

TRADERNOTE

30 November 2017

Financial Services Guide

TraderNote Pty Ltd

ABN 50 615 683 442

Authorised Representative No. 124 9634

This Financial Services Guide (FSG) is dated 06/11/2017 and is provided to you by TraderNote Pty Ltd A.C.N 615 683 442 (“TraderNote”, **we, our, us**) to inform you of the financial services provided by us and to comply with our obligations as the an Authorised Representative of Sanlam Private Wealth Pty Ltd (“**Sanlam Private Wealth**”) which is the holder of an Australian Financial Services Licence (AFS Licence No. 337927).

This FSG is meant to assist you to decide whether to use our services and to explain:

- who we are;
- what financial services we provide and the products to which those services relate;
- what our responsibilities are and what type of advice we give;
- how you can instruct us;
- what you can expect to pay for the financial services;
- what remuneration and other benefits may be paid to us, our employees or others;
- what to do if you have a complaint, and how it will be dealt with;
- for what purpose we use your contact data; and
- how you can contact us.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

What other disclosure documents and statements will I receive?

Although it is not our policy to provide personal advice, if we do provide you with personal advice or further assistance in selecting products or services having regard to your personal and financial circumstances, needs or objectives, we will, where we are required to do so under the law, issue you with a **Statement of Advice (SoA)** that will set out the personal advice we have given you, including any recommendations we offer along with our rationale for our recommendations and information about any fees, commissions, associations or relationships which might influence the provision of that advice.

If we provide to you a SoA, we may provide further advice to you after we have given you a SoA. If we have not provided you with a record of the further advice you may request, either verbally or in writing, a record of further advice within 7 years (or as prescribed by law) of us providing the further advice.

Generally, where we arrange for the issue of a financial product to you, you will receive a **Product Disclosure Statement (PDS)** or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. It would include any relevant terms, significant risks and costs associated with the supply of that financial product.

How you can instruct us and your obligations?

We will accept order instructions via telephone, email or facsimile. You must check and confirm with us that orders sent via fax or email, have in fact been received by us. You must review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

Who are we and what services are we authorised to provide?

TraderNote (AR Number: 124 9634) is responsible for the Financial Services described in this guide. The following individual(s) is/are authorised by Sanlam Private Wealth as Sub-Authorised Representatives of TraderNote to provide financial services through TraderNote.

Name	AR NUMBER
Min-Ho (Conrad) Song	123 5302
Brandon Hughes	125 6227
Rocco Marrapodi	125 8120
Jamil Ershad	125 9651

TraderNote and the individuals named above are authorised representatives of Sanlam Private Wealth Pty Ltd, AFS Licence Number: 337927.

TraderNote is a representative of, and acts on behalf of, Sanlam Private Wealth. TraderNote does not act as a representative of any other licensee in relation to the services or products it provides. TraderNote is authorised by Sanlam Private Wealth to provide general advice on and deal in the following classes of financial products to retail and wholesale clients (within the definition of the Corporations Act):

- derivatives;
- managed investment schemes including IDPS; and
- securities.

TraderNote provides general advice in relation to derivatives, managed investment schemes including IDPS and securities and provides trade signals on a variety of indices, equities and commodities. If you choose to act on the information provided to you by TraderNote you will need to open an account with a brokerage firm, which TraderNote may assist you with by referring you to one of its affiliated brokers.

Sanlam Private Wealth is an investment and financial services house with extensive experience in servicing the needs of both private investors and corporate clients. Sanlam Private Wealth has an extensive suite of products to service the needs of private clients and institutional investors.

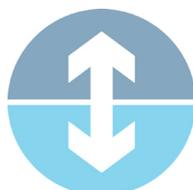
What information do we offer to you, as our client?

We can offer you factual market data and information, including general advice, regarding those products and services our authorisation permits us to provide. The products on which we may provide this information include:

- Securities and Exchange-Traded options traded on local and international exchanges;
- Futures and Options on Futures traded on local and international exchanges;
- Over-the-counter derivatives such as Contracts for Difference (CFDs);
- Managed Investment Schemes including IDPS;
- Client education seminars (product awareness and trading skills).

What are our responsibilities and what type of advice do we give?

We provide **general advice** and information regarding financial products and services that can be dealt through us. This information or advice does not take into account your personal and financial circumstances, needs and objectives and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your personal and financial circumstances, needs and objectives.



