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# Financial Service Guide

# Version: 2.0

**GMG**

***www.gmghi.com***

***Email:support@gmghi.com***

Please read all sections of Privacy Statement before you

make a decision to acquire this financial product.

**We will not provide you with personal financial product advice. We only provide general financial product advice. Accordingly, we will not give you a Statement of Advice. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs or advice which could reasonably be regarded as having done so. General financial product advice is advice which is not personal financial product advice.**

**GMG financial service guide contains important information about:**

* who we are;
* the services and products we offer;
* the costs, remuneration and other benefits that may be paid to us, our employees or others;
* any associations or relationships we may have with financial product issuers;
* our internal and external dispute resolution procedures and how you can access them; and
* how you can contact us.

You will receive a Product Disclosure Statement (“PDS”) prepared by us which contains information about the particular products we offer, including any relevant terms, significant risks and details of other fees and charges which may apply. This document will be provided to assist you in making an informed decision about the products offered by us.

## WHAT IS THE PURPOSE OF THIS GUIDE?

* The purpose of this Financial Services Guide (“FSG”) is to ensure that you receive key information about the type of financial services being offered by GMG (“GMG”, “we”, “us” or “our”). The contents of this FSG have been formulated to ensure that you receive the information required to make an informed decision about whether to use the financial services that are offered by GMG.
* **WHO IS GMG?** GMG provides an online trading platform, enabling clients to trade in derivatives and foreign exchange rates over the internet. GMG provides clients with direct access to our system to enable them to buy and sell currency rates, commodities, indices, CFD’s and options.
* Provide general financial product advice with respect to derivatives and foreign exchange contracts;Deal in derivatives and foreign exchange contracts; and make a market in derivatives and foreign exchange contracts.

## WHO WE ACT FOR?

GMG acts as principal and does not act as a broker or agent. When we receive your instructions and execute them, we are the party to the other side of the transaction and the party with whom you are entering a contract.

## HOW CAN YOU GIVE US INSTRUCTIONS?

* If you wish to utilize our services, you can only do so via the internet using our trading platforms. GMG only accepts instructions via the trading platforms. Under very limited circumstances (and only where agreed between us) we may agree to accept your instructions by either telephone, or if we have verified your address and signatures, by facsimile or email. Prior to accepting your instructions,
* GMG will require you to acknowledge and accept our Client Agreement which sets out the contractual relationship between GMG and the client and the obligations of each when accessing and trading on the system. GMG will maintain accurate records (on a best efforts basis) of all client orders and trades executed. GMG will provide you with documentation to confirm the transactions you have executed. This documentation is provided on line and you can access your account at any time to view your transactions and account balance.

## HOW IS MY PERSONAL INFORMATION DEALT WITH?

* We recognize the importance of ensuring that you have confidence in the way we handle your personal information and that it is kept private. We have procedures which include the secure storage of your personal information. All personal information that GMG collects about you will be treated in accordance with our Privacy Policy which can be found in our current PDS about the particular products we offer and on our web site.
* The Anti Money Laundering Counter Terrorism Financing Act 2006 requires GMG to collect information and verify the identity of its clients / customers. This is often referred to as “know your customer” information. Customer identification and verification procedures will be carried out having regard to the Privacy Act 1988.
* The information we collect may be collected from other persons or organisations including agents and brokers, and from publicly available information and documents. Where required by law, your personal information may be disclosed to other parties.

## HOW ARE WE REMUNERATED FOR THE SEVICES WE PROVIDE?

* GMG does not charge fees or commissions for you to trade any of our products. The calculation of the price to be paid (or the payout to be received) for products offered by GMG, at the time the contract is purchased or sold, will be based on the mid-rates received by our pricing providers.
* The calculation will include a spread in favor of GMG and may differ from prices available in the primary or underlying markets where contracts are traded. GMG acts as a market maker and not a broker and makes its earnings from the spreads that are embedded in the rates. The spread is the difference between the rate at which we buy and sell the financial instruments and the rate that you deal on as provided by us to you. Different spreads are used depending on the value of the transaction, the markets traded and the type of account as selected by you. GMG earns its income from the spread that we apply to our Products.
* Where you enter a contract you will be required to pay an initial margin and may be required to pay additional margin in the event of adverse market movements against your position to keep your position open. Such payments are not costs but are funds required by GMG to cover our risk and as security for the client’s obligations.
* The margin amounts are payable into the GMG client trust account and are held, used and withdrawn in accordance with the Corporations Act 2001 requirements and our agreed Client Agreement. All interest that may accrue on the client trust account is kept by GMG.

## WILL ANYONE BE PAID FOR REFERRING ME TO YOU?

GMG may pay an introductory fee to third parties for referring customers to us in connection with the services and products to which this FSG relates. If you have been referred to us by a third party, who may receive financial or non-financial benefits from us, this should be disclosed to you by the service provider in question. Such benefits will not impact on the transaction fees, rates offered or deposits payable for the financial products or services offered by GMG.

## WHAT DO I DO IF I HAVE A COMPLAINT?

We want to know about any problems or concerns you may have with our advice or services so we can take steps to resolve the issue. We have internal and external dispute resolution procedures to resolve complaints from clients. A copy of these procedures may be obtained by contacting us and requesting a copy.

Initially, all complaints will be handled and investigated internally. We will investigate your complaint promptly. We will try to resolve your complaint quickly and fairly. If you have a complaint about the financial services provided to you, please contact us:

***www.gmghi.com***

***Email:support@gmghi.com***