



CUSTOM HOUSE

FINANCIAL SERVICES GUIDE



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Custom House Currency Exchange (Australia) Pty. Limited (Custom House Global Foreign Exchange) is the owner of the copyright in this Financial Services Guide which was published by Custom House Global Foreign Exchange in Australia in June 2006 and revised in April 2008 and June 2009.

*In this guide, when the terms **we, the Licensee, our, or Custom House Global Foreign Exchange** are used, it means Custom House Currency Exchange (Australia) Pty Limited (ABN 95 086 278 659) as the context requires.*

Important Information About This Guide

This document is a Financial Services Guide (FSG). We are required to give you an FSG if we provide certain financial services to you as a retail client. This FSG sets out information designed to assist you in deciding whether to use any of the financial services which we offer.

This FSG contains information about:

- Who we are;
- How we can be contacted;
- What services we are authorised to provide to you;
- The financial products to which those services relate;
- The remuneration paid to us, our directors and employees and our associates in relation to the financial services we provide;
- Details of any associations which might reasonably be expected to be capable of influencing the service we give; and
- Details of dispute resolution procedures and how you can access them.

This FSG contains only general information on the financial services we offer. If you require more information, please ask us.

You should be aware that if you are a retail client and we provide you with *personal advice* that is advice which takes into consideration one or more of your objectives, financial situation and needs, you are entitled to receive a *Statement of Advice*. The Statement of Advice will set out the personal advice which we have given you (including any recommendations), the basis for our advice and information about any fees, commissions, associations or relationships which may reasonably be expected to be capable of influencing the provision of that advice. If you are a retail client and we make a recommendation for you to acquire a particular financial product or if we offer to provide or arrange to provide a particular financial product, we will also give you a *Product Disclosure Statement (PDS)*. The PDS will contain details of the particular financial product so that you can make an informed decision whether to acquire the product.

If further financial product advice is provided to you, you may request a record of the advice, if you have not already been provided with a record of that advice. To obtain a record of the financial product advice provided to you, you may at any time (not greater than 7 years) after the advice has been provided to you contact us by using the details on the last page of this FSG and a record of this advice will be forwarded to you.

Key information is set out below. If you have any questions or require more information, please ask us.

General Advice Warning

The information contained in this FSG has been prepared without taking into consideration your personal objectives, financial situation or needs. Before acting on any advice contained in this FSG, you should consider how appropriate the advice is to your financial situation, needs and objectives. Please also note that any advice relating to the services described in this FSG, should be read together with the PDS for the relevant product.

1.0 About Custom House Global Foreign Exchange

Custom House Global Foreign Exchange provides solutions for companies that need to pay for foreign invoices or to exchange foreign receivables. Our clients are made up of corporations and entrepreneurs in almost every industry, from farmers and cattle brokers to airlines and steel mills.

Custom House Global Foreign Exchange offers services such as:

- Foreign currency drafts and cheques;
- International funds transfers;
- Spot and forward foreign exchange contracts;
- Foreign exchange derivative products;
- Exchange Rate Bidding Program (Market Orders);
- Foreign cheque collection service;
- Stored Value Cards.

Custom House Currency Exchange (Australia) Pty Ltd is a wholly owned subsidiary of Custom House Ltd. Custom House Ltd is a Canadian corporation. The company comprises wholesale, retail and administrative divisions.

The company responsible for providing the financial services to you is Custom House Currency Exchange (Australia) Pty Ltd.

2.0 Australian Financial Services Licence

Custom House Currency Exchange (Australia) Pty Limited holds an Australian Financial Services Licence under the Corporations Act 2001 (Cth) which authorises it to provide the financial services described in section (4) below to persons within Australia. Our Australian Financial Services Licence Number is 238290.

Our Australian Head Office address is:

Level 6
34 Hunter Street
Sydney NSW 2000
AUSTRALIA

The Head Office and Corporate Headquarters of our Canadian Parent Company, Custom House Ltd, is:

517 Fort Street
Victoria, BC
V8W 1E7 CANADA

3.0 How can you contact us?

You can contact us:

- By telephone on toll free: 1800 887 773
- By sending an email to sydney@customhouse.com
- By post addressed to Level 6, 34 Hunter Street, Sydney, NSW 2000, Australia
- In person or by phone at any of our branch locations (details of which are listed at the end of this FSG)
- By facsimile on 61 2 8001 2122.

You may also register for use of our online trading platform at any of our branches. Please contact a Custom House Global Foreign Exchange representative who will assist you in setting you up on our online trading platform.

