

Financial Services Guide

(Prepared 11/11/2009)

This FSG has been prepared to give you general information about the services and products we offer before we provide you with advice. The FSG is an important document and a regulatory requirement under Corporations Law. This document has been issued by The International Securities & Derivatives Group Pty Ltd, holder of an Australian Financial Services Licence (AFSL#227544).

What Financial Products & Services can we provide?

Our Australian Financial Services licence authorises us to provide financial product advice to both retail and wholesale clients on securities & derivative instruments. We can provide advice on all classes of securities & derivative instruments, including;

- ASX traded securities
- Equity & Future Options
- Future & Commodity Markets
- Currency Futures
- Foreign Exchange (Margin FX)
- CFD's (Contracts For Difference)

Who will provide me with financial product advice?

Advice is provided by our authorised representatives, for and on behalf of the International Securities & Derivatives Group. They may be an individual, or in some instances a company. Please refer to the attached Adviser Profile or supplementary FSG for specific information regarding your chosen adviser.

How will financial product advice be given to me?

Your adviser may provide you with advice through a number of means including;

- Email
- Telephone
- Newsletter
- Software
- Mentoring
- Training

Please refer to the attached Adviser Profile or supplementary FSG for specific information regarding how your chosen adviser will provide financial product advice to you.

Do you provide general or personal financial product advice?

The International Securities & Derivatives Group Pty Ltd and its authorised representatives provide general financial product advice only. This means that the advice has not been prepared by taking into account your personal investment objectives, financial situation or particular needs. Before acting on any general advice, you need to decide whether it is appropriate for your individual financial situation. If you are in any doubt, you should consult with a licensed investment adviser, broker or accountant before making an investment decision.

Please note that the International Securities & Derivatives Group is not licensed to deal, or hold client funds. All dealing services offered to our clients are transacted by a suitable licensed third party.

What risks are involved in trading these financial products?

The risk involved varies greatly depending on the instrument traded. Investing in ASX top 200 stocks for instance carries far less risk than trading speculatively in Index options. The exact risks associated with each product will be outlined in detail in the relevant PDS, which will be provided to you by your chosen broker. You should consider the information contained in the relevant PDS before trading any of the products we may advise you on.

When will I receive a Product Disclosure Statement (PDS)?

The International Securities & Derivatives Group is not licensed to deal, or hold client funds, and provide general financial product advice only. Once a client has considered the advice given, and decides to act on the advice, they will communicate the relevant order for execution to their broker. The broker will therefore be the issuer and the one responsible for providing the client with a PDS.

What Fees and commissions do you receive?

Our advisers provide a wide variety of financial products & services, and the fees you pay can vary significantly between advisers. You may pay a once-off fee to attend an educational seminar or training workshop, or you may pay a monthly subscription for regular newsletters or portfolio management services. Some of our advisers will supply you with software to assist you in making trading decisions. You may pay an initial purchase price for the software, and ongoing fees for support and / or data feeds.

We also act as an 'introducing broker' (IB) to suitably licensed brokers or market makers who can perform dealing and execution services on your behalf. Where we, or one of our authorised representatives refer you to a third party under an IB arrangement, we may receive a % of the ongoing brokerage or fees you pay as a monthly rebate. These payments are deducted from the gross brokerage or fees you pay, and do not increase the amount of brokerage or fees you pay for these services.

Our advisers will clearly explain all fees payable by you prior to any advice or product being offered to you, and a tax invoice can be provided upon request. Please refer to the attached adviser profile or supplementary FSG for details on the exact fee structure and if applicable, IB rebates, that will remunerate your adviser.

Compensation and Insurance Arrangements

At the date of preparing this document, The International Securities & Derivatives Group have professional indemnity insurance that covers the conduct of both current and past representatives. This cover complies with s912B of the Corporations Act 2001.

Privacy Policy

We collect your personal information when you;

1. Complete and submit forms on our web site &
2. Return completed paper account opening forms

We do not disclose any non-public, personal information about our customers, former customers, or potential customers to anyone, except as required to provide agreed services through third party service providers.

We may contact you from time to time with promotional and marketing material via phone, email and mail. If at any time you do not wish to receive marketing material please contact us and we will remove you from our marketing list.

What If I have a complaint?

If you have a complaint about our products, services, or conduct of one of our authorised representatives you should contact us immediately. We will seek to resolve your complaint quickly and fairly. If your complaint is not resolved within a reasonable time by one of our staff, please contact the Compliance Officer at the address below;

The International Securities & Derivatives Group Pty Ltd
Attention: The Compliance Officer
PO Box 479
Geelong
Victoria 3220

If your complaint cannot be resolved to your satisfaction you have the right to have your complaint heard by the Financial Ombudsman Service (FOS). FOS is the external dispute resolution scheme authorised to deal with complaints in relation to investment advice. They can be contacted on 1300 780 808 or on the web at www.fos.org.au