
Financial Services Guide



26 B Hobill Ave, Manukau
Auckland
New Zealand

+64 9887 3380
www.forexray.com

1. Financial Services Guideline

1.1 This kind of Financial Services Guide (FSG) will be dated 4 The Month of February 2013 and is also offered to you by Forexray Financial Pty Ltd (Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone, all of us, our, us) to inform you of the financial services offered by us and to Conform with our responsibilities as the holder of a New Zealand Financial Services License (NFS License No.6498879).

1.2 This FSG has been prepared to give you general knowledge about the products and services and products we require Before we recommend you with information. The FSG is a remarkable document and a regulating requirement Under the Corporations Act 2001. It includes information about remuneration, whom we have been, any Interactions or relationships we might have with a financial product or service issues, particulars of any possible conflicts Of interest, our external and internal dissension standard procedures and how you can access them, Details on how we handle your personal information, and how we can easily be contacted.

2. Business Information

2.1 Forexray Financial Pty Ltd offers traditional investment management in forex trading and key deposit Products and solutions to retail and wholesale customers. Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial Pty Ltd was incorporated in 2010 in Supply execution only foreign exchange services to wholesale and retail customers. Supported by a company with Substantial experience in derivative, foreign currency trading and expectation management, Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone was Founded in response to the online trading community's increasing difficulty over delays in trade Executions, regular system failures and incompetent customer support between traditional web-based organizations.

2.2 Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone's organization provides an broad experience operating in the foreign exchange, derivative Marketplaces and risk management.

2.3 To provide much better use, Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone offers high-end technology products and services that apply immediately executions, Reduced spreads, and unmatched customer-service.

3. Exactly what some other documentation might you gather?

3.1 Under the law regulating the provision of financial services, accepted advice and personalized recommendations own specific meanings and may differ from whatever you commonly believe. General

guidelines can consist of the manager suggested recommendations about financial products or solutions, whether usually a group or a variety of trader and does not consider into account your individual situation. General information contains recommendations based on the concern of the investment alone (including by guide to current market conditions). Any kind of Such information is provided without any transfer or implied suggestion that is right for you in light of your unique conditions. We simply provide general guidance.

3.2 If we all back to you a particular financial product or you get a financial product through us, you might also get a Product Disclosure Statement (PDS) well prepared by a product provider which contains information about the particular product or service, such as any relevant terms, significant risks as well as information about other fees and expenses which may affect. This kind of contract will be provided to help you in making an informed choice about that product.

3.3 Frequent updates, marketing materials, investigation reports, PDS's or produce documents and website content are not personal advice. Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial may possibly collect personal or financial responsibility information from you to know you, for marketing and advertising purposes or to maintain your account. Group of personal information is not to be suggested that personal information is given. The way your personal information is worked with is also extended in this FSG, and a copy of our Privacy Policy is available by contacting us, or available on our website.

4. Who are we all and what expert services are we authorized to provide?

4.1 Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone keeps a financial services license (AFSL No. 6498879) which authorizes Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone to Offer advice on and deal in the subsequent classes of financial products:

1. Supply global financial product advice on forex money trading and basic deposit products.
2. Provide a financial product by providing, applying for, acquiring, varying or disposing of a financial Product or service on behalf of some other person in foreign exchange and easy deposit products.

4.2 We act on our own benefit when providing a service to you. We can offer our products and services to both Wholesale and Retail customers.

5 Exactly what Fees and commission rates give you learn?

5.1 Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial provides Forex Trading (Forex) execution services. Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a

member nation of the European Union and the Eurozone Financial is suitable for any fees and commission rates produced as a result of the supply of these services.

6 Interest / Consumer Funds

6.1 Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial Pty Ltd is absolutely entitled to any interest or income derived from your funds being deposited in our client have confidence in the account. Such interest or earnings are payable to us through the appropriate trust account or financial responsibility account as the situation requires, as and when we hear. Upon realization of an investment of your funds, the original capital invested must possibly be invested in a independent investment permitted by the Corporations Act or transferred by us into the client trust account managed in accordance with the Corporations Act. In the event that the amount of money received upon achievement of an investment of your money is less than the initial capital invested, we must spend an group the same with the difference into the client trust account for your advantage, except where any this kind of balance is the result of amounts paid on investment to us in compliance with the Client Agreement. We will not require a fee for investing the money in the buyer have confidence in account.

7. Income AND Income source

7.1 The calculation of value to be compensated (or the payout to be received) for Margin FX Agreement, at the time the Agreement is opened or closed, will be based on market prices available at the time, and the expected level of interest rates, suggested volatilities and other business problems during the life of the investment commitment and is centered on a complicated arithmetic calculation. The calculations may include a expansion markup in preferring of Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial Pty Ltd. Propagates will be different depending on the currency pairs traded.

7.2 Where your current company has been referenced to Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone, Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone may be required to share a percentage of the commission rate or other charge with the referring party.

8 Information on Interactions Our Relationships

8.1 Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone has a relationship with its selected Execution and Clearing Broker. These relationships in no way affect the provision of financial services by Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the

European Union and the Eurozone Financial.

8.2 Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone has a relationship with its Assets Providers and Prime Brokers. These relationships may affect the information provided to customers.

9 Levels of Privacy Policy

9.1 We all gather your personalized information when you:

1. Comprehensive and claim forms on this web site; and
2. Giveaway completed paper account opening forms.

9.2 We do not disclose any non-public, personal information about our clients, former customers, or potential clients to anybody, except as needed to provide services through a Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial Pty Ltd.

9.3 We may speak to you from time to time with advertising and marketing information via telephone, email and post. If at any time, you do not want to receive marketing material, please contact us or call us and we will transport you from our list.

10. Let's say I have a problem?

10.1 If you want to help to make a complaint, you should contact the Managing Director of Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial in the first instance. Mr MD contact information is below.

10.2 Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial must comply with a Complaints Resolution Procedure. Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial to know about any difficulties or issues you may have with our services so we can take steps to solve the problem. We have independent and internal dissension standard procedures to resolve complaints from clients.

10.3 In the beginning, all complaints will be dealt with and investigated internally. Should you feel dissatisfied with the outcome, you have the ability to increase your issues to an external body for a resolution.

10.4 In addition, Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone is a member of the Financial Ombudsman

Service (FOS), which usually is an approved external dispute resolution process that can deal with complaints about all of the financial services provided below the AFS License.

11. Contact Details

11.1 Licensee:

Business Name: Swear Capital Inc is actually controlled by the Ministry of Economic Affairs in Estonia, a member nation of the European Union and the Eurozone Financial Pty Ltd

Office Location: 26 B Hobill Ave, Manukau, Auckland, New Zealand

Telephone: +64 9887 3380

Email address: support@forexray.com