

CurrencyFair

Financial Services Guide

30th March 2012

Issued By: CurrencyFair Limited ARBN 154 043 455
Authorised Representative no: 419450 of
CurrencyFair Australia Pty Ltd
ACN 147 506 410 AFSL 402709



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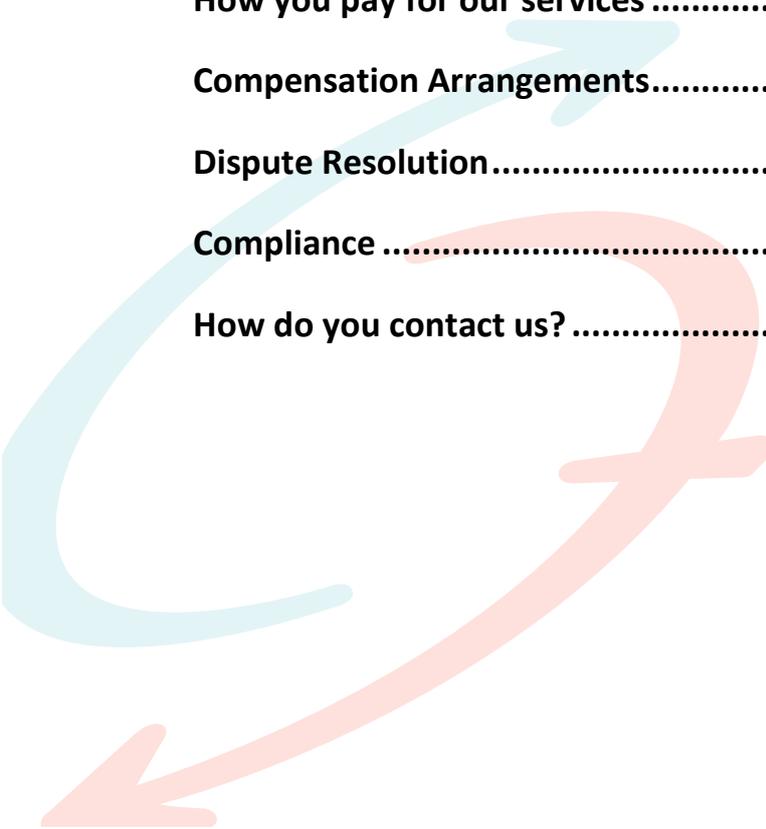
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What is a Financial Service Guide (FSG)?

This Financial Services Guide (FSG) is an important document that we are required to give you under the Corporations Act 2001 (Cth). It sets out the key facts about CurrencyFair ('we', 'our', and 'us') and our services before we provide you with a financial product.

The FSG will help you decide if you should use our services by explaining who we are & how you contact us, what services we provide, how we are licensed to provide them, how we are remunerated, conflicts of interest and dispute resolution processes.

Who is providing the Services?

This Financial Services Guide ("FSG") has been prepared and issued by CurrencyFair Limited ARBN 154 043 455 ("CurrencyFair", "CFL"). CurrencyFair does not have an Australian Financial Services Licence, but has been appointed as a Corporate Authorised Representative No. 419450 by CurrencyFair Australia Pty Limited ("CFA") ABN 94 147 506 410 AFSL 402709, who has arranged the issue of this FSG pursuant to an intermediary authorisation for the purposes of section 911A(2)(b) of the Corporations Act 2001 (Cth). Pursuant to that section, CurrencyFair will issue the foreign exchange contracts covered by this FSG.

What services are provided?

We provide the following financial services;

- Online foreign exchange transactions.
- Make a market in foreign exchange.
- Provide general advice in relation to foreign exchange.

What services are we licensed to provide?

CurrencyFair Australia Pty Ltd holds an Australian Financial Services licence Number 402709 and is authorised to provide general financial product advice, deal and make a market in derivatives and foreign exchange contracts to retail and wholesale clients.

Documentation

We will provide clients with the relevant documentation to facilitate the provision of advice and transactions. We will also provide you with a Product Disclosure Statement prior to investing in any foreign exchange products, which contain important information regarding the features, benefits, risks and fees applicable, and should be read carefully to enable you to make an informed decision prior to investing.

