



## Financial Services Guide

### Welcome to CK Locke & Partners Pty Ltd

This Financial Services Guide is effective 12<sup>th</sup> August 2011 and has been issued by CK Locke and Partners Pty Ltd (CKL), AFS Licence 222440, ABN 13 081 957 271.

We believe that your choice of a financial service provider remains as your most important investment decision. We look after you in the form of high service, high ethical standards.

We rely on our good reputation and good service to attract and retain good clients.

This Financial Services Guide (FSG) is an important document which we are required to give to you as an Australian Financial Services (AFS) Licensee. This FSG is designed to inform you of certain basic matters regarding your relationship with us prior to providing you with a financial service. The matters covered by the FSG include:

- who we are and how we can be contacted;
- what services and types of products we are authorised to provide to you;
- how we and any other relevant parties are remunerated;
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them.

This FSG is designed to assist you in determining whether to use any of our services. If you choose to use any of our services, you may also receive other documents relating to the services or products which you should read carefully.

### Other Documents you may receive

**Statement of Advice** - Although it is not our policy to provide personal advice, if we provide you with any advice which takes into account your objectives, financial situation and needs (personal advice) we will give you a Statement Of Advice (SoA).

The SoA will contain the advice, the basis on which it is given and other information, including information about fees, commissions and associations which may have influenced the provision of this advice.

We may request you to provide your personal information to us. You have the right to not provide us with your personal information. However, if you want us to provide personal advice to you and you have not provided your personal information, the advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in the SoA carefully before making any decision relating to a financial product.

If we provide to you an SoA, we may provide further advice to you after we have given you an SoA. If we have not provided you with a record of the further advice you may request, either verbally or in writing, a record of further advice within 7 years (or as prescribed by law) of us providing the further advice.

**Product Disclosure Statement (PDS)** - This will be provided when we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product. This document contains significant information necessary for you to make an informed decision about that product.

### Information about CKL

CKL is a privately owned AFS Licensee.

Established in 1998, CKL specialises in services associated with equities (i.e. stocks and capital raisings), exchange traded derivatives (ie. futures, options and ETOs), over-the-counter derivatives (CFDs) and foreign exchange contracts (i.e. Margin FX).

Any financial services offered will be provided to you by representatives of CKL and CKL may provide you with financial services and products from both related and non-related entities.

You can contact us by phoning:

Futures: +61 8 9421 7777

Equities: +61 8 9421 7788

Fax: +61 8 9325 1411

Website: [www.cklocke.com](http://www.cklocke.com)

Email: [info@cklocke.com](mailto:info@cklocke.com)

Writing to us at:  
GPO Box 2524  
Perth WA 6001

### Our financial services and financial products

CKL currently provides financial product advice (predominantly general advice) and deals in the following financial products on behalf of retail and wholesale clients:

- Securities;
- Derivatives (Futures, CFDs, FX, ETOs and warrants)
- Basic deposit and payment products;
- Foreign exchange contracts; and
- ASX listed Managed Funds.

### Providing instructions to CKL

You can give us instructions by telephone, mail, email, fax or via our website.

It is recommended that orders are placed by telephone as other means such as email are unreliable. You must check and confirm with us that orders sent via fax or email, have in fact been received by us.

Where you have access to an online trading platform you are responsible for placing the orders yourself via the internet or you can contact us to place orders on your behalf.

### Payments to CKL for the services provided

Commissions are debited from your account when a transaction has been completed in consideration for services rendered.

The amount of commission can differ greatly dependent on services provided. The following is an indication of the commissions that may be charged:



- Domestic Equities – Greater of 80 AUD (exc. of GST) to 2.2% of the transaction value (exc. of GST);
- Capital Raisings (for IPOs) and placements – CKL is generally paid a fee directly from the company that is raising the capital, hence, under normal circumstances you will not be charged.
- Equity Options (ASX) – Greater of 80 AUD (exc. of GST) to 2.2% of the transaction value (exc. of GST);
- Domestic Exchange Traded Futures or Options – will not exceed 50 AUD (exc. of GST) per contract, per side;
- International Exchange Traded Futures or Options – will not exceed 100 USD (exc. of GST) per contract, per side;
- Margin Foreign Exchange – will not exceed 10 basis points per side; and
- Contracts for Difference (CFDs) – will not exceed 2.2% of the transaction value (exc. of GST) per order per side.

