



# Financial Services Guide (FSG)

October 2, 2024

AW Fintech Pty Ltd

Level 9, Suite 902, Tower B, 821 Pacific Highway, Chatswood, NSW 2067, Australia

**Commencement:** This procedure will commence on October 1, 2024.

**Purpose of the Document:** This Financial Services Guide (FSG) outlines the financial services provided by AW Fintech Pty Ltd, our relationship with clients and third parties, how we are remunerated, and how we manage potential conflicts of interest. It ensures transparency, compliance, and informed decision-making for all stakeholders.

**Application:** This Financial Services Guide (FSG) applies to **retail and wholesale clients** engaging with AW Fintech's financial products and services. It provides essential information about our offerings, fees, and client rights to help you make informed decisions.

**AFS License:** 443886, **ABN:** 42 125 839 572



1. What is the purpose of this FSG?.....	2
2. Who we are .....	2
3. How to contact us .....	2
4. Other documents you may receive .....	3
5. What kinds of financial services are we authorised to provide and what kinds of financial products do these services relate to?.....	3
5.1 General Financial Product Advice.....	3
5.2 Deal in Financial Products .....	4
5.3 Market Making.....	3
6. What financial services are provided? .....	4
7. Who is responsible for the financial services provided?.....	4
8. What is the nature of the advice? .....	4
9. How can you give us instructions?.....	4
10. Who do we act for? .....	5
11. How is my personal information dealt with?.....	5
12. How are we remunerated for the services we provide? .....	5
13. How are representatives of AW fintech remunerated? .....	5
14. Do we have any associations and relationships with others? .....	5
15. Do we have compensation arrangements in place?.....	6
16. Do we have anti-money laundering protections?.....	6
17. What are our dispute resolution procedures? .....	6



## 1. What is the purpose of this FSG?

The purpose of this FSG is to inform you of the financial services AW Fintech offer and to ensure that you receive the information required to make an informed decision about whether to use the financial services that are offered by us.

Under the Corporations Act 2001 (Commonwealth) we are obliged to provide you with this FSG. Our FSG informs you of any charges for which you are liable and how we and any other relevant person will be remunerated for the services that we provide. It also sets out your rights as a client and how we will handle any complaints you may have against us. It is intended that this FSG will assist you in determining whether to use any of the services we offer as described in it.

This FSG contains important information about:

- Who we are.
- How we can be contacted.
- The services and products we offer.
- How we are paid.
- Any associations or relationships we may have with financial product issuers and details of any potential conflicts of interest.
- Our internal and external dispute resolution procedures and how you can access them and lodge a complaint.

## 2. Who we are

AW Fintech is the provider of the financial services described in this FSG. AW Fintech provides dealing services in spot foreign exchange (**FX**) contracts and derivatives (including foreign exchange contracts) and accepts instructions or Orders and agree FX transactions under Australian Financial Services Licence (**AFSL**) no. 443886.

## 3. How to contact us

AW Fintech Pty Ltd

Level 9, Suite 902, Tower B, 821 Pacific Highway, Chatswood, NSW 2067, Australia

Tel: +61 2 9017 5200

Email: [support@awfintech.com](mailto:support@awfintech.com)

Website: <https://awfintech.com/>

ABN 54 106 779 953, AFS Licence No. 443886



## 4. Other documents you may receive

You should also receive from AW Fintech a Product Disclosure Statement (**PDS**) about the products issued by AW Fintech. The PDS contains information about the product, including any relevant terms, significant risks and details of other fees and charges which may apply. The PDS will be provided to assist you in making an informed decision about that financial product.

AW Fintech only provides general advice, when providing information pertaining to the markets and/or current foreign exchange rates.

## 5. What kinds of financial services are we authorised to provide and what kinds of financial products do these services relate to?

AW Fintech is authorised by its Australian Financial Services Licence (AFSL) no. 443886 to carry on a financial services business to:

### 5.1 General Financial Product Advice

- Deposit and payment products limited to non-cash payment products
- Derivatives
- Foreign exchange contracts

### 5.2 Deal in financial products

5.2.1 Issuing, applying for, acquiring, varying, or disposing of a financial product in respect of the following classes of financial products:

- Deposit and payment products limited to non-cash payment products
- Derivatives
- Foreign exchange contracts

5.2.2 Applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of products:

- Deposit and payment products limited to non-cash payment products
- Derivatives

### 5.3 Market Making

- Foreign exchange contracts to retail and wholesale clients.