Any dealings with us by telephone or fax will be governed by the terms and conditions applicable to the services you are using. These terms and conditions are contained in the PDS for each product and are also available on the website at www.customhouse.com.au.

4.0 What Financial Services are we authorised to provide?

Our Australian Financial Services Licence authorises us to provide you with any of the following financial services:

Provide financial product advice

We are specifically authorised to provide you with financial product advice. When we make a recommendation, or express our opinion on matters relating to the financial products described in section 5, we are providing *financial product advice*. We also provide financial product advice when we prepare a report which includes recommendations or statements of opinions of other persons. We are authorised to provide financial product advice which takes into account your personal circumstances, financial situation or needs (called personal advice) and we are also authorised to provide advice which is not personal advice (this is called general advice).

Deal in a financial product

We are also authorised to deal in the financial products listed in section 5.0. Dealing means issuing, applying for or acquiring, varying or disposing of a financial product.

Making a market

Making a market is a specific financial service for which we are also licensed. We make a market by regularly stating the foreign exchange rate which will apply to any foreign exchange contract you choose to enter into with us.

5.0 What kind of products do the Financial Services relate to?

Our Australian Financial Services Licence authorises us to provide financial product advice and to deal in relation to the following financial products:

- Foreign exchange contracts;
- Derivatives;
- Non-cash payment products; and
- Basic deposit products.

We are authorised to make a market in relation to foreign exchange contracts and derivatives. Our forward contracts, spot foreign exchange transactions, market orders (also called bids), drafts and cheques, international wire transfers and foreign exchange options and stored value cards fall into these categories of financial products. Those products are described in a relevant PDS.

Custom House has Professional Indemnity in place to cover itself and its representatives for the financial services we provide. We believe that the cover is adequate to meet its requirements as an Australian financial services licensee.

6.0 Who does Custom House Global Foreign Exchange act for when providing financial services?

Custom House Global Foreign Exchange will be generally acting on behalf of its clients, processing foreign exchange transactions. From time to time Custom House Global Foreign Exchange may act as principal and enter into foreign exchange transaction on its own behalf.

7.0 How are we remunerated for the Financial Services which we provide to you?

Foreign exchange rates – Margins

We obtain revenue through a 'margin'. The margin is the difference between the wholesale exchange rate we are able to obtain and the exchange rate we then offer to each customer.

The exchange rate we offer to you is dependent on a number of factors including: the value of the transaction and the currency involved, the frequency that you trade with us, the likelihood of increases or decreases in the relevant rates of exchange and the differing interest rates applicable to the currency pair involved in the forward exchange transaction. The exchange rates quoted in the media generally reflect the wholesale rates which we will obtain from the foreign exchange interbank market. Please note, however, that wholesale exchange rates are constantly changing, and any such rates are generally only obtained by trading significant values.

Generally the 'margin' may be within the range of 0.01% to 3.5% per transaction. However this may further vary depending on the supply and demand for the two currencies and amount involved, market volatility and required maturity date. If you request us to cancel a transaction before settlement, it is likely that the relevant exchange rate for that transaction will have changed. If that occurs, you may be required to make an additional payment which will reflect the change in exchange rates. We will notify you of any amounts you will be required to pay at the time you request to cancel the transaction.

Example: This example is indicative only and uses selected rates and figures to demonstrate how we obtain gross revenue through the "margin" of a foreign exchange contract. The rates shown are for illustrative purposes only.

You wish to buy USD100,000 to pay to an overseas supplier. You wish to pay AUD for this USD purchase.

- Rate quoted by Custom House to you for this transaction is AUD/USD 0.6450. Therefore the AUD converted amount is AUD155,038.76. This is the amount of AUD you would have to pay to buy the USD100,000 to remit to your supplier.
- Custom House will cover the above USD100,000 transaction in the foreign exchange market. For this example, the wholesale rate is AUD/USD 0.6453 which equates to AUD154,966.68. This is the AUD amount that Custom House will have to pay to another institution to buy the USD100,000 to cover this transaction on a back to back basis.
- In this example the 'margin' is represented by the difference in the two exchange rates, 0.047% approximately or AUD72.08. This amount is the gross revenue earned on this transaction by Custom House.

You can request further particulars about the margin after you enter the transaction.

International funds transfers – Transaction fee

If you use the international funds transfers offered by us, transaction fees will apply. Those transaction fees will vary depending on the amount and type of foreign currency transferred the number and frequency of transfers you conduct through us and the country to which the funds are destined. The transaction fee ranges from AUD0 to AUD25 per transfer. Further information is provided in our PDS.

