



# Financial Services Guide

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Version 1.4

## Alert Trader

Australian Financial Services Licence No 310891  
ABN 89 104 221 132

## Alert Trader Securities

Corporate Authorised Representative No 318 315  
ABN 81 127 089 561

## Alert Trader Publishing

Corporate Authorised Representative No 284 595  
ABN 66 104 221 098

## FINANCIAL SERVICES GUIDE

### The purpose of this Financial Services Guide

A Financial Services Guide (“FSG”) is designed to provide clients with clear information about the financial services being offered with the aim to facilitate more informed decisions.

This FSG was prepared on 1st November 2008. Our contact details are at the end of this FSG. Should you receive an electronic copy of Alert Trader’s FSG, you should download or otherwise receive all of it.

### Financial Services Guide

The FSG is an important document which provides information about Alert Trader Pty Ltd (“Alert Trader”), its Authorised Representatives, Alert Trader Securities Pty Ltd (“Alert Trader Securities”) and Alert Trader Publishing Pty Limited (“Alert Trader Publishing”) and the financial services provided. Collectively these entities are known as Alert Trader Group.

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

- Who we are;
- Alert Trader’s licence authorisation;
- The services & products we offer;
- How we provide advice;
- How you can provide instructions and your obligations;
- Remuneration for our services;
- Any associations or relationships we may have with a financial product issuer and details of any potential conflicts of interest;
- How we collect and use your personal information;
- What to do if you have a complaint;
- How we can be contacted and our contact details;

### About Alert Trader

Alert Trader is a financial services firm servicing retail and professional clients across Australia.

Alert Trader Publishing is a Corporate Authorised Representative of Alert Trader specialising in the creation of a weekly share market newsletter designed for both investors and traders. Alert Trader’s newsletter service also provides alerts during the week with strong emphasis on “timing” and low risk but high quality investment opportunities.

Alert Trader Securities is a Corporate Authorised Representative of Alert Trader specialising in the provision of share trading services to private clients. As part of our commitment to ensure that each client has an effective relationship with Alert Trader, we encourage our clients to select one of our private client advisers as the principal point of contact within Alert Trader.

All adviser profiles are available on our website. Alert Trader takes responsibility for the advice and service provided by its private client adviser.

This FSG contains information on the securities trading services we offer and other financial services we provide. If you still have any questions after reading this FSG, please contact us or seek further advice from your independent financial advisor. Before making any investment decision you should consider any advice given to you in light of your particular circumstances.

In addition to the financial services we provide, associated financial services are likely to be provided to you by one or more financial service providers (such as by the providers of execution, clearing and settlement services). Typically those service providers will also provide you with a financial services guide relating to the services they will be providing even though your market-related instructions will be provided through Alert Trader Group.

### Alert Trader’s licence authorization

Alert Trader holds an Australian Financial Services (“AFS”) Licence (No 310891) which authorizes it to provide the following financial services to retail and wholesale clients:

- (a) general financial product advice for the following classes of financial products:
  - (i) derivatives;
  - (ii) interests in managed investment schemes excluding investor directed portfolio services; and
  - (iii) securities; and

(b) deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- (A) derivatives; and
- (B) interests in managed investment schemes excluding investor directed portfolio services; and
- (C) securities;

Alert Trader Group and Representatives operate under the issued AFS Licence when providing services to clients.

### How we provide advice

Any advice given to you by Alert Trader Group is **general advice** only which means that Alert Trader Group does not take into consideration your personal requirements or financial needs when giving you advice. Alert Trader Group does not give personal advice.

General advice can include direct or implied recommendations about financial products or services, whether generally for a class or kind of investor, without taking into account your particular circumstances.

**General advice** includes advice based on the investment alone (including by reference to current market conditions). Such advice is provided without any expressed or implied recommendation that the advice is appropriate for you in light of your personal circumstances.

If you are using our services for the first time, you will need to complete an account opening form and verify your identity. Personal information is not collected for the purpose of providing personal advice to you it is collected so that Alert Trader Group can identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Should we provide advice recommending that you consider acquiring a financial product (other than securities traded on a licensed market) we may also provide to you a Product Disclosure Statement ("PDS") or other relevant Disclosure Document. A PDS is a document that provides you with information about a financial product, any relevant terms, significant risks, costs

associated with the supply of the financial product and the entity which issues that product.

The PDS is required to contain information about the financial product so that you can make an informed decision whether or not to acquire that product. You should always take into consideration the information provided in the PDS before making an investment decision.

### Providing instructions and your obligations

We will accept your order instructions in person, by telephone, e-mail or facsimile. You must check and confirm with us that orders sent by facsimile or e-mail have in fact been received by us. We will accept instruction from third parties only if you have previously given us a written authority allowing the person to act on your behalf and provided that the law allows us to accept instructions from that person.

Whenever a transaction is executed on your account, a confirmation or statement will be sent to you. We may also deliver confirmations electronically if authorised by you in accordance with Alert Trader Group's procedures.

You must review any confirmation or statement we send to you immediately upon receipt to ensure accuracy and report any discrepancies to us promptly.

Your telephone conversations with Alert Trader Group may be recorded by us, with or without an automatic tone warning device.

### Remuneration for our services

When you acquire a financial product through us, or use a financial service offered by Alert Trader Group, you may be required to pay a commission or other charges to Alert Trader Group. Included within the commission will be any administration or execution fees.