## 6. What financial services are provided?

AW Fintech specialise in providing foreign currency dealing services to both corporate and individual clients who need to buy and/or sell foreign currencies for a commercial purpose or take physical delivery of the currency purchased i.e. AW Fintech offers its clients the facility to buy and/or sell foreign currency at pre-determined prices.

## 7. Who is responsible for the financial services provided?

AW Fintech is responsible for the dealing and market making services via its online platform. AW Fintech does not provide any advisory services and are authorised to provide general advice on its products only.

## 8. What is the nature of the advice?

AW Fintech provides general advice to retail clients. We recommend that you take all reasonable steps to fully understand the outcomes of specific foreign exchange trades and strategies adopted in relation to using general advice provided by AW Fintech.

Regular updates, marketing materials, research reports, market reports, PDSs or other offer documents and website content are not personal advice.

## 9. How can you give us instructions?

AW Fintech accepts order instructions in any of the following ways:

- AW Fintech's electronic transaction platform
- Telephone
- Email, you must check and confirm with us that instructions sent by email have in fact been received by us.

It is your obligation to review any confirmation or statement we send to you to ensure its accuracy and report any discrepancies that you may have to us immediately.



## 10. Who do we act for?

AW Fintech acts as principal when giving advice and when executing client orders i.e. AW Fintech is the party to the other side of the transaction and with whom you are entering a foreign exchange contract.

## 11. How is my personal information dealt with?

We recognise the importance of ensuring that you have confidence in the way we handle your personal information and that it is kept private. AW Fintech is bound by and committed to the terms of the Privacy Act 1988 (Commonwealth) (Act) and the Australian Privacy Principles forming part of that Act. A copy of our Privacy Policy is available on our website or by contacting us.

## 12. How are we remunerated for the services we provide?

AW Fintech earns its revenue from the spread between the wholesale price achieved and the client's price in addition to transaction fees. More details are given in the PDS.

## 13. How are representatives of AW fintech remunerated?

AW Fintech representative receives a base salary.

Representatives may also receive benefits based upon bonuses at the discretion of senior management, having regard to standards of service to clients and feedback from them, the level of revenue they generate and reaching a range of personal performance targets.

## 14. Do we have any associations and relationships with others?

AW Fintech do not have any relationships or associations which might influence us in providing you with our primary services i.e. buying or selling foreign currencies and derivatives.



AW Fintech pay a "referral fee" to referring agents averaging 0.1% (excluding GST) of income generated by those clients referred to AW Fintech.

AW Fintech has a policy for managing, avoiding and disclosing relevant conflicts of interests.

## 15. Do we have compensation arrangements in place?

AW Fintech is covered by a professional indemnity insurance policy (Policy) which satisfies the requirements of section 912B of the Corporations Act 2001 (Commonwealth).

Subject to its terms and conditions, the Policy covers certain clients for loss or damage suffered because of breaches of the relevant obligations of AW Fintech and their employees and representatives in relation to their respective AFSL.

Subject to its terms and conditions, the Policy also covers certain breaches by the employees and representatives employed by AW Fintech at the relevant time.

## 16. Do we have anti-money laundering protections?

AW Fintech in their respective countries complies with the relevant anti-money laundering and counterterrorism financing legislations and associated regulations made under it. As part of these legislative requirements, you will need to provide evidence of identification.

## 17. What are our dispute resolution procedures?

AW Fintech have internal and external dispute resolution procedures to resolve complaints from clients who receive financial services. A copy of these procedures may be obtained through our website or by contacting us and requesting a copy (free of charge).

If you have a complaint about the financial services provided to you, please take the following steps:

Contact your AW Fintech representative and discuss your concerns. You can do this by telephone, email or letter. You must tell us whether your complaint is about the services of AW Fintech. The contact details are:

AW Fintech Pty Ltd

Level 9, Suite 902, Tower B, 821 Pacific Highway

Chatswood, NSW 2067, Australia

Tel: +61 2 9017 5200



Email: [support@awfintech.com](mailto:support@awfintech.com)

Website: <https://awfintech.com/>

If you make a complaint in writing (which is not compulsory), we will acknowledge receipt of your complaint within three business days.

AW Fintech will provide a final response to your complaint within 30 days of receipt of your complaint, unless it advises you that it needs more time due to the nature of your complaint or other reasonable consideration.

If you are not satisfied with our response, you may lodge a complaint:

with the Australian Financial Complaints Authority (AFCA):

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

AW Fintech's AFCA membership number is 31408

The service provided by AFCA is free of charge.

You can contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630. This is a Free call Infoline. This is another alternative that you may use to make a complaint and obtain information about your rights.