Foreign currency drafts and cheques – Transaction fee

We may charge a transaction fee if you use our foreign currency draft or cheque service. The fee we charge for each draft or cheque ranges from AUD0 to AUD15. The fee we charge you will depend upon the value of the draft or cheque and the frequency and number of drafts or cheques you purchase from us. Further information is provided in our PDS.

Financial product advice and making a market – no additional fees

We do not charge you additional fees for providing financial product advice. We also do not charge you additional fees for making a market. We are remunerated for providing those services only by you acquiring our products.

Employee remuneration

Our employees do not receive specific payments of commissions for providing you with financial product advice.

Our employees include directors, managers, administration personnel and dealers (account managers). Our employees are remunerated primarily by base salary. We also provide a company bonus based on a percentage of revenue gained from customers and a revenue sharing plan to employees, which is payable when predetermined budget targets are achieved for each branch.

Will anyone be paid for referring you to us?

We may pay a referrer for referring you to us. The amount we pay would be calculated in reference to a number of factors, including which of our services you choose to use, and how much you use them. You may request more details about this arrangement before we provide any services to you.

Remuneration if Personal Advice is Given

If the remuneration to be received by us is calculable at the time when the personal advice is given, then the remuneration to be received by us in relation to the specific financial products to which the personal advice relates, will be disclosed at the time when the personal advice is given, or as soon as practicable thereafter.

If the remuneration is not calculable at the time when the personal advice is given, a statement of how our remuneration is calculated is to be given to you at the time when the personal advice is given or as soon as practicable thereafter.

Remuneration if Personal Advice is not Given

If personal advice is not given, you may request further information about the remuneration set out in this section by contacting us on the contact details set out in section 3.0 above.

8.0 Do we have any relationships or associations that might influence us in providing the Financial Services to you?

Neither we, nor any of our related bodies corporate, have any relationships or associations with any other financial product issuer that could be expected to influence us in the provision of the financial services.

9.0 How do we deal with your personal information?

We respect your privacy and have developed a Privacy Policy which embodies the National Privacy Principles. A copy of our privacy policy can be obtained on our website at www.customhouse.com.au or by contacting us as follows:

- By phone: 1800 887 773; or
- By e-mail: sydney@customhouse.com.; or
- By post: Level 6
34 Hunter Street
Sydney NSW 2000
AUSTRALIA

10.0 What should I do if I have a complaint?

Our primary goal is to provide superior customer service and competitive exchange rates. To achieve this goal we would like to hear from you if you are dissatisfied with our customer service or any of the financial services provided to you. We would also like to hear from you if you would like to compliment one of our employees for providing exceptional customer service.

We have established procedures and policies to ensure that any complaint you may have is properly considered and appropriate measures are taken. If you have a complaint, please contact us at dispute@customhouse.com.

We are also a member of an external dispute resolution complaint service called the Financial Ombudsman Service (FOS). If you are not satisfied with the way we handle your complaint, you may lodge a written complaint with FOS. The postal address for FOS is GPO Box 3, Melbourne, Victoria 3001. You can call FOS on 1300 780 808.

11.0 Compensation Arrangements

Custom House Global Foreign Exchange has professional indemnity insurance in place to cover us for the financial services we provide. We understand it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims in relation to the conduct of representative.

Contact Details

Australian Head Office

Level 6, 34 Hunter Street
Sydney, NSW 2000, Australia
T. 61.2.8001.2100
F. 61.2.8001.2122
sydney@customhouse.com

Brisbane Branch

Level 5
97 Creek Street
Brisbane, QLD 4000, Australia
T. 61.7.3229.5500
F. 61.7.3229.4055
brisbane@customhouse.com

Adelaide Branch

Level 9, Qantas House
143-146 North Terrace
Adelaide, SA 5000, Australia
T. 61.8.8221.6646
F. 61.8.8221.6648
adelaide@customhouse.com

Melbourne Office

Level 9, 53 Queen Street
Melbourne, VIC 3000, Australia
T. 61.3.8622.8800
F. 61.3.8622.8811
melbourne@customhouse.com

Perth Branch

Level 6
37 St Georges Terrace
Perth, WA 6000, Australia
T. 61.8.9325.1544
F. 61.8.9325.1588
perth@customhouse.com

Chief Compliance Officer

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Australian Financial Services Licence No 238290

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