



trend
capital group

Financial Services Guide (FSG)

Trend Investor Services Proprietary Limited
t/as **Trend Capital Group**

ABN 65 061 768 670
AFSL No. 255475

This Financial Services Guide (FSG) is dated 17 March 2025 and is provided to you by Trend Investor Services Proprietary Limited t/as Trend Capital Group (Trend Capital Group, we, our, us), ABN 65 061 768 670, to inform you of the financial services provided by us and to comply with our obligations as the holder of an Australian Financial Services Licence (AFS Licence No. 255475).

This FSG is meant to assist you to decide whether to use our services and to explain:

- who we are and how you can contact us;
- what authority we have been issued and by whom;
- what our responsibilities are and what type of advice we give;
- what financial services we provide and the products to which those services relate;
- how you can instruct us;
- what you can expect to pay for the financial services;
- what remuneration and other benefits may be paid to us, our employees or others;
- potential conflicts of interests;
- what to do if you have a complaint, and how it will be dealt with; and
- for what purpose we use your contact data.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us. Our contact details are listed at the end of this document.

NOT INDEPENDENT

Trend Capital Group and its Representatives and Advisers are not independent, impartial or unbiased because they may have an association or relationship with issuers of financial products that may influence the services we provide to you. They may also receive commissions on life insurance products we recommend to our clients.

WHAT OTHER DISCLOSURE DOCUMENTS AND STATEMENTS WILL I RECEIVE?

When providing you with personal advice or further assistance in selecting products or services having regard to your particular circumstances and needs, we

will, where we are required to do so under the law, issue you with a Statement of Advice (SoA) that will set out the personal advice we have given you, including any recommendations we offer along with our rationale for our recommendations and information about any fees, commissions, associations or relationships which might influence the provision of that advice.

If we provide to you a SoA, we may provide further advice to you after we have given you a 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.

Generally, where we arrange for the issue of a financial product to you, you will receive a Product Disclosure Statement (PDS) or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. It would include any relevant terms, significant risks and costs associated with the supply of that financial product.

HOW YOU CAN INSTRUCT US AND YOUR OBLIGATIONS?

We will accept order instructions via telephone or email. You must check and confirm with us that orders sent via email, have in fact been received by us.

You must review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

If you have any enquiries you can contact us by telephone or email.

WHO ARE WE AND WHAT SERVICES ARE WE AUTHORISED TO PROVIDE?

Trend Capital Group holds an Australian Financial Services (AFS) Licence (AFS Licence No. 255475). Which authorises it and its directors and representatives to provide advice on and deal in the following classes of financial products:

- Basic Deposit products;
- Deposit Products other than Basic Deposit products;
- Derivatives;

- Foreign Exchange Contracts;
- Government Debentures, Stocks or Bonds;
- Investment Life Insurance products;
- Life Risk Insurance products;
- Managed Investment Schemes including IDPS;
- MDA Services;
- Retirement Savings Accounts;
- Securities;
- Standard Margin Lending; and
- Superannuation.

We act on our own behalf when providing a service to you. We act under our own AFS Licence when we provide services to you. We can offer our services to both Retail and Wholesale clients. Definitions can be found below.

Retail Client: A client who receives the full suite of regulatory protections under the Corporations Act, including disclosures, advice suitability, and access to dispute resolution. Retail classification typically applies unless the client meets specific asset, income, or business-related thresholds.

Wholesale Client: A client who meets certain financial thresholds, such as net assets over \$2.5 million or income above \$250,000 p.a., or qualifies as a professional investor. Wholesale clients receive fewer regulatory protections but may access a broader range of financial products and services.

Trend Capital Group has been operating as a financial services provider since 1994. Trend Capital Group originally became a member of the Sydney Futures Exchange (SFE) (now known as the ASX24) in July 1994 and has been accredited as a Managed Discretionary Account operator since 1997. In 2004, Trend Capital Group was granted its AFS Licence as part of the transition to the new licensing regime. Trend Capital Group primary goal is to provide professional advisory and dealing services to its clients and ensure that access to the markets is provided via reputable brokers and service providers.

NATURE OF ADVICE AND OUR RESPONSIBILITIES

ADVISORY AND DEALING SERVICES

It is not our policy to provide personal advice. It is our policy to ONLY provide **general advice** and information regarding financial products and services that can be dealt through us. This information or advice does not take into account your particular objectives, financial situation or needs and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

FINANCIAL PLANNING SERVICES

Trend Capital Group, through its Authorised Representatives and its Advisers may provide personal advice and/ or general advice regarding financial products and services that can be dealt through us. Personal advice is advice that takes into account one or more of your objectives, financial situation and needs ("your Personal Circumstances"). You should immediately notify your Adviser if your Personal Circumstances change. Each time you receive any personal advice, you will be asked to confirm whether your Personal Circumstances have changed. Your Adviser can only make recommendations based on the information provided by you. Without all the necessary information, the advice given may not be appropriate for your Personal Circumstances.

Before taking any action to acquire any of the financial products or services mentioned in this FSG you should consider whether the product or service is appropriate having regard to your Personal Circumstances. You should also refer to the relevant PDS and ensure that you understand the risks associated with those financial products and services.

GENERAL INFORMATION

It should be noted that if you open an account with us under either of the services described above, you may be requested to provide some information relating to your financial circumstances and risk profile. This information is collected so that we can:

- receive some reassurance that you will be able to finance any trading and/ or investment in recommended products that you enter into and that your attitude to risk is comparable to that of the financial products you intend to trade; and

- identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AMLCTF Act 2006).

By collecting this information it does not mean that Trend Capital Group, an Authorised Representative or any of its Adviser will or have provided personal advice to you.

