



FINANCIAL SERVICES GUIDE

MITRADE GLOBAL PTY LTD

11 MARCH 2019

LEVEL 17, 350 QUEEN STREET,
MELBOURNE, VIC 3000, AUSTRALIA

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RISK WARNING: CFDS ARE A LEVERAGED PRODUCT AND CAN RESULT IN THE LOSS OF YOUR ENTIRE CAPITAL. TRADING CFDS MAY NOT BE SUITABLE FOR EVERYONE. PLEASE CONSIDER OUR PDS, FSG, RISK DISCLOSURE STATEMENT AND CLIENT AGREEMENT BEFORE USING OUR SERVICES AND ENSURE THAT YOU UNDERSTAND THE RISKS INVOLVED. YOU DO NOT OWN OR HAVE ANY INTEREST IN THE UNDERLYING ASSETS.

ABN 90 149 011 361 | AFSL NO. 398528

1. FINANCIAL SERVICES GUIDE

- 1.1 This Financial Services Guide (“FSG”) is dated 11 March 2019 and has been prepared by Mitrade Global Pty Limited (ACN: 14901 1361) (“Mitrade”, “we”, “our”, “us”) in compliance with our obligations as the holder of an Australian Financial Services Licence (AFS License No 398528) (“AFSL”) issued by the Australian Securities and Investments Commission (“ASIC”).
- 1.2 This FSG has been designed to help you decide whether to use any of the products and services that we offer. The FSG is an important document and a regulatory requirement under the *Corporations Act 2001 (Cth)* (“**Corporations Act**”). It contains information about who we are, remuneration, any associations or relationships we may have with financial product issuers, details of any potential conflicts of interest, our internal and external dispute resolution procedures and how you can access them, information on how we handle your personal information, and how we can be contacted.

When providing our services to you, we are also required to issue you with other documents. We will give you a Product Disclosure Statement if we offer to issue our financial products to you. Before you open an account with Mitrade, we will provide you with a **Product Disclosure Statement** which contains important information regarding:

- the terms and conditions for the products and services we offer;
- the features of our products and services;
- any significant risks associated with our products; and
- details of fees and charges for our products and services.

You should read the PDS carefully prior to acquiring any financial products from us.

You will also receive our Client Agreement, which is a governing contract between us and you. These terms will dictate the rights and conditions of each party and contains important information about transacting with us.

Prior to trading you will be required to fill out an online or paper Account Application. We will also provide you with transaction confirmations over the trading platform.

- 1.3 This FSG contains general information only. If you have further questions regarding this FSG please contact us.

2. WHO WE ARE

- 2.1 Mitrade Global Pty Limited is incorporated in Australia and holds an Australian Financial Services Licence (AFSL No. 398528) issued by the Australian Securities and Investments Commission (ASIC).

3. HOW TO CONTACT US

We are the providing entity of the services contained herein and you may contact us as follows.

Mitrade Global Pty Ltd

Address: Level 17, 350 Queen St, Melbourne, VIC 3000, Australia

Tel: +61 3 9670 0339

Email: cs@mitrade.com

Website: www.mitrade.com

4. SERVICES

Mitrade is licensed by ASIC to (amongst other authorisations) provide dealing and execution services in Margin FX and CFD products and to give financial product advice. It is authorised to deal by issuing and making a market in its own foreign exchange contracts and contracts for difference.

We do not provide personal financial advice. Any representation whether verbal or written made during the course of Mitrade's relationship with you must not be construed as personal advice that has taken into consideration your financial situation, objectives and needs.

When you trade in the Mitrade OTC derivative products we act as principal and we are the issuer of the products. This means we are the counterparty to every trade and have no obligation to act in your best interests.

5. HOW WE PROVIDE THE SERVICES

We will receive instructions from you via an on-line trading platform or via phone. If you give us instructions via phone, you must confirm that such instructions have been effected by us by checking your account on our trading platform.

6. GENERAL ADVICE

We will only provide you with general advice, which does not take account your objectives, financial situation or needs. Therefore, you are required to ensure that you obtain prior advice regarding the suitability of our products and services for your personal financial needs, objectives and circumstances, from a licensed and independent professional advisor.

While Mitrade believes the general advice and information we provide is accurate and reliable, neither Mitrade nor its directors, officers, employees, contractors or associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

7. FEES AND OTHER PRODUCT COSTS

We are entitled to any fees generated as a result of our provision of OTC derivative products to you. Our PDS provides detailed information about specific costs, transaction fees and charges associated with each of our financial products, as well as with different types of trading accounts that we offer. Further written details can be given to you on request.

The common fees and charges associated with the financial products offered by us may include any or all of the following:

Spreads

- (1) We may charge spreads (the difference between the bid and the ask price) on your trades in favour of Mitrade. Details of spreads can be found on our website. For Margin FX Contracts the spreads will be charged in the quote currency of the instrument being traded, which can then be converted into the base currency of the Trading Account in order to determine your cost of trading.
- (2) Spreads vary according to the market concerned and are subject to variation, especially in volatile market conditions, and we may change our spreads at any time. The applicable spreads are provided in our website and our Platform. Because dealing spreads depend upon activity in an underlying market the spread when you close a CFD may be different to the spread when you opened it.

