

## FINANCIAL SERVICES GUIDE

Third Party Platform Pty Ltd  
(ABN 74 121 227 905)  
Trading as Desktop Broker  
AFSL 314341 Participant of the ASX Group

This Financial Services Guide (“FSG”) has been provided to you by Third Party Platform Pty Ltd (ABN 74 121 227 905) trading as Desktop Broker (“Desktop Broker”). In this FSG when the terms **we**, **our** or **us** are used, it means Desktop Broker.

This FSG is dated 31 October 2011.

### PURPOSE OF THIS FINANCIAL SERVICES GUIDE

The purpose of this FSG is to provide you with information about:

- our name and contact details;
- the financial services we are authorised to provide and the financial products to which those services relate;
- the cost of any services that we provide;
- any remuneration, commissions or other benefits that we, your adviser, or any relevant person, may be paid in relation to the financial services we offer;
- any relationships we have with any other organizations affiliated with us or with product issuers, which might influence us in providing financial services to you;
- our Privacy Policy;
- our compensation arrangements; and
- details of our internal and external complaints handling procedures and how you can access them;

so as to help you to decide whether to use the financial services that we offer.

### OTHER DOCUMENTS YOU MAY RECEIVE FROM US

If we offer to issue or arrange for the issue of certain financial products to you (such as ASX Exchange Traded Options) we will provide you with a Product Disclosure Statement (“PDS”). The PDS contains information about the particular product including the features, benefits, fees and risks associated with that product to assist you in making an informed decision. We are not required to provide you a PDS where you are dealing in ASX-listed equity securities and warrants.

If we offer to arrange for the issue of certain other financial products (such as shares or debentures like the Direct Cash Account issued by Bell Potter Capital Limited ABN 54 085 797 735) we will provide you with a prospectus. A prospectus contains information about the rights and liabilities attaching to securities and about the assets, liabilities, financial position and performance, profits, losses and prospects of the company issuing the Securities, together with other information prescribed by law.

### WHO ARE WE?

Any financial services offered will be provided by representatives of Desktop Broker. Desktop Broker is licensed under the Corporations Act to provide these services to you and our Australian Financial Services Licence Number (“AFSL”) is 314341. Desktop Broker is part of the Bell Financial Group Limited (ASX: BFG). Desktop Broker is a Participant of the ASX Group.

### WHAT FINANCIAL SERVICES AND PRODUCTS DO WE OFFER?

Under our AFSL we are authorised to:

- Provide general financial product advice for the following financial products:
  - Derivatives;
  - Interests in managed investment schemes including investor directed portfolio services and
  - Securities.
- Deal in a financial product by issuing, applying for, acquiring, varying or disposing of derivatives.
- Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of:
  - Basic deposit products;
  - Derivatives;
  - Interests in managed investment schemes including investor directed portfolio services;
  - Securities; and
  - Standard margin lending facilities.
- Operate custodial and depository services other than investor directed portfolio services.

to retail and wholesale clients

### HOW TO USE OUR SERVICES

If you wish to execute transactions using our services, you can give us instructions by telephone or through our website. The method by which Desktop Broker will accept your instructions is subject to the terms and conditions of trading with Desktop Broker (available from our website). Desktop Broker will not accept instructions from you to execute transactions on your behalf that are received by e-mail, fax or post.

With respect to the execution of transactions on your behalf you can contact us as follows:

**Telephone:** 1300 726 177  
**Internet:** [www.desktopbroker.com.au](http://www.desktopbroker.com.au)

Should you wish to contact us for reasons other than the execution of a transaction on your behalf you may also write to us at:

Desktop Broker  
GPO Box 1630, Sydney NSW 2001

Email: [support@desktopbroker.com.au](mailto:support@desktopbroker.com.au)

## **NON ADVICE SERVICES**

We will not provide you with personal financial product advice or general financial product advice about any of the financial products in which we deal, offer to issue or arrange to issue.

## **SHORT SELLING**

Desktop Broker does not permit the short selling of financial products (as that concept is defined by the Corporations Act) in any form. This means that you must be the Registered Holder in CHESS of the financial products to be sold at the time that you place an order with Desktop Broker.

## **FEES PAYABLE FOR EACH SERVICE PROVIDED AND REFERRAL COMMISSION**

The indicative fees and charges that you will pay for our services are set out in Appendix A to this FSG.

The fees and charges set out in Appendix A consist of 2 parts; brokerage which is a fee for executing a trade on your behalf and all other fees and charges.

With respect to brokerage, Desktop Broker has an agreement with your financial adviser under which your financial adviser determines the amount of brokerage that you will be charged. Desktop Broker retains part of the brokerage that is charged by us with respect to each trade and pays the remainder of this amount to your financial adviser.

Because your financial adviser determines the brokerage that is to be paid, we cannot ascertain in advance how much brokerage will be paid by you. In addition, we cannot determine in advance how much will be retained by us and how much will be paid to your financial adviser. However, we expect that this payment will be made in accordance with the ranges set out in Appendix A. The actual payment will vary depending upon a number of matters including:

- the number of trades we have executed as a result of orders placed by your financial adviser. Usually, the more trades that are executed, the lower the proportion of brokerage that will be retained by us; and
- the size of the trade. Usually, the larger the trade, the lower the proportion of brokerage that will be retained by us.

The total amount of brokerage that is to be paid by you will be set out in the confirmation that will be sent to you from us with respect to each trade.

All fees and charges other than brokerage, that may be charged to you will be retained by us.

