



## Trading Floor Online Pty Ltd

### Financial Services Guide

This FSG was issued on 11<sup>th</sup> July 2018

**Issued by:** Emerald Financial Group Pty Ltd

**ABN:** 85 106 823 741

**Australian Financial Services Licence Number:** 241041

Trading Floor Online Pty Ltd (TFO) is a Corporate Authorised Representative of Emerald Financial Group Pty Ltd

Suite 2a,  
Ground Level,  
52 Davenport Street,  
Southport, QLD 4215

PO Box 599,  
Southport BC, QLD, 4215

**P.** + 61 7 5571 1262  
**F.** + 61 7 5571 1261  
**E.** [anne@tfonline.com.au](mailto:anne@tfonline.com.au)  
**W.** [www.tfonline.com.au](http://www.tfonline.com.au)

## What is a financial services guide?

This Financial Services Guide ("FSG") is designed to:

- help you decide whether to use any of our financial services;
- inform you about the remuneration and benefits received by us or any related person;
- inform you about how we handle complaints.

If we make a recommendation for you to acquire a particular financial product or offer to arrange the issue of a financial product to you, where applicable we will also provide you with a Product Disclosure Statement (PDS).

## Who are we and how can we be contacted?

Trading Floor Online Pty Ltd (TFO) is a corporate authorised representative of Emerald Financial Group Pty Ltd (sometimes referred to as "Emerald" or "The Licensee" throughout this FSG) who holds Australian Financial Services Licence number 241041. TFO (sometimes referred to as "we", "us" or "our" throughout this FSG) provides the financial services set out in this Guide.

The Licensee and its Authorised Representatives (sometimes referred to as "TFO", "we", "us" or "our" throughout this FSG) provide the financial services in this FSG. The Licensee has authorised the distribution of this FSG. Contact details for both are as follows:

Trading Floor Online Pty Ltd

Authorised Representative No. 275455

PO Box 599

Southport BC Qld 4215

Phone: +61 7 55 711262

Fax: + 61 7 55 711261

You may contact us or provide instructions to us during business hours or by email to:

[Anne@tfonline.com.au](mailto:Anne@tfonline.com.au)

Emerald Financial Group Pty Ltd

Australian Financial Services Licence No. 241041

Level 7

85 Queen Street

Melbourne 3000

Phone: +61 3 8080 5788

Fax: + 61 3 8080 5791

## What financial services and related products can we provide?

We are authorised to provide “general advice” on and deal in securities; derivatives (such as options), managed funds; and deposit products.

What do we mean by general advice? Where we provide general advice to you, you must be aware that the information has been prepared without taking into account your objectives, financial situation or needs, and you should consider the appropriateness of the advice before acting on it.

It is important for you to understand that trading options is not suitable for everyone. There is a risk that you can lose more than the value of a trade or its underlying assets. You should only act on our recommendations if you are confident that you fully understand what you are doing.

For more information about the services we provide please see - [www.tfonline.com.au](http://www.tfonline.com.au)

When we provide these services, we act on behalf of Emerald, which acts on your behalf.

## What fees & Remuneration do we receive?

The fees and commissions you pay depends on the service and product you invest in. By using or continuing to use our services, you agree that:

- All fees and charges received by Emerald (not including trailing commissions) as described in this FSG are a benefit given to Emerald by you, in exchange for the services provided by us; and
- You understand, consent to, authorize and direct Emerald to charge you in this way.

### Securities or options trades:

If we arrange the execution of your share or option trades you will receive contract notes from an ASX Participant and Clearing Member. The contract note will show the Brokerage Fee which is up to 1.1% (or a minimum of \$110) of the value of each security and option trade you make. Our authorising licensee, Emerald, will receive a portion of this fee from the ASX Participant (paid to Emerald on settlement of your trades). This will range from 1.034% to 1.067% (or a minimum of \$90.20), which is tiered depending on the value of each trade. The Brokerage Fee is added to the purchase cost or deducted from the sale amount of your shares or options at settlement. If you would like a copy of this tiered arrangement or further information about our remuneration please let us know and we will forward you a copy.

### Managed funds:

For managed funds, Emerald receives a commission from the product issuer out of the fees deducted by the product issuer from your initial investment and as a percentage of the value of your ongoing investment (usually at the end of each month or annually). The amount is in the range of up to 1.1% for managed funds. Ongoing commissions may be received during the life of your managed funds and can range up to 0.66% per annum of the funds invested. *E.g.* If you have \$50,000 in a Managed Fund, Emerald may receive up to \$550.00 up front and \$27.50 per month.

### How are we paid?

TFO will receive 90% of these fees from Emerald.

TFO's staff are paid an annual salary plus bonuses and incentives by TFO. Bonuses and incentives are calculated based on the overall performance of the business.

**NOTE:** All figures are GST Inclusive.

## Complaints procedure & compensation arrangements

If you have a complaint, contact us as soon as you can on (07) 5571 1262. If the complaint cannot be resolved over the phone, put your complaint in writing and send it to:

Complaints Officer  
Level 7, 85 Queen Street  
Melbourne, Victoria 3000

We will consider and respond to your complaint in writing within 2 weeks. Please be advised that your call may be recorded. This may assist with the complaint handling process. If you are not satisfied with our internal complaints resolution response, you can make your complaint to The Australian Financial Complaints Authority or AFCA. Emerald is a member of AFCA, which is replacing the Financial Ombudsman Service (FOS).

Mail	GPO Box 3, Melbourne, Victoria, 3001
Phone	1800 931 678
Website	<a href="http://www.afca.org.au">www.afca.org.au</a>

Both the internal and external services are provided to you free of charge.

Emerald Financial Group Pty Ltd has Professional Indemnity Insurance in place to cover itself and its authorised representatives (including us) for the financial services we provide. Emerald believes that the cover is adequate to meet Emerald's requirements as an Australian financial services licensee and that these arrangements comply with s912B of the Corporation Act of 2001

## Privacy Statement

We are committed to ensuring the confidentiality and security of your personal information.

If you do not provide some or all of the personal information requested by us, we may be unable to provide you with our products or services.

We collect information about you for the following purposes:

- to assist us in providing requested products or services to you, including portfolio, trading and education services;
- consider and assess your request for a product or service;
- to provide you with information about a product or service and invite you to marketing events;
- to protect our business and other customers from fraudulent or unlawful activity;
- to conduct our business and perform other management and administration tasks;
- to consider any concerns or complaints you may have;
- to manage any legal actions involving Emerald;
- to comply with relevant laws, regulations and other legal obligations, including the Anti-Money Laundering and Counter- Terrorism Act 2006 and Corporations Act 2001; and
- to help us improve the products and services offered to our customers, and to enhance our overall business.

We may need to disclose your personal information to:

- a related entity of Emerald;
- an agent, contractor or service provider we engage to carry out our functions and activities, such as our lawyers, accountants, trading platform providers and portfolio service providers;
- organisations involved in a transfer or sale of all or part of our assets or business;
- organisations involved in managing our payments, payment merchants and other financial institutions such as banks;
- regulatory bodies, government agencies, law enforcement bodies and courts; and

- anyone else to whom you authorise us to disclose it or as required by law.

We may disclose personal information to recipients that are located outside Australia in some circumstances. We use cloud data storage providers that operate internationally and therefore your personal information may be sent to servers that are located overseas. It is impracticable for us to list the locations in which these servers may be located.

Our Privacy Policy (available at [www.tfonline.com.au](http://www.tfonline.com.au)) contains information about how:

- you may access the personal information we hold about you;
- you may seek the correction of your personal information; and
- to make a privacy complaint and how we will deal with your complaint.