Payments of Margin

Margin is not a cost, however Margin is the amount of capital required by Mitrade as collateral in your Trading Account for you to open a Transaction. The way that we calculate Margin varies based on the Instrument being traded and the details of the underlying asset. Margin requirements will be displayed on our Platform and we recommend that you check the details of your Contract to understand the amount of Margin required.

Overnight Funding

Any open Transaction held by you at the end of the trading day on which the relevant Instrument is traded or over the weekend when the relevant underlying market is closed, shall automatically be rolled over to the next business day to avoid an automatic close and physical settlement of the Transaction. You acknowledge that, when rolling such Transactions to the next business day, an Overnight Funding charge will be either added to or subtracted from the balance of your Trading Account. The Overnight Funding charge is a constant percentage of the position value and is based on a number of factors including amongst others, whether the Transaction is a Buy or a Sell, interest rates, Instrument differentials, daily price fluctuations and other economic and market related factors. The Overnight Funding for each Instrument is displayed on the Mitrade Platform. In deciding whether to open a Transaction for a specific Instrument, you acknowledge that you are aware of the Overnight Funding charge.

No interest is paid or received if you open and close a position in the same trading day.

Inactivity Fee

Fees may be payable by you by virtue of the fact that Mitrade incurs expenses maintaining your account for trading in CFDs, regardless of your actual usage.

If there are no open positions or trades on your account, it will be considered inactive from the next calendar day ('Inactive Day') following the last trade. For a period of at least 180 days after the Inactive Day, you will be liable to pay a fee ('Inactivity Fee') in return for the provision of administrative and information services and the continued availability of your Trading Account. You should be aware that a payment activity (i.e. deposit or withdrawal) and a pending order is not deemed as a transaction.

You shall pay Inactivity Fees as agreed with you from time to time or we may deduct such Fees from any funds held by us on your behalf.

The Inactivity Fee will be equal to the lesser of the remaining balance in your account or USD \$10, levied monthly in arrears and in the Base Currency of your Trading Account. For the avoidance of doubt, where the Inactivity Fee occurs during a partial month, that entire month is counted in the calculation of the Inactivity Fee.

Upon assessment of the Inactivity Fee your Trading Account may be closed.

Other Fees

Other services that may attract a fee are included in the table below. Please visit our website www.mitrade.com for further details and applicable costs.

Credit card payment	Australian Mastercard Card Australian Visa Debit Australian credit card Credit card in other currencies
Telegraphic Transfer	All
Poli	All
Neteller	All
Skrill	All
Inactivity Fee	Trading Accounts that have no Transactions (excluding deposits, withdrawals and pending orders) for a period of at least 180 days

Payments to third parties and employees

Any payment by Mitrade to third parties and/or its employees must comply with financial services regulation in Australia and the Future of Financial Advice ('FOFA') reforms. In particular any fee paid by us to a third party who:

- Is an AFS licensee, or its representative; and
- Provides financial product service to retail clients ("Authorised Third Party"); or
- Is an employee

Whether as your agent or otherwise and that relates in any way to your trading with us, must not be what is termed 'conflicted remuneration'.

Employees of Mitrade are not remunerated on a commission basis. No related body corporate of Mitrade nor any director of Mitrade or its related bodies corporate service receive any commission or other benefits attributable to the OTC derivatives products offered by us. Our staff are remunerated for the provision of services to our clients at the discretion of senior management having regard to standards of service to clients and feedback from them, their contribution to the firm in general and reaching a range of personal performance targets. Our employees receive salaries, performance bonuses based on achievement of predetermined business objectives such as client service, client satisfaction, risk management and leadership/team contribution.

8. ASSOCIATIONS AND RELATIONSHIPS

We have no associations or relationships with any issuer of any financial products that might reasonably be expected to be capable of influencing us in providing any of our authorised services.

9. PROFESSIONAL INDEMNITY INSURANCE

In compliance with s912B of the Corporations Act and ASIC RG 126, we maintain professional indemnity insurance in connection with the financial products and services we provide, including any claims in relation to the conduct of our former representatives/employees.

10. DISPUTE RESOLUTION

Mitrade maintains a complaints handling procedure, which can be accessed on our website. You agree that we will investigate any complaints received in accordance with our complaints handling procedures. If you are unsatisfied with the outcome of our final response and your complaint cannot be resolved by us through our internal complaints handling procedures, you may refer the dispute to the external and independent dispute resolution being the Australian Financial Complaints Authority (AFCA).

Before AFCA will deal with your complaint, you must have firstly lodged a formal complaint with us and we are entitled to have 45 days to investigate your complaint and provide you with a final response.

Therefore, if you have a complaint about our services please firstly contact us using the details mentioned as above. If you remain unsatisfied with the outcome of our final response, you may escalate your complaint to AFCA, details of which are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Australia
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

11. PRIVACY

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles. We may disclose your personal information to external parties who act on our behalf in the operation of our business or in connection with the transactions to be undertaken. Such external parties are required and committed to protecting your privacy and where they are offshore we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia. Mitrade will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please refer to our privacy policy on our website, and contact us if you have any concerns.



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