

GO MARKETS  
first choice for forex

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**FINANCIAL  
SERVICES GUIDE**

ISSUED OCTOBER 2017

# FINANCIAL SERVICES GUIDE

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## Purpose and Contents

This Financial Services Guide ("FSG") is designed to provide you with important information regarding the financial services provided by GO Markets Pty Ltd (ABN 85 081 864 039) ("GO Markets", "we", "our", "us").

The FSG has been prepared by GO Markets to assist you in deciding whether to use any of those products and services, and includes the following:

Who we are and how you can contact us;

- What services we are authorised to provide;
- How we are remunerated for these services;
- Any conflicts of interest or potential conflicts of interest we may have in providing financial services; and
- Our dispute resolution process.

If you would like further information which isn't covered in this FSG, please contact us at [compliance@gomarkets.com](mailto:compliance@gomarkets.com).

## Authorisations & Services Provided

GO Markets holds an Australian Financial Services (AFS) License (Number 254963) issued by the Australian Securities and Investments Commission ("ASIC").

We are authorised to provide general financial product advice and to deal in a financial product in relation to derivatives, foreign exchange contracts and securities. We are also authorised to 'make a market' in relation to derivatives and foreign exchange contracts to both retail and wholesale clients.

GO Markets predominantly offers clients dealing services in relation to Margin Foreign Exchange (Margin FX) and Contracts for Difference (CFDs). These are referred to as over-the-counter ("OTC") derivatives products.

## Contact Details

Name: GO Markets Pty Ltd

Address: Level 22, 600 Bourke Street, Melbourne, VIC 3000

Phone: 1800 885 571 (free call within Australia) or +61 3 8566 7680

Email: [support@gomarkets.com](mailto:support@gomarkets.com)

Website: [www.gomarkets.com.au](http://www.gomarkets.com.au)

## Nature of Advice and Warning

We will only provide you with general advice. General Advice does not take account of your objectives, financial situation or needs. You should therefore consider the appropriateness of our general advice before making any decision about using our services and you should consider our [Product Disclosure Statement \("PDS"\) and Terms & Conditions](#) before making any decision about using our products and services.

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You should also obtain independent financial advice regarding the suitability of our products and services for your personal financial needs, objectives and circumstances, from a licensed professional.

## Method of Providing Financial Services

Trading instructions may be issued electronically through our online trading platform(s) or via telephone.

Any other form of communication that is not a trading instruction may be made via phone, in person, post, or email. Please note that all telephone calls are recorded.

All electronic funding and withdrawal instructions are carried out on a portal that is provided to you when you establish your account.

## Documentation

GO Markets will provide clients with the relevant documentation to facilitate the provision of transactions, including our PDS and Terms & Conditions documents. Corporate, trust and superannuation clients will receive a Client Agreement and Joint Account clients will receive a Joint Account Agreement to complete and return.

The PDS will be provided prior to you using our products. The PDS contains important information regarding the features, benefits, risks and applicable fees, and should be read carefully to enable you to make an informed decision prior to opening a GO Markets trading account.

## 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. You do not have a direct right to claim under this policy.

## Our Record-Keeping Obligations

GO Markets undertakes to ensure that comprehensive and accurate records of all client transactions are properly created and retained in accordance with regulatory record keeping obligations and retention periods.

## Who Do We Act For?

GO Markets is responsible for the financial services it provides to you under its Australian Financial Services Licence, and does not act on behalf of any other financial services licensee. GO Markets acts as principal and market maker on our own behalf when issuing Margin FX and CFD contracts to you.

## Remuneration, Commission, and Benefits

GO Markets receives income when providing its financial services. These include (or a combination of) but may not be limited to:

### a. Spread

This is the difference between the bid price and the ask price of an Instrument (i.e., currency pair, index, or commodity). GO Markets aim to have competitive spreads, however there are many factors that impact on the quotes that we set on our platform, including, but not limited to market volatility and reference rates that are received from our Liquidity Providers.

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## **b. Commission**

Where a monetary commission is charged to open/close a Position.

## **c. Financing**

Commonly referred to as 'Swap', This is the financing (interest) costs associated with holding a position. Further information relating financing is available from our PDS.

## **d. Market Making**

Market Making income occurs when we may not immediately (or at all) offset or 'hedge' a trading position, instead we are exposed to the outcome of a client's trade. Our Hedging Policy is available on our website.

## **e. Rebate**

Where a monetary rebate is provided by a Liquidity Provider which relates to the volumes of trades that are placed by GO Markets in its hedging of our clients trading activity.

## **f. Interest**

Where we retain any interest on funds held on behalf of our clients.

## **g. Administrative**

The rolling over of future contracts attracts the market spread, as such, is considered a fee in favour of GO Markets.

All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the market making and dealing services provided by us.

## **Benefits**

Our employees may also receive salaries, performance bonuses and other benefits from us. Any performance benefits provided to GO Markets employees do not influence the general advice they provide and a balanced approach to calculating performance based benefits is followed.

## **Third-Party Referrals**

GO Markets may enter into commercial arrangements with external parties or other financial service providers. For their own commercial benefit, a referring party may nominate an additional spread or monetary fee to be charged to the referred client.

Where the Conflicted Remuneration provisions of the Corporations Act apply, any such payment to third parties will only be made with your clear consent.

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## Disclosure of Any Relevant Conflicts of Interest

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

GO Markets receives income from your trading activities, so there may be a potential or perceived conflict of interest in our representatives or our promotional materials recommending that clients trade using our platform.

GO Markets acts as the issuer and also distributes its own product. In accordance with its licensing authorisations, GO Markets 'makes a market' and therefore sometimes has an inherent conflict of interest relating to the performance of a client.

## Dispute Resolution

GO Markets has an internal dispute resolution process in place to resolve any complaints or concerns you may have, as quickly and fairly as possible in all the circumstances. Any complaints or concerns should be communicated to us by phone, email, letter or fax. These should be directed to the Compliance Officer at GO Markets who will seek to resolve your complaint internally in accordance with the terms of our dispute resolution procedure found on our website.

The compliance department can be emailed direct at [compliance@gomarkets.com](mailto:compliance@gomarkets.com).

If you are not satisfied with the outcome, you have the right to lodge a complaint with the Financial Ombudsman Service (Tel: 1300 367 287, Website: [www.fos.org.au](http://www.fos.org.au)), an approved external dispute resolution scheme, of which GO Markets is a member.

## Privacy

GO Markets is committed to providing you with the highest levels of client service. We recognise that your privacy is very important to you and we respect the confidentiality of information and the privacy of individuals. Your personal information will be treated strictly in accordance with the Australian Privacy Principles in the Privacy Act 1988 (Cth) and the "Private Sector Amendments" contained in the Privacy Amendment (Enhancing Privacy Protection) Act 2013 (Cth). Further information on privacy in Australia may be obtained by visiting the website of the Office of the Federal Privacy Commissioner at [www.privacy.gov.au](http://www.privacy.gov.au).

GO Markets maintains a Privacy Policy which discloses how the personal information you provide to us and our representatives is collected, used, held, disclosed and disseminated. We are committed to being open and transparent about how we use your personal information. Please see our website for full details of our [Privacy Policy](#). We encourage you to check our website regularly for updates to the policy.