



INVEST GLOBAL
MULTI-ASSET PRIME BROKERAGE

FINANCIAL SERVICES GUIDE (FSG) **FOR CONTRACTS FOR DIFFERENCES (CFDs)**

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Invast FSG For Contracts For Differences (CFDs) - Version October 2021

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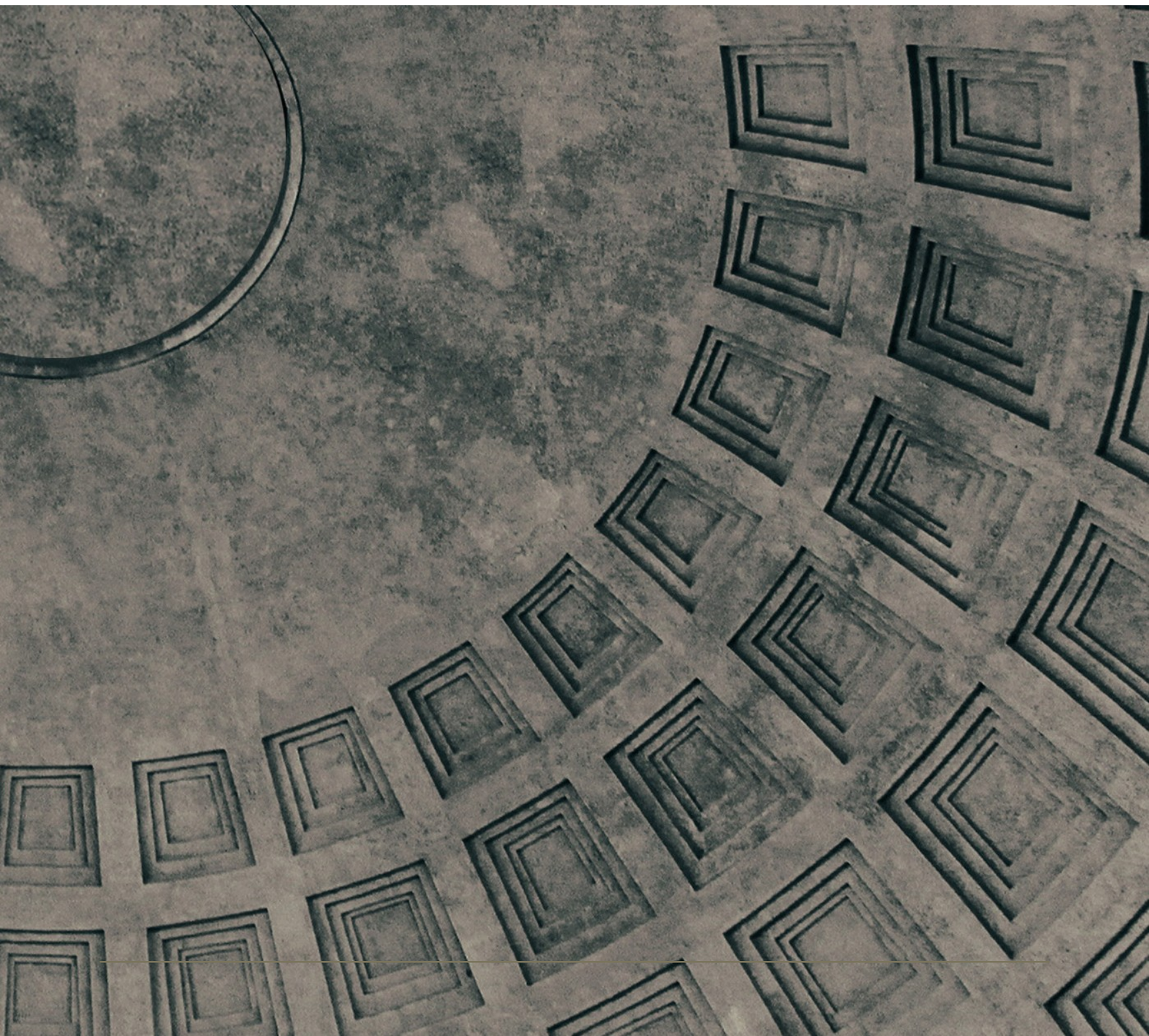


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PURPOSE AND CONTENT OF THIS FSG

This FSG is designed to tell you about the financial products and services that we are authorised to offer under our Australian financial services licence (AFSL).

This FSG contains important information about:

- Who we are and how you can contact us
- The financial products and/or services we offer
- How we and our associates are remunerated
- The capacity in which we act when we provide financial services
- Our internal and external dispute resolution procedures
- The privacy of your personal information

This FSG should assist you in deciding whether to use any of the products or services we offer.

PRODUCT DISCLOSURE STATEMENTS (PDS) AND OTHER DOCUMENTS

When you are looking to open a Forex and/or contract for difference (CFDs) trading account with Invast, Invast will also provide you with a PDS, which contains important information about the financial products we offer, including the trading risks and costs associated with the financial product.

