

# Financial Services Guide



**DFS Equities is the registered business name of DataTech Financial Services Pty Ltd**

**ABN: 31 091 233 439**

**AFSL: 238699**

**20 February 2009**

This Financial Services Guide (FSG) has been prepared by DataTech Financial services Pty Limited trading as DFS Equities. DFS Equities hold an Australian Financial Services Licence (licence number 238699).

**The purpose of this FSG is to provide information about:**

- The type of financial services that we are authorised to provide to you;
- The licensed markets, clearing and settlement facilities we participate in;
- The remuneration we receive in relation to the financial service offered;
- Our privacy policy;
- Our internal and external dispute resolution procedures.

**Who is responsible for the advice given to me?**

It is not our policy to provide personal advice. If we provide you with personal product advice, we will provide you with a Statement of Advice, which will take into consideration your personal considerations, objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which the advice is given and information about fees, commissions and associations.

If we make a recommendation to you in relation to a financial product (other than securities, government debentures, stocks and bonds), we will provide you with a Product Disclosure Statement in relation to that financial product so that you can make an informed decision.

Your adviser will be acting on behalf of DFS Equities. DFS Equities is therefore responsible to you for any advisory services your adviser provides. Your adviser will hold qualifications as required by ASIC. Our advisers do not act as an agent or representative for anyone else.

**What advisory services are available to me?**

We offer:

- Transactional and advisory services in domestic shares, ETOs (Exchange Traded Options) and CFDs (Contracts for Difference),
- Access to IPOs and other capital raisings,
- Ongoing monitoring of your portfolio.

**How will I pay for the service?**

In order for trades to be executed, you must have available funds in your trading account, or, in the case of Contracts for Difference, funds available to meet your margin. The brokerage is included in the cost of the contract note for the executed trade.

**How can I instruct you to buy or sell my investment?**

We will accept your instructions via telephone, in person, email or facsimile. You must check and confirm with us that orders sent via email or facsimile has in fact been received by us.

**What are the costs, remuneration and other benefits that may be received by you, your employees and others?**

Brokerage or commission is charged when you buy and sell financial products.

In addition to the transaction fees we may charge an administrative fee for the printing and posting of reports on your trading history. You may be notified to reimburse DFS Equities for fees charged by the settlement and executing brokers affiliated with DFS Equities if there are insufficient funds in your account.

DFS Equities utilises the executing and settlement services of two ASX Participating Organisations. Please see the DFS Equities website [www.dfsequities.com.au](http://www.dfsequities.com.au) for the Financial Services Guide, Product Disclosure Statement and Terms and Conditions for each organisation outlining their respective fees and charges.

The information in this section is subject to change and all fees, charges, commissions and benefits disclosed in this FSG are exclusive of GST.

### Contracts for Difference (CFDs)

The actual brokerage for CFD transactions will depend on the relevant service. These charges are outlined in the schedule provided to you when you open your CFD account. In addition, we may require you to reimburse us for any fees levied on us by a market operator or clearing and settlement facility in respect of transactions entered by us for you.

Through our association with CFD providers, our commissions will vary according to the type of CFD:

- Commission on Share CFDs is up to \$100 or 1.8%, whichever is the greater.
- Commission for Index, Sector, Treasury and FX CFDs is up to \$100 or 2%, whichever is the greater.

We may receive a portion of financing charged for CFD product transactions up to 2.0% of the notional value of the transaction.

Our employees may in turn be remunerated on a commission basis for the services provided to you, and this remuneration is included in the charges above. Where a third party has referred your business, we may share a part of the commission with these parties. Please refer to the CFD Product Disclosure Statement and Financial Services Guide located on the DFS Equities website.

### What other services are available and what are the charges

Account management fees are outline in the Financial Service Guides for the settlement and executing brokers.

DFS Equities does not charge an account management fee in opening or maintaining the account.

A minimum of \$10,000 is required to open an account.

See below for administrative charges when providing information for your accountant.

### Additional Available Services and Charges

Printing and forwarding yearly statements.	\$20.00
Answering enquiries from accountants etc re your share trading accounts.	\$150/hour

### Will we give you advice that is suitable to your investment needs and financial circumstances?

Yes. But in order to do so we need to find out about your individual objectives, financial situation and needs before we recommend any investment to you. We will

obtain this information from the details that you provide in the "Disclosure of Personal Information" form.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, you are acknowledging that any advice that you receive from us will be based on our consideration of the investment opportunity alone (general advice) and without reference to your individual objectives, financial situation and needs. In this case it is your responsibility to assess the appropriateness of any advice to your particular circumstances before acting on it.

If we do provide you with personal advice, we will, where we are required to by law, issue you with a Statement of Advice that will set out the personal advice along with the rationale for our recommendations and information on any fees or commissions which might influence the provision of that advice.

### What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, which includes details of your investment objectives, financial situation and needs. We also maintain records of any specific recommendations we make to you.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do

### What does DFS Equities do with my personal information?

We abide by the national Privacy Principles established under the Privacy Amendment Act 2004.

We may disclose your personal information to external contractors for the following purposes:

- execution, clearing and settlement of financial products transactions;
- accounting for financial product transactions;
- statutory audits to be conducted as required by law;
- maintenance and service of our information technology systems;
- in the course of review by external consultants.

### **Who can I complain to if I have a complaint about the advisory service?**

We want to know about any problems you may have with the services we provide to you so we can take steps to resolve the issue. All complaints will be properly handled and investigated promptly. Should you feel dissatisfied with the outcome you can take your concerns to an external body for resolution.

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and/or managing Director tell him/her about your complaint.

Attention: Your Advisor  
Jim Purnell, Managing Director

Office Location: PO Box Q1174  
QVB Post Office NSW 1230.

Telephone: 02 9268 0250  
Facsimile: 02 9268 0260

Email: [dfs@dfsequities.com.au](mailto:dfs@dfsequities.com.au)

We have internal dispute resolution procedures that meet the minimum requirements set out in ASIC Regulatory Guide 165 (*Licensing: Internal and External Dispute Resolution*). We will try to resolve your complaint quickly and fairly.

2. If you still do not get a satisfactory outcome you can contact the Financial Ombudsman Service Limited (FOS) of which DFS Equities is a member. FOS can be contacted at:  
GPO Box 3  
Melbourne Vic 3001  
Phone: 1300 780 808  
Fax: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Internet: [www.fos.org.au](http://www.fos.org.au)

The Australian Securities and Investment Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

### **Professional Indemnity Insurance**

DFS Equities has Professional Indemnity Insurance in place as required by law to support its obligations in relation to the compensation of clients should we breach the financial services provisions of the Corporations Act (CTH). This includes conduct of current and former representatives and employees. It satisfies the requirements under section s912B of the Corporations Act.

### **How can I contact DFS Equities?**

**Telephone:**  
(02) 9268 0250

**Facsimile:**  
(02) 9268 0260

**Mail:**  
PO Box Q1174 Queen Victoria Building NSW 1230

**Internet:**  
[www.dfsequities.com.au](http://www.dfsequities.com.au)

**Email:**  
[dfs@dfsequities.com.au](mailto:dfs@dfsequities.com.au)

**In person:**  
Level 21, 31 Market Street, Sydney 2000