## **HOW ARE WE AND OUR REPRESENTATIVES PAID FOR SERVICES PROVIDED?**

We are remunerated directly through the fees that we charge you. With respect to some financial products we may also be remunerated by way of commission or other payments from the product issuer including a product issuer that is a related body corporate of Desktop Broker. Details of these commissions are set out in Appendix A to this FSG. Our Representatives are paid a salary and may also receive other benefits such as bonuses. Desktop Broker may receive the interest payable on any Trust Account balance maintained in conjunction with its Financial Services business.

## **ASSOCIATIONS WITH RELATED AND UNRELATED PRODUCT ISSUERS**

Desktop Broker is part of the Bell Financial Group Limited (ASX: BFG). group of companies. Desktop Broker may from time to time offer to issue to you, arrange for the issue to you or deal in financial products that have been issued by a company within the BFG group. The relevant financial products and all payments that will be received in relation to them by Desktop Broker are set out in Appendix A to this FSG.

Desktop Broker may from time to time offer to issue to you, arrange for the issue to you or deal in financial products that have been issued by a product issuer that is unrelated to Desktop Broker. Desktop Broker may receive commissions or other payments in relation to these financial products. The relevant financial products and all payments that will be received in relation to them by Desktop Broker are set out in Appendix A to this FSG.

Desktop Broker may from time to time refer you to other financial services providers or other financial services providers may refer you to us. Information regarding these referral arrangements is set out in Part 2 of Appendix A to this FSG.

## **RESEARCH AND MARKET NEWS**

We source research and market news from a number of providers. We take no responsibility for the content of the information provided by these providers.

## **HOW IS MY PERSONAL INFORMATION DEALT WITH?**

The privacy of your personal information is important to us. Desktop Broker has adopted the principles set out in the Privacy Act and for further details please refer to our Privacy Policy at [www.desktopbroker.com.au](http://www.desktopbroker.com.au).

## **COMPENSATION ARRANGEMENTS**

Desktop Broker has Professional Indemnity Insurance arrangements in place such that it satisfies the requirements for compensation arrangements set out in s912B of the Corporations Act.

In addition, you may be able to make a claim under the National Guarantee Fund in certain circumstances. For further information you should consult the Securities Exchange Guarantee Corporation ([www.segc.com.au](http://www.segc.com.au))

## **COMPLAINTS**

If you are not satisfied with any aspect of the service that has been provided by us, you are entitled to complain. We have established procedures to ensure that all enquires and complaints are properly considered and dealt with.

Our complaint handling procedure is as follows:

- if you are dissatisfied with any aspect of the service that has been provided to you please contact one of our Customer Service Officers on 1300 726 177;
- if our Customer Services Officers are unable to resolve your complaint to your satisfaction please contact our Complaints Manager at [support@desktopbroker.com.au](mailto:support@desktopbroker.com.au);
- if you are still not satisfied with the resolution of any complaint, you may complain in writing to the Financial Ombudsman Service Limited ("FOS") of which Desktop Broker is a member (membership number 12602). FOS can be contacted as below:

Financial Ombudsman Service Limited  
GPO Box 3, Melbourne, Victoria 3001  
Telephone: 1300 780 808 Facsimile: (03) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au) Internet: [www.fos.org.au](http://www.fos.org.au)

## APPENDIX A

### Part 1 - Fees and Charges

The current range of Desktop Broker fees and charges is detailed below. Any fees and charges relating to specific products can be found in the relevant Product Disclosure document. All fees and charges include GST unless otherwise stated.

Brokerage Rates	
To be determined by your financial adviser.	Of this amount, the greater of up to \$30 or 0.22% of the confirmation value will be retained by Desktop Broker
SMS Alerts	
Registration Messages	Free
Messages sent to you	\$0.55 per SMS
Messages received from you	\$0.55 per SMS
<b>All SMS charges will be billed directly by your Mobile Provider</b>	
Other Services	
<u>Confirmation Delivery</u>	
Email	Free
Postal Mail	\$3.30
<u>Email Alerts</u>	
Trade Alerts - Email	Free
Price & Company Announcement Alerts - Email	Free
<u>Other fees and charges</u>	
Off Market Transfer	\$55 per stock
SRN query	\$16.50
CHES Statement reprint	\$16.50
Fail Fees	\$110 or 0.16% per day*
ASX Clear Equity Options transaction fee	\$0.143 per contract
ASX Clear Equity Options exercise or assignment fee	\$0.055 per contract
ASX Clear Index option transaction, exercise or assignment fee	\$0.385 per contract
<u>Information Services</u>	
Silver (20 minute delayed prices)	Free
Gold (real time prices)	\$10 per month
webIRESS (dynamic live prices)	\$79 per month**

\* whichever is greater

\*\*with complimentary Gold Service access

### Part 2 – Commissions

Desktop Broker receives commissions from a number of related and unrelated product issuers in respect of or attributable to the provision of financial services:

- **Cash and Trust Accounts** – Up to 3% per annum commission on the daily balance of the Cash Account, which Desktop Broker has established on your behalf, from the relevant Cash Account provider. We are also required to maintain a trust account on your behalf to hold funds that are used for your trading account. We will retain any interest that may be earned on this account;
- **Initial Public Offerings and other Offers of Financial Products** - Up to 6% of any investment in an initial public offering or other offering of financial products and ongoing fees of up to 3% of the initial investment, from the company undertaking the initial public offering, issuing the financial products or underwriter;
- **Margin Lending** – we may receive referral fees from time to time from Margin Lenders. These will vary depending on your Margin Lending provider and the balance of your loan. Generally we may earn a fee up to 3%.
- **Referral Business** - where your business has been referred to Desktop Broker by a third party or Desktop Broker provides a service that requires us to use a third party financial services provider, each of the parties may be required to share a percentage of the brokerage, commission or other charges with the other party of up to 20%.