The kinds of financial products to which our services relate are direct equities, foreign exchange contracts and derivatives. The derivatives we offer are contracts-for-difference (CFDs) over a wide range of financial instruments including stock indices, commodities, equities and foreign exchange contracts. A CFD is an agreement between two parties to exchange the difference, in cash, between the opening value and the closing value of the contract. The CFDs we offer are over-the-counter (OTC) derivatives, which means that they are not traded on a licensed financial market (e.g. a stock exchange).

Trading in foreign exchange and derivative products carries substantial risks and you may incur substantial loss. Before making any decision to acquire any of our financial products, you should carefully review the PDS and consult your professional advisers to determine whether investing in these products is suitable for you.

You should also read our Target Market Determination (TMD) and our Terms & Conditions before trading with us. The Terms and Conditions, along with this FSG, TMD and PDS, govern the terms of our relationship with you.

WHO IS INVAST?

Invast Financial Services Pty Ltd (“Invast”) is a wholly-owned Australian subsidiary of Invast Securities Co. Ltd that is based in Tokyo, Japan. Invast Securities was founded in August 1960 and was listed in JASDAQ in March 2006. Invast Australia offers OTC Derivative products and services to clients.

WHO WE ACT FOR?

When you trade in Invast's OTC derivative products, we act as principal and we are the issuer of these products.

HOW CAN YOU INSTRUCT US?

You may trade with Invast's electronic trading systems using a computer or smart phone connected to the internet. We may also accept instructions through telephone on +61 2 9083 1304 or through a dedicated email, team.dealingservices@invast.com.au. We will not accept instructions through any other telephone number, email or medium. When instructing us to deal through telephone or email, you must communicate all order instructions within the same telephone conversation or email, respectively. Any call or email containing only partial instructions will be invalid and orders over multiple telephone conversations and emails will not be accepted.

THE FINANCIAL PRODUCTS AND SERVICES WE ARE AUTHORISED TO PROVIDE TO YOU

Invast holds an AFSL which authorises us to provide the following services to both wholesale and retail investors:

- Provide general financial product advice in derivatives, foreign exchange contracts and securities;
- Deal in derivatives and foreign exchange by issuing, applying for, acquiring, varying or disposing of a financial product in these classes;
- Deal in basic deposit products, derivatives, foreign exchange contracts and securities by applying for, acquiring, varying or disposing on behalf of another person; and
- Make a market for foreign exchange contracts and derivatives to retail and wholesale clients.

Invast will only provide general advice. Invast does not provide any personal advice which takes into account your personal objectives, financial situation or needs. If you require personal advice, please contact your financial adviser, who will provide you with a statement of advice in respect of any personal financial product advice given to you.

Invast provides dealing and market making services through its online trading platforms, Invast MT4 (self direct trading or auto trading in OTC Derivative products).

Before acting on any advice asked of or given by an employee of Invast, you should carefully consider the appropriateness of the advice with regards to your personal objectives, financial situation and needs.

OUR OVER-THE-COUNTER PRODUCTS

Invast offers a range of over-the-counter (OTC) derivatives products, namely Forex (Foreign Exchange Contracts) and CFDs (Contracts for Difference). Together, they are called Invast Products.

The Invast Products are available via our online trading platforms.

Please read the attached PDS for OTC Derivative products (Foreign Exchange CFDs, Commodity CFDs, Index CFDs, DMA Equity CFDs, DMA Futures CFDs). You can find the PDS at www.invast.com.au for more details about the Invast Products.

COST, FEES AND CHARGES

The Fee Schedule provides details about specific transaction fees and costs associated with our financial products.

The common fees and charges that apply to our services include any or all of the following:

- Commissions;
- Financing charges;
- Swap and rollover fees;
- Stock borrowing fees;
- Interest charges applied to debit balances;
- Currency conversion fees;
- Market data fees;
- Platform fees; and
- Administration fees.

FURTHER INFORMATION ABOUT COST, FEES AND CHARGES

All costs, fees and charges and other amounts payable are subject to change from time to time, although we will give you at least thirty (30) days notice of any increase in fees. We reserve the right to negotiate different fees and charges with different Clients. It is your responsibility to be familiar with these fees and charges and we strongly encourage you to regularly check our website for further updates.

INTRODUCING BROKERS

The fees and charges described in PDS and in this FSG apply where you trade directly with Invast. If you trade with Invast through an Introducing Broker, that Introducing Broker may have its own fees and charges.

Our Introducing Broker service allows Introducing Brokers to be remunerated for introducing new Clients to Invast. As an Introducing Broker they can introduce Clients to Invast and in turn receive remuneration and other benefits in accordance with the Corporations Act and ASIC requirements. You should refer to your Introducing Broker's financial services guide, website or contact your Introducing Broker for further information. In those circumstances, if there are differences in the Introducing Broker's fees and charges for a particular service, the Introducing Broker's fees and charges will apply.

REMUNERATION AND BENEFITS FOR EMPLOYEES AND DIRECTORS

Our employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus which is based on achievement of predetermined business objectives such as client service, risk management, total business profit and leadership/team contribution.

