives, financial situation and particular needs of any individual investors. It is a general information service only. You should assess whether it is appropriate in light of your own individual investment objectives, financial situation and particular needs. If necessary, you should consult with a licensed investment adviser or dealer in securities such as a stockbroker before making an investment decision.

How will I pay for the service?

TRUMarkets Pty. Ltd. operates a subscription-based business. When you subscribe you will be required to pay a fixed fee according to the length of the subscription period. No other fees or commissions are charged on our products.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

All employees of TRUMarkets receive a salary. They may also be entitled to a performance-based bonus. Sales and marketing staff are also paid commissions on subscriptions they sell.

TRUMarkets also has agreements in place where it can receive a referral fee from selected Financial Service Providers that Clients have been introduced to (e.g. IG Markets) whenever these Clients transact equities or derivatives through these providers. This referral fee may be up to 0.004% of the transaction value.

TRUMarkets may also be entitled to receive commission on the overnight interest charged on open positions of approximately 1/10th of the interest charged to your account.

Are there any relationships that may influence the service provided?

TRUMarkets Pty. Ltd. is independent of any listed company, institution or financial product provider and values this independence in helping us to make objective assessments of securities.

Our research analysts are guided by a code of conduct and disclosure for their own share trading activities. The key elements of our policy are:

- Directors, analysts and employees (“staff”) may not trade in shares/options/CFDs immediately prior to the release of a recommendation, and may only do so after a reasonable time has elapsed from the sending out of an SMS recommendation, (as a guidance only, typically the next trading day for shares and two hours for options and CFDs, but may vary according to the market liquidity at the time). Note, however it is not the intention for staff to trade actively nor are they encouraged to do so, but this internal policy has been provided to re-assure subscribers.
- All analysts are required to report their stock holdings and any changes to them. This information can be supplied on request. If an analyst has an interest in an equity or derivative that forms part of a recommendation, this will be declared in the report.
- Analysts may not trade against a recommendation at any time without the prior written consent of a director of TRUMarkets Pty. Ltd.

Is the advice provided suitable to my needs and financial circumstances?

No, TRUMarkets Pty. Ltd. provides general advice only, and has no knowledge of your personal situation. We advise you should consult with a licensed investment adviser or dealer in securities such as a stockbroker before making an investment decision.

What are the risks of the strategies you recommend to me?

We provide a detailed assessment for our recommendations. This assessment assigns a risk profile that is general in nature, however, you should consult your own financial advisor if you are unsure of either:

- (1) your risk profile, or
- (2) the suitability of a recommendation to your own situation.

Do you store personal information?

Personal details held may include name, contact details (address, phone/fax, email) for the purpose of fulfilling requested products and services. All details are filed under lock and key, and in encrypted form on a secure back-up server. All access is strictly controlled. When Subscribers register online to receive our products they may indicate whether they wish to receive additional information and marketing on other TRUMarkets or associated company products. At any time a subscriber may change, remove or alter the records held by TRUMarkets or elect not to receive any materials from TRUMarkets or affiliated companies.

The TRUMarkets Privacy officer can assist with any of question concerning your records and can provide you with a copy of our privacy policy (contact: privacy@trumarkets.com.au)

How are complaints dealt with?

Kinetic Securities Pty Ltd has a dispute resolution policy in place to deal with any disputes that may arise. If you have any complaint about the service provided to you, you should take the following steps:

1. In the first instance contact us at TRUMarkets and inform us about your concern/s. You may do this verbally, but preferably in writing.
2. If your complaint is not satisfactorily resolved within 3 days, please contact:

The Compliance Manager
Kinetic Securities Pty Ltd
Level 9, 23-25 O'Connell Street
Sydney, NSW, 2000
Phone: 02 9295 9800
Email: info@kineticsecurities.com

We will try and resolve your complaint quickly and fairly.

3. If we are unable to satisfactorily resolve your concerns within 45 days, then you may contact the Financial Industry Complaints Service at PO Box 549, Collins Street West, Melbourne VIC 8007 or phone 1300 780 808. We are a member of this service.
4. The Australian Securities and Investments Commission also has a free call Info line on 1300 300 630 which you may use to obtain information about your rights.