

## FINANCIAL SERVICES GUIDE

### Version 1.0

This Financial Services Guide (FSG) should be read in conjunction with the Benefit Zone Group Limited (BENEFORX) Financial Services Guide which can be downloaded from the Legal Documents page of the BENEFORX website – <https://www.beneforex.com/>. The purpose of this FSG is to provide you with additional information about the type of financial services you may be provided by Benefit Zone Group Limited (BENEFORX).

#### **About this document**

The purpose of this Financial Services Guide (FSG) is to detail the financial services BENEFORX (we, our, us) offer and to assist you in making an informed decision whether to use these services, before seeking our advice.

This FSG explains:

- Other disclosure documents we may give you
- Who we are and how you can contact us
- Financial services and products we are authorised to provide
- How you can instruct us
- How we get paid (remuneration, commissions, benefits)
- Records we keep and privacy policy

This FSG contains general information. If you have further questions after reading it, please contact us.

#### **Other disclosure documents we may give you**

BENEFORX will provide clients with documentation to facilitate transactions including client agreements, terms and conditions and confirmations.

BENEFORX can provide you with factual information and research, and facilitate execution requests.

Where we make a recommendation on a product to a retail client, we will provide a Product Disclosure Statement (“PDS”) which will assist you in deciding whether to acquire the financial product. The PDS contains important information about the product features, benefits, risks and fees associated with that product. The PDS should be read carefully to enable you to make an informed decision about whether to utilise the product.

#### **Who we are and how you can contact us**

BENEFORX is an authorised representative of Novox Capital Limited offering a wide range of financial products to an extensive client base. BENEFORX specialises in financial derivatives and OTC products, principally margined Foreign Exchange as well as Contracts for Difference (CFDs) on shares, indices and commodities. We aim to offer a high level of service as standard to all of our clients whilst adhering to the principles of transparency, diligence and integrity.

## **Nature of Advice**

We only provide general advice. We do not provide personal advice (advice which takes into account your objectives, financial situation or needs). You will therefore not receive a Statement of Advice from us.

## **Our contact details**

Contact: Compliance Manager

Address: 12E, Floor 8, Witty Com Building, 1A-1L, Tung Choi Street

Phone: 1300 858 952

Email: support@bene forex.com

You may specify how you would like to give us instructions; for example, by telephone, fax email or other means. But in all cases we must receive a written confirmation of these instructions

## **Financial services and products we are authorised to provide**

BENEFORX is authorised to provide you with the following range of financial services:

provide general product advice, deal and make a market on the following classes of financial products:

- derivatives;
- foreign exchange contracts;

Please note that BENEFORX does not provide personal advice in relation to financial products. Any general advice we provide to you as a retail client does not take account of your personal circumstances. Before acting on any general advice, you must consider the appropriateness of the advice in light of your personal circumstances. Newsletters, trade alerts and research papers are examples of general advice we may give you

## **How do we get paid?**

General information about remuneration and charges can be found in the Benefit Zone Global Limited. A full description on the amounts we charge and when they will be charged is included in relevant Benefit Zone Global Limited Product Disclosure Statements.

Our employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus which is based on achievement of pre-determined business objectives such as a contribution to profit, client service, risk management and leadership/team contribution.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by BENEFORX.

## **Dispute resolution**

We want to know about any problems or concerns you may have with our services so we can take steps to resolve the issue. We have internal and external dispute resolution procedures to resolve complaints from clients. A copy of these procedures may be obtained upon request.

Initially, all complaints will be handled and investigated internally. BENEFORX will provide you with a written acknowledgement of the complaint and will endeavour to provide a resolution of the matter within 45 days. Should you feel dissatisfied with the outcome, you have the ability to escalate your concerns to an external body for a resolution.

If you have a complaint about the financial services provided to you, please

take the following steps:

Firstly, contact Benefit Zone Global Limited to inform us about your complaint. You may do this by telephone, facsimile, email or letter.

Contact: The Complaints Officer  
Address: 12E, Floor 8, Witty Com Building, 1A-1L, Tung Choi Street  
Phone: 1300 858 952  
Email: support@beneforex.com

#### **Associations and Relationships**

BENEFORFX may pay commission or provide other benefits to introducing advisers and referrers for the introduction or referral of clients to us. The commission paid by us to introducing advisers and referrers may include:

- a share of BENEFORFX spread income generated from your trading in Forex, Indices or CFD Futures Contracts, up to a maximum of one pip per round turn. For example, if you opened and closed a trade of 1 lot AUD/ USD (\$100,000 AUD/ lot with 100:1 leverage) this would equate to a commission of up to a maximum of approx USD \$10.

We may also provide non-cash benefits to referrers and introducing advisers, including data feeds of our prices.

#### **Privacy Policy**

We value the privacy of your personal information. When we collect, use, disclose or handle personal information, we are bound by the Privacy Act of Cyprus. Our full privacy policy is available from our website <https://www.beneforex.com/>. If you would like a copy of our privacy policy, or wish to seek access to, or correct the personal information we collect or disclose about you, please contact us.

#### **Anti-Money Laundering Obligations**

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Financing Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

#### **Contact details**

If you have any queries about this FSG or our services, you can contact Benefit Zone Global Limited:

Address: 12E, Floor 8, Witty Com Building, 1A-1L, Tung Choi Street  
Phone: 1300 858 952  
Email: support@beneforex.com