



## IG MARKETS LIMITED FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to assist clients in deciding whether to use any of the services offered by IG Markets. It contains information about remuneration that may be paid to the financial services licensee and other relevant persons in relation to the services offered. The FSG also contains information on how complaints against the financial services licensee are dealt with.

IG Markets is also required to issue clients with a Product Disclosure Statement (PDS). The PDS is designed to allow clients to make an informed decision about whether to purchase a financial product and to allow for comparison of financial products. It includes information such as fees payable, risks, benefits and significant characteristics of a financial product. IG Markets is required to issue a PDS as a result of its offer of over-the-counter (OTC) financial products to retail customers. Generally, a PDS should be given to a retail client before a recommendation is made to buy a financial product or an offer is made to issue a financial product.

### IG MARKETS

IG Markets Limited is regulated by the UK Financial Services Authority (FSA) and holds an Australian Financial Services Licence issued (number 220440) by the Australian Securities and Investments Commission (ASIC). IG Markets is incorporated in England and is part of the IG group, a UK speciality finance firm offering off-exchange/over-the-counter (OTC) derivative and margin trading products. It is a member of the London Stock Exchange. The IG group was established in 1974 and employs approximately 500 staff worldwide.

### HOW TO CONTACT US

Sales Desk: Freecall 1800 601 734  
Switchboard: (03) 9860 1734  
Fax: (03) 9860 1702

Email: [helpdesk@igmarkets.com.au](mailto:helpdesk@igmarkets.com.au)  
Internet: [www.igmarkets.com.au](http://www.igmarkets.com.au)  
Address: IG Markets, Level 7, 417 St Kilda Road, Melbourne VIC 3004

### SERVICES

IG Markets is licensed by ASIC to provide dealing and execution services in OTC derivative products and to give general financial product advice. It acts as an issuer, market-maker and dealer in its own OTC derivative products.

The general financial product advice provided by IG Markets relates only to the product, and will not be based on clients' personal circumstances. As a result clients

should, before acting on the advice, consider the appropriateness of the advice and the product, having regard to their own objectives, financial situation and needs.

Clients should obtain a Product Disclosure Statement (PDS) and consider the contents of the PDS relating to the product before making any decision about whether to use the product.

### PRODUCTS

IG Markets is authorised by ASIC to offer 'Contracts for Differences' (CFDs). These allow clients to margin trade the economic effect of price changes in individual shares, stock indices, options and futures quoted on the world's leading exchanges. IG Markets also offers CFDs on a wide range of other markets including currencies and commodities.

CFDs are margined OTC equity derivatives that allow clients to trade shares or other financial products, without physical ownership of the underlying stocks or instruments. A CFD constitutes an agreement between two parties to exchange, at

the close of the contract, the difference between the opening and closing prices of the contract, multiplied by the number of units specified within the contract.

The services offered by IG Markets are only available to 'Market Counterparties' and 'Intermediate/Expert' customers as defined by the UK regulatory authorities. To obtain Intermediate/Expert status individuals need to demonstrate their experience and understanding of contingent liability trading and/or that they have had frequent dealing experience in traditional equities.

### INSTRUCTIONS

You may give us dealing instructions by telephone or via our internet website. Any other form of communication which is not a dealing instruction may be made by telephone, in person, or in writing by post, fax or email. All of our telephone lines are recorded in order to provide a record of transactions.

### COMMISSIONS AND PRODUCT COSTS

CFDs allow you to take long or short positions. While the position remains open, your account is debited or credited to reflect interest and dividend adjustments. The direction of interest and dividend adjustments depends on whether the CFD is used to create a long or a short position.

With a long position, your account is debited to reflect interest adjustments and credited to reflect any dividends. The effect of these adjustments is to mirror the effect of buying shares in the normal way, where you would no longer earn interest on the cost of the shares, but receive dividends instead. The interest rate will normally not exceed 2.5% over the current local interbank offered rate.

With a short position, your account is credited with interest adjustments and debited to reflect any dividends. These adjustments mirror the effect of selling shares, where you would earn interest on the proceeds of the sale, but cease to receive dividends. The interest rate will normally not be less than 2.5% below the current local interbank offered rate.

A portion of the commission or IG spread (as applicable), Limited Risk premium (if applicable) and interest adjustments may be paid to third parties. Details of any such payments will be given to you upon written request.

### INDIVIDUAL SHARE CFDS

You deal at the market price of the share, and commission is charged on the value of the transaction. The commission rates charged will not normally be greater than the following amounts. Further written details will be given to you on request.

- Australian shares: 0.1% either side
- UK shares: 0.15% either side
- European shares: from 0.1% either side

- US shares: 4 US cents per share either side
- Singapore shares: 0.3% either side
- Hong Kong shares: 0.3% either side

Limited Risk transactions also carry a Limited Risk premium which is paid on the opening of the position. This is typically between 0.3% and 1.5% of the underlying transaction value, depending on the volatility of the stock.

## STOCK INDEX CFDS, STOCK INDEX OPTIONS, FOREX CFDS

No commission is payable on these transactions. The only charge you pay is our dealing spread. Dealing spreads vary according to the market concerned, and are listed in Part 3 of the IG Markets PDS.