We may also provide you with factual information regarding current or historical market/rates, and facilitate execution only requests.

Who do we act for?

CFA and CFL are responsible for the financial services provided to you under our Australian Financial Services Licence, and we do not act on behalf of any other financial services licensee.

CFL is a market maker, not an agent, when dealing in foreign exchange contracts. Accordingly, CFL acts as principal in all transactions with you in respect of these specific financial products.

How we receive instructions

You may issue us with instructions to transact on your behalf by;

- Placing a transaction on-line through the website.
- Telephone.
- Electronically including email.
- In person

When not transacting via our on-line service we will require you to confirm your transactions by return email once they have been completed.

Are there any conflicts of interest?

We do not have any agreements or arrangements that would cause any conflicts of interest or in any way influence the services we provide you.

What advice is provided?

General Advice Warning

We provide general advice only. We do not provide tailored, personal financial product advice that takes into account your individual situation or financial needs. You will need to consider how the general advice you receive fits with your objectives, financial situation or needs before acting on any general advice.

We do not provide advice in relation to timing of specific financial transactions or strategies in relation to foreign exchange markets.

We recommend you review the Product Disclosure Statement and seek independent advice before utilising our services.

While we believe the advice and information we provide is accurate and reliable, neither CFA, CFL nor its directors, officers, employees, contractors or associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

Privacy

We take your privacy very seriously and have adopted policies and procedures that insure its integrity. These include the secure storage of all personal information and safeguards for access to that information. You can view our privacy policy on the website. Your privacy is important to us and we are committed to compliance with the Privacy Act and the National Privacy Principles. We may disclose your personal information to external parties for the purposes of

execution clearing and settlement of transactions, or those who act on our behalf in the operation of our business or in connection with the transactions to be undertaken. Such external parties are required and committed to protecting your privacy and where they are offshore we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia. We will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us via the email provided if you have any concerns.

Remuneration

Our employees are compensated on a salary basis, they can also be compensated with additional performance related incentives where justified.

We may appoint representatives that are compensated on a percentage basis of the income made by us from the clients they introduce.

How you pay for our services

We do not charge any direct fees for an FX contract. We derive a financial benefit by making adjustments to the rates offered to clients.

We apply a Standard Rate Adjustment to each exchange rate in an amount notified on the website. Please refer to our website for the current Standard Rate Adjustment which may be amended from time to time.

We charge a fee for making a transfer from your CurrencyFair Account. The fee is quoted in the currency you are transferring however you have the option to pay in a different currency, provided you have enough funds available on your account, in that currency. The transfer fee is applied when you request, via the website, your funds to be transferred to your chosen beneficiary. The transfer fee is deducted from the amount of Available funds you have to send.

Although we aim to avoid having additional third party fees deducted from your funds in some cases it is unavoidable. This may result in an amount less than you transferred arriving at the Beneficiary Account.

Compensation Arrangements

We have professional indemnity insurance in place that satisfies the compensation arrangements under section 912B of the Corporations Act 2001 (Cth). The insurance will cover claims in relation to the conduct of representatives, including those who have ceased to work for us since the time of the relevant conduct.

Dispute Resolution

We have a process in place to deal quickly and fairly with any complaints you may have about the service you have received. All complaints should, in the first instance be directed to Client Services theteam@currencyfair.com, or the Compliance Manager, compliance@currencyfair.com

Where you feel dissatisfied with the outcome of our internal processes you have the right to complain to the Financial

Ombudsman Service. We are a member of this approved external dispute resolution scheme.

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Australia

Telephone: 1300 780 808
Website: www.fos.org.au

Compliance

We remain up to date on all aspects of compliance, as required by our AFSL. All staff undergoes routine training to ensure they are aware of their responsibilities to you.

How do you contact us?

You can contact us on any of the below details;

CurrencyFair Limited
26 Pembroke Street Upper
Dublin 2, Ireland

Telephone: +353 1 2449585
Email: theteam@currencyfair.com
Website: www.currencyfair.com

CurrencyFair Australia Pty Ltd
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6A Glen Street
Milsons Point NSW 2061

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