OUR HEDGE COUNTER PARTIES

As at the date of this FSG, Invast's discloses the names of its hedge counterparties in its Hedging Policy which is available upon request. Please call one of our representatives to obtain a copy. Invast reserves the right to change hedge counterparties from time to time. When selecting a new hedge counterparty, Invast considers their financial standing, whether they are licenced by a comparable regulator and are of sound reputation.

OUR ASSOCIATIONS OR RELATIONSHIPS

We do not have any associations or relationships with any body corporate or issuers of any financial products that might reasonably be expected to be capable of influencing us in providing any of the authorised services.

COMPLAINTS HANDLING

Our Policy

At Invast Global, we strive to hear our clients, partners and the community at large.

Invast Global has a dedicated complaints handling policy consistent with our regulatory requirements.

Should you wish to lodge a complaint, we have set out our process as below.

How to Lodge a Complaint

At Invast Global, we pride ourselves on our client focus, and our Client Coverage team is always available to assist you with any issues you may be encountering on **+61 2 9083 1333**

If you still are dissatisfied with an Invast Global product, service, staff member or the prior handling of a complaint and wish to lodge a complaint, you may do so through any of the following channels:

1. Send a written complaint –
 - a. By post – **Suite 1, Level 5, 55 Harrington Street, The Rocks, Sydney NSW 2000**
 - b. By email – clientcoverage@invast.com.au

2. Submit a verbal complaint over telephone at **+61 2 9083 1333**

Assistance in Lodging Complaints

We want to make it as easy as possible for you to lodge a complaint or express dissatisfaction to us.

If you require additional assistance to lodge a complaint, feel free to contact our Client Coverage team at **+61 2 9083 1333** so we can determine how best to facilitate your complaint

If you wish, you are able to submit a complaint to us through a representative.

Upon proof of authorisation, we will then deal with your complaint through your representative acting on your behalf.

While we have a multilingual team, if you believe language may cause a barrier to successful resolution of your complaint feel free to contact us on **+61 2 9083 1333** to discuss your concerns.

Key Steps in our Complaints Procedure

1. *Acknowledgement*

Upon receiving your complaint, we will respond to you within 24 hours or one business day acknowledging receipt of your complaint and requesting additional information (if any) required to address your complaint.

We will endeavor to respond using the same channel you initially lodged the complaint through, unless you indicated another preference within the complaint

2. *Assessment*

If complaints are unable to be resolved at first instance, they are internally assigned to our Legal & Compliance team for investigation and assessment.

Depending on the nature of the complaint, Legal & Compliance will determine the need for further investigation given the severity, complexity, impact and need for immediate action suggested by the complaint and set a target resolution date.

The target resolution date will be no longer than thirty **(30)** days after initial receipt of the complaint.

3. *Response*

Upon investigation **and consideration of a complaint, we will issue you with an Internal Dispute Resolution (IDR) response, detailing the final outcome of your complaint and your right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) if you are dissatisfied with our response.**

If we accept your complaint, we will confirm what action we have taken to resolve it. Such action may include but is not limited to technical assistance, information, compensation, apology or an indication of changes in products, services or procedure.

If we have dismissed your complaint, we will provide reasoning for our decision.

Australian Financial Complaints Authority (AFCA)

If you are dissatisfied with how we have resolved your complaint, you may lodge a further complaint with AFCA. AFCA deals with complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments, stockbroking, managed funds, pooled superannuation trusts and Traditional Trustee Company Services.

As an independent body, AFCA provides free, fair and accessible dispute resolution for consumers and some small businesses unable to resolve a dispute directly with financial service providers (such as Invest Global).

External dispute resolution processes can assist resolving disputes through negotiation or conciliation as an alternative to court proceedings and can make decisions which are binding on participating financial services providers.

The contact details for AFCA are as follows:

Website: <https://www.afca.org.au/>

Telephone: 1800 931 678

Email: info@afca.org.au

Postal Address: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You may also call ASIC on 1300 300 630 to find out about your rights to complain or to make a complaint.

RECORDING OF PHONE CONVERSATIONS WITH INVAST STAFF

Invast may record phone conversations between you and our staff. Such recordings, or transcripts from such recordings, may be used as evidence in any dispute or anticipated dispute between Invast and you.

PROFESSIONAL INDEMNITY INSURANCE

Invast has a professional indemnity insurance in place which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act 2001. This policy covers claims made against Invast in relation to professional services provided by our current and former employees.

INVAST'S PRIVACY POLICY

We value the privacy of your personal information. When we collect, use, disclose or handle personal information, we are bound by the *Privacy Act 1988* (Cth).

Our full privacy policy is available from our website www.invast.com.au.

If you would like a copy of our privacy policy, or wish to seek access to, or correct the personal information we collect or disclose about you, please contact us.

CONTACTING INVAST

You may communicate with us in writing (by email or post), or orally (by telephone or in person) by using the contact details appearing on the back of this FSG.

To give us dealing instructions, you may do so via our online trading platform or by telephone.

For non-dealing related instructions, you may contact us by telephone, by e-mail, by post or in person.



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