




INSTAREM FINANCIAL SERVICES GUIDE

FEB 2015

CONTENTS

1. ISSUE DATE
 2. PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE “FSG”
 3. NAME OF SERVICE PROVIDER
 4. AUSTRALIAN FINANCIAL SERVICES LICENCE (“AFSL” AUTHORISATIONS & SERVICES PROVIDED)
 5. CONTACT DETAILS
 6. NATURE OF ADVICE WARNING
 7. METHOD OF PROVIDING FINANCIAL SERVICES
 8. DOCUMENTATION
 9. PROFESSIONAL INDEMNITY INSURANCE
 10. OUR RECORD-KEEPING OBLIGATIONS
 11. WHO DO WE ACT FOR?
 12. REMUNERATION, COMMISSION & BENEFITS EXPECTED TO BE RECEIVED BY INSTAREM FOR PROVISION OF OUR FINANCIAL SERVICES
 13. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST
 14. DISPUTE RESOLUTION
 15. PRIVACY
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- A background image of a city skyline at sunset or sunrise, with various skyscrapers and buildings illuminated against a warm, orange and pink sky.

FINANCIAL SERVICES GUIDE

1. ISSUE DATE

1st January 2015

2. PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE ~"FSG"~

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including the following:

- Who we are & how you can contact us
- What services we are authorised to provide
- How we are remunerated for these services
- Any (potential) conflicts of interest we may have; and
- Our dispute resolution process.

If you would like further information, please ask us.

3. NAME OF SERVICE PROVIDER

The Service Provider is Instarem Pty Ltd ACN 601 384 025 ("Instarem").

4. AUSTRALIAN FINANCIAL SERVICES LICENCE ~"AFSL"~ AUTHORISATIONS & SERVICES PROVIDED

Instarem holds an AFSL [Number 464627] and is authorised to provide financial product advice and dealing in non-cash payments and foreign exchange contracts, and for market making services in relation to foreign exchange contracts to retail and wholesale clients.

Instarem predominantly offers clients money transmission services and general advisory and dealing services in relation to spot foreign exchange contracts.

5. CONTACT DETAILS

Instarem Pty Ltd

Level 13, 50 Cavill Avenue, Surfers Paradise, Gold Coast, QLD 4217

Tel: + 61 (07) 5635 4201 • Fax: +61 (07) 5676 6700

Email: support@instarem.com

Website: www.instarem.com

6. NATURE OF ADVICE WARNING

We are obliged to warn you that unless otherwise expressly agreed, we will only provide you with general advice, which does not take account of your objectives, financial situation or needs. Therefore, you are required to ensure that you obtain prior advice regarding the suitability of our products and services for your personal financial needs, objectives and circumstances, from a licensed professional.

Where we collect and take into consideration, information regarding your financial circumstances and needs, and agree to provide you with personal advice, you will receive a Statement of Advice.

While Instarem believes the advice and information we provide is accurate and reliable, neither Instarem nor its directors, officers, employees, contractors or associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

7. METHOD OF PROVIDING FINANCIAL SERVICES

If you wish to utilise our services you may issue us with instructions via our website or mobile phone application.

8. DOCUMENTATION

Instarem will provide clients with the our Terms & Conditions, and transaction confirmations to facilitate the provision of advice and transactions. We will also provide retail clients with a Product Disclosure Statement prior to investing in any foreign exchange contracts, which contain important information regarding the features, benefits, risks and fees applicable, and should be read carefully to enable you to make an informed decision prior to investing.

9. 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

FINANCIAL SERVICES GUIDE

services we provide, including any claims in relation to the conduct of our former representatives/employees.

10. OUR RECORD-KEEPING OBLIGATIONS

Instarem will seek to ensure that comprehensive and accurate records of all client transactions and advice provided, are properly maintained.

11. WHO DO WE ACT FOR?

Instarem 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.

Instarem is a market maker, not an agent, when dealing in over-the-counter foreign exchange contracts. Accordingly, Instarem acts as principal in all transactions with you in respect of these specific financial products.

12. REMUNERATION, COMMISSION & BENEFITS EXPECTED TO BE RECEIVED BY INSTAREM FOR PROVISION OF OUR FINANCIAL SERVICES

Instarem's profit margin is built into the terms of the product price quoted (which is unknown prior to the date of issue, and cannot be properly ascertained until after the trade is closed).

Transaction fees are also levied on each transaction to cover administrative costs. Such fees may vary according to the type and level of service provided, the size and the frequency of the transaction.

Clients may also incur failure fees on failed transactions or interest charges on outstanding payments.

Representatives of Instarem who provide you with advice or transaction execution may receive commissions or other remuneration for the provision of these services. Our employees may also receive salaries, performance bonuses and other benefits from us.

13. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

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

14. DISPUTE RESOLUTION

Instarem 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 advised to us (by facsimile, email or letter). These should be directed to the Compliance Manager of Instarem who will seek to resolve your complaint within 7 days or such further time period that may reasonably be required given the nature of the complaint.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Financial Ombudsman Service [Tel: 1300 780 808, Web: www.fos.org.au], an approved external dispute resolution scheme, of which Instarem is a member. You may also make a complaint via the ASIC freecall Infoline on 1300 300 630. Instarem's member ID is 35302

15. PRIVACY

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles. We may disclose your personal information to external parties who act on our behalf in the operation of our business or in connection with the transactions to be undertaken. Such external parties are required and committed to protecting your privacy and where they are offshore we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia. Instarem will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us via the email provided if you have any concerns.