The precise commission which will be payable by you will depend upon the type and level of service required and provided, and the size and frequency of transactions. It is important that you discuss commission rates with your adviser.

Commission is charged when buying and selling financial products, such as shares and options. This is calculated on the total dollar value of the transaction.

Commission in relation to a particular product or service may be a fixed dollar amount, percentage of the value of the product or relevant transaction, or a combination of these.

Alert Trader's maximum standard commission rates are:

Transaction Amount	Commission
\$0 - \$10,000	0% - 2%
\$10,001 - \$50,000	0% - 1.5%
\$50,001 plus	0% - 1%

Alert Trader Group may also receive commission from third parties in relation to financial products which may be issued to you by Alert Trader Group.

As noted above, in providing services to you, associated financial services are likely to be provided to you by one or more financial service providers (such as by the providers of execution, clearing and settlement services).

The FSG provided by that financial service provider will set out any additional charges which may be made by that financial service provider. In addition to these commissions, Alert Trader Group may require you to reimburse it for any fees levied on Alert Trader Group by a market operator or clearing and settlement facility in respect of transactions entered into by Alert Trader Group for you.

Alert Trader Group employees may in turn be remunerated on a commission basis for the services provided to you.

Where your business has been referred to Alert Trader Group or your trade instructions require the use of a third party, Alert Trader Group may be required to share a percentage of the commission or other charge with other parties.

All fees are in Australian dollars and are inclusive of GST. All fees, commission and charges are subject to change.

### Portfolio Administration Service

A one-off non-refundable set-up fee of up to \$330 (\$165 per additional Equities portfolio) will be debited to your trading account upon your account activation.

You will be charged a monthly maintenance fee at the end of each month either as a fixed dollar amount of up to \$100 per month or as a percentage of the average portfolio value up to 1.25% calculated daily whereby a minimum fee of \$70 per month applies.

A monthly maintenance fee will be charged at the end of each month. All fees are inclusive of GST and will be debited to your trading account or linked Cash Management Trust Account.

### Alert Trader Publishing

Alert Trader operates a subscription based and educational based business. Members are required to pay a subscription fee for the following services:

- "Mind Your Markets" report
- "Chart Attack" service
- Special daily comments
- SMS alerts.

Alert Trader offers subscribers the following periods of membership:

A yearly membership	\$990.00.
A 6 month membership	\$550.00.
A 3 month membership	\$325.00.

A three part (6.5 hours) home educational DVD course designed and presented by Tolly Sakellariou is available for a fee of \$997.00. It includes studies on the following: Wave structure, Market Cycles, Trend Analysis, Momentum Studies, Geometric angles, Powerful pattern set-ups and Time Cycles.

Alert Trader Publishing holds educational Workshops on a regular basis. Fees and Workshop dates are subject to change so please check our website for current prices and details: [www.alerttrader.com.au](http://www.alerttrader.com.au).

### Associations

Alert Trader Group is not controlled or owned by any other provider of financial services such as a fund manager, bank or insurance company. No financial organisation has a vested interest in Alert Trader Group's business.

Alert Trader Group does not have a vested interest in any other financial services business.

Therefore, it is not influenced by any relationships when it provides you with advice.

Alert Trader Group has a relationship with providers of Execution, Clearing and Settlement services and portfolio administration services. These relationships in no way influence the provision of financial services by Alert Trader Group to you.

### Dispute Resolution

Alert Trader has a formalised client complaint resolution procedure which provides for the review and investigation of any complaint which may be received. We want to know about any problems you may have with the service of Alert Trader Group so we can take steps to resolve the issue.

Alert Trader holds PI Insurance which complies with Regulatory Guide RG126 and covers the activities of all representatives who have in the past and are currently operating under Alert Trader's AFS Licence.

We will endeavour to resolve any complaint quickly and fairly. If you have a complaint about the service provided to you, you should take the following steps:

1. Contact your client advisor directly and tell him/her about your complaint. You may do this by telephone, facsimile, email or letter.
2. If your complaint is not satisfactorily resolved within three business days of receipt of your complaint by your client advisor, please contact Head of Compliance on (02) 9255 0555 or outline your complaint to us and send it to: PO Box R1802 Royal Exchange NSW 1225, addressed to the Compliance division at Alert Trader. We will endeavour to respond to all complaints within 30 days of receipt of the written complaint.
3. If you remain dissatisfied (or you have not received a written response within 30 days of the date of your written complaint), you have the right to complain to the Financial Ombudsman Service Limited (FOS). FOS is an external complaints and dispute resolution body. The service to you is free. The contact details for FOS are:

Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne VIC 3001  
Telephone 1300 780 808  
[www.fos.org.au](http://www.fos.org.au)

4. The Australian Securities and Investments Commission (ASIC) also has an Info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

### Personal information

Privacy is an important issue and we are committed to ensuring full compliance with the requirements of the Privacy Act 1988 (Cth). A full copy of our Privacy Policy is available on our website.

Some of the personal information we collect from you will need to be provided to our service providers (such as the providers of execution and settlement services and any bank which operates a cash management account in your name). Apart from those uses, the personal information we collect will only be used by us to provide financial services to you. This may include use in planning marketing proposals and education seminars.

### Contact Details

Responsible Manager:  
Mr. Tolly Sakellariou  
[tolly@alerttrader.com.au](mailto:tolly@alerttrader.com.au)

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