It should be noted that if you open an account with us you will also be requested to provide some information relating to your financial circumstances and risk profile. This information is collected so that we can:

- receive some reassurance that you will be able to finance any trading that you enter into and that your attitude to risk is comparable to that of the financial products you intend to trade; and
- identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AMLCTF Act 2006).

Details of Associations or Relationships

TraderNote has a relationship with its affiliated brokers which are providers of execution, clearing and settlement services and portfolio administration services. These relationships in no way influence the provision of financial services by TraderNote to you.

The costs, remuneration and other benefits that may be receive by us, our employees and others?

Subscription fees

Standard Subscription	Premium Subscription
\$890 per annum	\$1490 per annum

(all fees are inclusive of GST and may be discounted at the discretion of management)

Transaction fees

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of the Goods and Services Tax (GST).

TraderNote (through third party service providers) will arrange, as authorised by you, for commissions to be debited from your account when a transaction has been completed in consideration for services rendered. The amount of commission can differ greatly depending on the services provided. Generally, the commission may be charged on a per trade basis. The following ranges are an indication of the commissions that may be charged:

Per trade basis:

Product	Minimum Commission	Maximum Commission
Equities	\$33 per trade	2% of trade value
Options	\$7.50 per trade	\$100 per trade
Futures	\$7.50 per trade	1% of trade value
Managed Funds	0.25% of funds invested	2% of funds invested
Contracts for Difference (CFD)	1.4 basis points	3 basis points

(all fees are inclusive of GST)

The actual commissions and charges payable will depend upon the relevant service provided by TraderNote. Full details of commission payable by you in the Client Agreement entered into between TraderNote and you.

Included within the commission will be any administration or agents' execution fees. In addition to these commissions, TraderNote may require you to reimburse it for any fees levied on Sanlam Private Wealth by a market operator or clearing and settlement facility in respect of transactions entered into by Sanlam Private Wealth for you. TraderNote will receive a percentage of the fees received by Sanlam Private Wealth and Sanlam Private Wealth will retain the balance.



Our employees may, if authorised by you, be remunerated on a commission basis for the services provided to you. Their remuneration is included in the commissions discussed above.

Where your business has been referred to TraderNote or your trade instructions require the use of a third party, TraderNote may be required to share a percentage of the commission or other charge with other parties, as disclosed and authorised by you in the Client Agreement entered into between TraderNote and you.

If you have a complaint, how it will be dealt with?

If you wish to make a complaint, the Managing Director (Min-Ho Song) can be contacted on (02) 8668 4877 or by email at conrad.song@tradenote.com.au. We will try to resolve your complaint quickly and fairly.

In the event that we are unable to resolve any issue or complaint you can contact Sanlam Private Wealth who has formalised client complaint resolution procedure in place to resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Compliance Manager (Mrs Amanda Roberts) who can be contacted on (03) 8640 5508 or by email at compliance@privatewealth.sanlam.com.au.

All complaints are reviewed and investigated by our Compliance Manager. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer the use of an independent industry arbiter, namely, the Financial Ombudsman Service (FOS). Sanlam Private Wealth has agreed not to contest a final resolution from FOS.

You can contact FOS by writing to:

Financial Ombudsman Service

GPO Box 3
Melbourne VIC 3001

Toll Free: 1300 367 287
Facsimile: (03) 9613 6399
Website: www.fos.org.au

Sanlam Private Wealth as the authorising licensee for TraderNote holds Professional Indemnity Insurance cover for the activities conducted under its AFS licence and continues to maintain Professional Indemnity Insurance that generally satisfies the requirements of s912B of the Corporations Act Regulatory Guide RG126.

For what purpose do we use your contact data.

Privacy is an important issue for us and we are committed to ensuring full compliance with Privacy Act requirements.

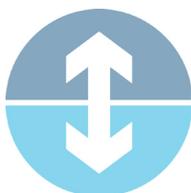
The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars, and provision of general product advice to clients and as permitted under the AMLCTF Act 2006.

How you can contact us?

Telephone: (02) 8668 4877
Facsimile: (02) 8323 4214

Mail:

TraderNote Pty Ltd
St James Trust Building
Suite 516, 185 Elizabeth Street
Sydney, 2000 NSW



Website: www.tradenote.com.au

Email: info@tradenote.com.au

In person:

TraderNote Pty Ltd
St James Trust Building
Suite 516, 185 Elizabeth Street
Sydney, 2000 NSW