Limited Risk transactions also carry a Limited Risk premium which is paid on the opening of the position. These are listed in Part 3 of the IG Markets PDS.

IG staff are not paid on a commission basis. In addition to salary, staff may receive a discretionary bonus and share options. Bonuses will be calculated according to a number of factors including IG Group results. IG staff may also be eligible to participate in the IG Group's long term share based incentive schemes.

No related body corporate of IG Markets (other than IG Australia) nor any director of IG Markets or of any related body corporate of IG Markets or any associate of any of the foregoing receives any commission or other benefits attributable to the products.

## DISPUTE RESOLUTION

We have clearly laid down internal and external complaint resolution procedures. We also belong to an ASIC-approved independent complaints resolution scheme. If you have any complaints or queries about the service provided by us you should contact our dealers. If your complaint is not satisfactorily resolved please contact our Customer Services Manager on 1800 601 799 or put your complaint in writing and send it to:

The Customer Services Manager  
IG Markets  
Level 7  
417 St Kilda Road  
Melbourne VIC 3004

All complaints or queries will be investigated promptly and fully. Our customer services team will conduct a full investigation of your complaint or query and will report their findings to you either by telephone or in writing. If you are dissatisfied with the report given to you, you can ask our compliance department to conduct a

further investigation of the matter. You will be sent a written report of the findings of this further investigation.

We belong to an independent external dispute resolution scheme, run by the Financial Ombudsman Service Limited (FOS). This scheme has been endorsed by ASIC. If you are a retail client any unresolved complaints can, on the client's request, be referred to FOS. FOS can be contacted toll free on 1300 78 08 08. Alternatively, you can write to: The Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC 3001 or by email to [info@fos.org.au](mailto:info@fos.org.au).

Upon the referral of any complaint to FOS, we will provide you with a guide to the External Dispute Resolution Scheme. We are bound to fully assist FOS in the investigation of customer inquiries or complaints and are bound by any decision made by FOS.

### IG Markets Limited Financial Services Guide

## IG AUSTRALIA PTY LIMITED: FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to assist clients in deciding whether to use any of the services offered by IG Australia, as authorised representative of IG Markets. It contains information about remuneration that may be paid to IG Australia in relation to the services offered. The FSG also contains information on how complaints against IG Australia are dealt with.

IG Australia is also required to issue clients with a Product Disclosure Statement (PDS) for the products issued by IG Markets. The PDS is designed to allow clients

to make an informed decision about whether to purchase a financial product and to allow for comparison of financial products. It includes information such as fees payable, risks, benefits and significant characteristics of a financial product. IG Markets is required to issue a PDS as a result of its offer of over-the-counter (OTC) financial products to retail customers. Generally, a PDS should be given to a retail client before a recommendation is made to buy a financial product or an offer is made to issue a financial product.

## IG AUSTRALIA

IG Australia Pty. Limited is incorporated in Australia and is an authorised representative of IG Markets Limited and of IG Index plc. IG Markets is regulated by the UK Financial Services Authority (FSA) and holds an Australian Financial Services Licence (number 220440) issued by the Australian Securities and

Investments Commission (ASIC). IG Australia, IG Markets and IG Australia are part of the IG group, a UK speciality finance firm offering off-exchange/over-the counter (OTC) derivative and margin trading products. The IG group was established in 1974 and employs approximately 500 staff worldwide.

## HOW TO CONTACT US

Sales Desk: Freecall 1800 601 799  
Switchboard: (03) 9860 1711  
Fax: (03) 9860 1755

Email: [helpdesk@igmarkets.com.au](mailto:helpdesk@igmarkets.com.au)  
Address: IG Australia, Level 7, 417 St Kilda Road, Melbourne VIC 3004

## SERVICES

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A portion of the commission or IG spread (as applicable) and interest adjustments may be paid by IG Markets to IG Australia. The amounts paid by IG Markets to IG Australia will normally not exceed the following amounts.

- Individual share CFDs: 10%-50% of commission charged
- Stock index CFDs, Stock index options, FX CFDs: 15%-30% of IG spread

Details of the commissions and IG spread payable by you when dealing with IG Markets are detailed in Part 3 of the IG Markets PDS, or on written request.

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IG Markets  
Level 7  
417 St Kilda Road  
Melbourne VIC 3004

All complaints or queries will be investigated promptly and fully. Our customer services team will conduct a full investigation of your complaint or query and will report their findings to you either by telephone or in writing. If you are dissatisfied with the report given to you, you can ask our compliance department to conduct a further investigation of the matter. You will be sent a written report of the findings of this further investigation.

We belong to an independent external dispute resolution scheme, run by the Financial Ombudsman Service Limited (FOS). This scheme has been endorsed by ASIC. If you are a retail client any unresolved complaints can, on the client's request, be referred to FOS. FOS can be contacted toll free on 1300 78 08 08. Alternatively, you can write to: The Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC 3001 or by email to [info@fos.org.au](mailto:info@fos.org.au).

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### **IG Markets Limited Financial Services Guide**