

Financial Services Guide

1. Purpose & Contents

This Financial Services Guide ("FSG") is an important document as it provides you with material information regarding the financial services we offer.

The following topics are covered by the FSG;

- Name and contact details
- Nature of our services
- Documentation you will receive from us
- Our Transaction Fees
- Our record keeping obligations
- Who we act for?
- Conflicts of interest
- Complaints handling policy
- Compensation arrangements
- Privacy policy

2. Name & Principal Contact Details

AquireFX Limited
ABN 33 111 382 560
AFS Licence No 500818
AUSTRAC No IND100557252-001
Telephone +61 3 9994 1799
Email hello@aquirefx.com
Website <http://www.aquirefx.com>
Principal contact Bruce Macfarlane – COO

3. Services

Services Offered

AquireFX provides an international Foreign exchange transfer service. This allows both retail and wholesale customers the ability to transfer and receive funds abroad.

Nature of Advice provided

We will provide you only with general advice regarding your transaction. This will be limited to the details of the international money transfer service we offer. We will not take into consideration your specific financial circumstances when providing advice relating to our service.

You will need to make your own assessment as to the nature and timing of any specific transaction you enter with us. We recommend that you take all

reasonable steps to fully understand the outcomes and risks associated with the use of our service. We encourage you to obtain independent advice in relation to your specific financial requirements, including any tax implications. Additional information regarding the potential outcomes and risks is contained in our Product Disclosure Statement ("PDS")

Australian Financial Services Licence ("AFSL") Authorisations

Under our AFSL, we are authorised to:

1. Provide general financial product advice in relation to:
 - 1.1. Foreign exchange products;
 - 1.2. Deposit and payment products limited to non-cash payment products;
2. Deal in financial products by;
 - 2.1. Issuing, applying for, acquiring, varying and disposing of foreign exchange products; and
 - 2.2. Applying for, acquiring, varying and disposing of deposit and payment products limited to non-cash payment products; and
3. Make a market for foreign exchange products;
 - 3.1. To wholesale and retail clients

4. Documentation

We will ask you to enter into a master client agreement prior to commencement of trading with us that will apply to every transaction you subsequently enter with us. We will provide you with transaction and confirmation documentation and will include any fees that are to be deducted by us. The beneficiary bank may also deduct a fee upon receipt of payment sent by us. Third party fees charged by correspondent banks are beyond our control and we receive no benefit from them. We also have no control on when these fees will be charged or the amount deducted. Please contact us if you would like more information in relation to potential intermediary bank fees regarding your transaction.



5. Our Transaction Fees

In relation to all transactions that you enter into with us for the purposes of transferring funds, we derive a fee on your transaction based on the difference between the rate we quote you and the rate we negotiate with our liquidity provider. This fee will vary according to the currency involved and the size of the transaction entered into. A detailed description of our fee structure can be found in our Product Disclosure Statement ("PDS").

6. Our Record Keeping Obligations

We maintain accurate records of all transactions that you enter into with us. All telephone calls are recorded and are retained in accordance with our record retention policy. We will use recordings, and transcripts of recordings, should any misunderstanding or dispute arise between us.

7. Who we act for?

We are authorised to transact on behalf of both retail and wholesale clients.

8. Conflicts of Interest

Subject to disclosures in any PDS or other transaction documentation, we do not have any relationships or associations which might influence us in providing you with our services.

9. Complaints Handling

We have an internal complaints handling process in place to resolve any complaints you may have as quickly and fairly as possible. All complaints should be discussed with your principal contact at AquireFX, who will attempt to resolve your complaint immediately.

Further details in relation to our complaints handling process are available on our website at www.aquirefx.com.

If you are dissatisfied with the outcome of our internal complaints handling process, after 45 days, you have the right to complain to the Australian Financial Complaints Authority ("AFCA"). The AFCA may be contacted on 1300 780 808 or at www.afca.org.au. This is an approved external dispute resolution scheme of which AquireFX is a member.

You may also make a complaint to ASIC, via the ASIC free call infoline on 1300 300 630 or at www.asic.gov.au.

10. Compensation Arrangements

We have in place a Professional Indemnity Insurance Policy that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth) and will cover claims in relation to the conduct of representatives.

11. Privacy Policy

We are subject to the Privacy Act 1988 (Cth). By entering into a client agreement with us, you consent to us disclosing any of your Personal Information in accordance of the law and in terms of our Privacy Policy which is available on our website at <http://www.aquirefx.com>.

The privacy of your information is very important to us. We have practices which include the secure storage of personal information and safeguards against the accidental release of personal information. We employ several security mechanisms to safeguard your information and ensure we provide you with a safe and secure service. Please contact us at privacy@aquirefx should you have any concerns in this regard.

