



Financial Services Guide

Purpose of this Financial Services Guide

This Financial Services Guide (“FSG”) has been prepared and issued on 31 January 2020 by Live Trader Global Gold Rock Pty Ltd (“LTG GoldRock”), a corporate authorised representative (AR#335434) of LTG Gold Rock Pty Ltd (Australian Financial Services Licence (“AFSL”) 286510). The purpose of this FSG is to:

- Ensure that you receive important information about the type of financial services we are authorised to provide to you;
- Assist you in deciding whether to use any of the financial services that we are authorised to provide to you;
- Provide you with information about the remuneration we may receive in relation to financial services offered; and
- Provide you with details of our complaints and dispute resolution process.

How can you contact us?

Office Address:

3rd Floor, 14 – 20 Aerodrome Road
Maroochydore QLD 4558

Postal Address:

PO Box 6161
Maroochydore BC QLD 4558

Telephone: (07) 5451 4055

Facsimile: (07) 5302 6688

Email: success@ltgoldrock.com

Website: www.LTGGoldRock.com

What Financial Products and Services can we provide?

We have been granted an AFSL to carry on a financial services business to:

(a) provide financial product advice for the following classes of financial products:

- (i) derivatives;
- (ii) foreign exchange contracts; and
- (iii) securities; and

(b) deal in a financial product by:

- (i) arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products:

- (A) derivatives;
- (B) foreign exchange contracts; and
- (C) securities;

to retail and wholesale clients.

Who will provide me with financial services?

Services are provided by our employees, for and on behalf of LTG GoldRock.

How will financial product advice be provided to me?

Our employees may provide you with advice through a number of means including:

- In Person
- Email / Website
- Telephone
- Newsletter

Do you provide general or personal financial product advice?

LTG GoldRock employees 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, financial planner, or accountant before making an investment or trading decision.

How will these services be provided?

Upon becoming a member of LTG GoldRock, clients will have access to online educational material and a members’ forum, where they will be taught about the financial markets, and the strategies LTG GoldRock employ to trade it.

This advice relates only to LTG GoldRock moderator opinion and is not to be construed as personal advice which individuals should follow.

We will also refer you to other companies (brokers) who provide trading platforms through which you can obtain the financial products you learn about through LTG GoldRock.

What risks are involved in trading the financial products we may advise you on?

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 currencies and derivatives. The exact risks associated with each product will be outlined in detail in the relevant Product Disclosure Statement (“PDS”), which will be provided to you by your chosen broker.

You should consider the information contained in the relevant PDS before investing in or trading any of the



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products we may advise you on or refer you to.

When will I receive a Product Disclosure Statement?

Once you have considered any advice we have provided you with, and decided to act on the advice, you will communicate the relevant order or instructions to your chosen broker for execution. Your broker will therefore be the product issuer or product acquirer, and therefore responsible for providing you with a PDS.

When requested we will provide you with general product information. This information should be considered as a guide only, and is not intended to replace the PDS your broker will provide you with.

How will I be charged?

You will be invoiced an initial access fee. This amount includes access to the online trading education and benefits. Certain additional services may attract additional fees but will be fully outlined to you prior to joining those services.

We will explain all fees payable by you prior to any advice or product being offered to you, and an invoice will be provided to you.

What Fees and commissions do you receive?

In addition to fees charged directly to you, LTG GoldRock receives a commission from the broker we refer you to based on the volume of trading you conduct.

You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

Compensation and Insurance Arrangements

At the date of preparing this document, LTG GoldRock has professional indemnity insurance that covers our conduct. This insurance complies with s912B of the Corporations Act 2001.

Privacy Policy

We collect your personal information when you;

- Complete and submit forms on our website; and
- 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 contact lists.

What If I have a complaint?

If you have a complaint about our products or services you should contact our Compliance Officer directly. They will thoroughly investigate your complaint and provide a written response to you within 21 days. If the matter is complex and a longer period of time is required, you will be contacted and notified.

Notification of complaints should be done in writing, and addressed to:

Compliance Officer
PO Box 6161
Maroochydore BC QLD 4558

Email: support@ltggoldrock.com
Telephone: (07) 5451 4055

If your complaint cannot be resolved to your satisfaction after this process you have the right to have your complaint heard by the Financial Ombudsman Service Australia ("FOS"). FOS is the external dispute resolution scheme authorised to deal with complaints in relation to investment advice.

FOS can be contacted on 1800 367 287 or on the web at www.fos.org.au



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Client Acknowledgement of FSG

I acknowledge that I have been provided with and have read a copy of LTG GoldRock's Financial Services Guide.

I also acknowledge that:

1. All financial advice will be provided to me by Live Trader Global GoldRock Pty Ltd ("**LTG GoldRock**"), for and on behalf of LTG GoldRock Pty Ltd.
2. The cost of the advice has been clearly explained to me.
3. All advice provided to me is of a general nature only, and LTG GoldRock has not taken my personal financial circumstances and requirements into consideration when preparing this advice.
4. Trading in leveraged markets such as forex and derivatives entails significant risk, and any decision to act on the general advice provided to me by LTG GoldRock or entities it refers me to is done so of my own volition.
5. I will not hold LTG GoldRock Pty Ltd or Live Trader Global GoldRock Pty Ltd accountable for factors outside of their control, including investment performance and market conditions.

Signed

Date / /