CKL may also receive remuneration, commission and other benefits in relation to arranging for the issue of certain financial products by CKL or other financial institutions. Full disclosure of such remuneration, commission and other benefits is included in the relevant PDS issued by the financial product issuer and/or marketing material provided by CKL.

If you wish to receive further information regarding the fees and charges payable to CKL please contact your advisor and they will provide the relevant information to you.

Where you have made a request, within a reasonable time of receiving the FSG, for details of fees and charges payable to CKL no further financial services will be provided to you until the details have been provided to you.

### Remuneration or other benefits received by CKL staff

Our employees and directors receive salaries, commission, bonuses and other benefits from us. The PDS or prospectus for capital raisings will disclose further details of remuneration received by CKL employees.

### Remuneration or benefits paid to those who refer clients to us.

Where your business has been referred to CKL, CKL may be required to share a percentage of the commission or other charge with the other party.

### Relationships with associated parties

CKL outsources certain functions to third parties that contribute to your overall service. We believe that this provides us with the flexibility to deliver to you better services. The Third party relationships that CKL currently have are outlined below however these may change from time to time. These relationships in no way influence the provision of financial services by CKL to you.

- Equities related products  
Clearing and back office related functions are carried out by Patersons Securities Limited, Australian Investment Exchange Limited or such other participating members of the ASX.  
We also have an association with Macquarie Investment Management Limited that provides cash management services to our clients through a cash management trust account.
- Futures related products  
CKL uses Clearing Brokers, such as Bell Potter Securities Limited for clearing and "back-office" related functions. Domestic and overseas order placements can also be carried out by these brokers, as well as providing you with financial statements. All client funds are held in Client Segregated Accounts.  
With trading on-line CKL uses a third party electronic trading platform for the execution of trades for futures contracts.
- Contracts for Difference (CFDs)  
CKL uses a third party electronic trading platform for the execution of trades for both domestic and overseas markets. In most cases this entity will also be your counterparty in the transaction and the financial product issuer.
- Margin Forex  
CKL uses a third party electronic trading platform for the execution of trades for Margin Forex contracts. In some cases this entity will also be your counterparty in the transaction and the financial product issuer.

### Personal information

At CKL the privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy.

Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained by visiting the CKL website at [www.cklocke.com](http://www.cklocke.com).

### Data Security

We ensure your personal information is kept secure and confidential. Access to personal

information is restricted to authorised employees and agents. CKL treats personal information as strictly confidential and does not use or copy that data for purposes other than what it was intended.

### Complaints Handling

CKL is committed to providing a high standard of client service and to maintaining its reputation for honesty and integrity. If our level of service or quality of products has failed to meet your expectations we would like you to tell us about your concerns.

CKL's complaint handling process is designed to ensure that your concerns are treated seriously and that your complaint is addressed promptly and fairly. Your complaint may be lodged either verbally or in writing and will be dealt with in strict confidence.

If you have a complaint about the service provided to you, you should take the following steps:

- Contact your advisor or representative and tell them about your complaint
- If your complaint is not satisfactorily resolved, contact CKL's Complaints Officer:

The Complaints Officer  
CK Locke & Partners  
GPO Box 2524  
Perth WA 6001  
Tel: +61 8 9421 7708  
Fax: +61 8 9325 1411

If, after CKL has reviewed your complaint and sent relevant correspondence, you are not satisfied with the outcome, you can lodge a complaint with the Financial Ombudsman Service Limited (FOS). Its contact details are as follows:

Financial Ombudsman Service (FOS)  
GPO Box 3  
Melbourne VIC 3001  
Tel: 1300 78 0808  
Fax: +61 3 9613 6399

You may also lodge a complaint to ASIC:  
Tel: 1300 300 630

You have the right to withdraw the complaint at any time before a decision is reached by CKL. A withdrawal of complaint is effective from the date CKL receives the request to withdraw the complaint from the complainant.

### Compensation arrangements

In accordance with Regulatory Guide RG126 and Section 912B of the Corporations Act 2001, CKL has Professional Indemnity Insurance in place which covers the work done for it by its representatives and employees.