ABOUT YOUR ADVISER

Where you have engaged Trend Capital Group to provide Financial Planning Services, your Adviser will be authorised by Trend Capital Group and the Authorised Representative they are employed by to provide financial product advice in relation to, and deal in, certain financial products and services. Trend Capital Group and the relevant Authorised Representative will be responsible for any financial services that your Adviser is authorised to provide to you. Your Advisers details will be included in the Statement of Advice that is provided to you.

DETAILS OF ASSOCIATIONS OR RELATIONSHIPS WE HAVE WITH PRODUCT ISSUERS OR RELATED BODY CORPORATES THAT MAY INFLUENCE US WHEN PROVIDING SERVICES TO YOU?

Trend Capital Group has relationships with multiple Third Party Service Providers some of which you may be required to open an account with for the purpose of receiving dealing services and/ or financial products. These relationships in no way influence the provision of financial services by Trend Capital Group or its Authorised Representatives to you.

Trend Capital Group does not accept any non-monetary or other benefits such as prizes, awards, hospitality events from any product or service provider which may have the potential to influence recommendations in anyway.

THE COSTS, REMUNERATION AND OTHER BENEFITS THAT MAY BE RECEIVED BY US, OUR EMPLOYEES AND OTHERS?

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an

investment. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of the Goods and Services Tax (GST).

ADVISORY AND DEALING SERVICES

Trend Capital Group is remunerated through the fees and commissions that we charge you for executing transactions on your behalf and for the provision of advice. Fees and commissions charged to you will depend on the type of financial product being traded, the frequency of your trading activity, the type and level of service required and the size of your transaction. Rates are subject to negotiation prior to transacting any business. Fees and commissions, once disclosed and agreed, will be charged to your Trading Account at the time any transaction is executed.

In order to receive our services you will be required to open an account with a third party service provider for the provision of execution and clearing services. In these circumstances Trend Capital Group will be acting as the intermediary or introducing broker. Depending on the arrangements between Trend Capital Group and the third party broker Trend Capital Group's fees and charges will be paid by either of the following two methods:

- Trend Capital Group's fees and commissions will be charged to your Trading Account by the third party service provider on behalf of Trend Capital Group. The third party service provider charges Trend Capital Group a fee for providing its execution and clearing services, and Trend Capital Group's fees and commissions, less the third party service provider's fee, will be paid to Trend Capital Group by the third party service provider from time to time. Accordingly, the third party service provider's fee is not an additional cost to you.
- Trend Capital Group will be receiving a percentage of the commission paid to the third party service provider by you. The amount received by Trend Capital Group will vary depending on the contractual arrangements entered into between Trend Capital Group and the third party service provider and will be pursuant to the terms and conditions of your agreement with Trend Capital Group.

Accordingly, Trend Capital Group's fee is not an additional cost to you.

The fee and commission rates below are the maximum that Trend Capital Group may charge and are provided as a guide only. A detailed description of the fees, charges and commissions payable are contained in the PDS for the relevant financial product. Trend Capital Group will provide you with details of the rates applicable to you at the time you enter into the client agreement.

Type of Product	Basis	Maximum fee
Securities - domestic	per transaction	up to AUD\$100 or 0.75% (including GST*) of the transaction value (whichever is greater)
Securities - International	per transaction	up to AUD\$100 equivalent or 0.75% (including GST*) of the transaction value (whichever is greater);
Exchange traded options	per transaction	up to AUD\$100 or 0.75% of transaction value (whichever is greater) (including GST*);
Futures	per transaction	up to AUD\$45 (including GST*) per lot
Contracts for Difference	per transaction	Up to \$60 or 0.5% of the notional value (including GST*)
Margin FX	per transaction	Trend Capital Group may charge a ticket fee per contract of up to \$15 or where no ticket fee applies Trend Capital Group may derive its revenue from the FX spread.

*In some cases fees may be exempt from GST where the supply is made to a non-Australian resident.

There may be other charges applicable to a securities trading account that are passed on by third party service providers. These fees and charges will be fully noted in the Agreement that you will sign with the third party service provider.

There may be numerous other fees that may triggered depending on the style of your account

Trend Capital Group, acting reasonably may change these rates from time to time. Such changes will be notified to you by email or in writing. We recommend that you seek advice from a professional tax agent.

FINANCIAL PLANNING SERVICES

The fees charged for our advice and services will be agreed between you and us and may be based on:

- an agreed dollar amount;
- an hourly rate; and/or
- a percentage-based fee.

The fees will either be invoiced directly to you or deducted from your account provided that you give your written consent.

Our advice fees may include charges for the following advice services:

- Initial/ Implementation advice fee - The initial/ Implementation advice fee covers the cost of implementing the advice provided in the SOA and will be a flat fee depending on your circumstances and the service required. The fee payable will be disclosed in the SoA provided to you.
- Ongoing advice fee or Service Review advice fee – The ongoing advice fee or service review advice fee covers the cost to review the strategies and the products recommended in your SOA. Regular reviews help you take advantage of opportunities as they become available. This fee will be either a percentage of funds under management or a flat fee depending on your circumstances and the service required. The fee payable will be disclosed in the SOA provided to you.
- Insurance Commissions - Please note that for services in relation to insurance products, commissions may be paid by the product provider as follows:
 - Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
 - Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Specific details of our services and the fees, commission or transaction fees payable by you will be outlined in the SOA issued to you or the Client

Agreement entered into between either the Third Party Service Provider and you or between Trend Capital Group and you.

EMPLOYEE REMUNERATION

Our employees and employees of our Authorised Representatives may in turn be remunerated by way of salary, on a commission basis or other employee benefits for the services provided to you. Their remuneration is included in the fees discussed above.

Payments to directors, employees, representatives and authorised representatives will only be paid if they are authorized by you.

REFERRAL AGENTS

Where your business has been referred to Trend Capital Group or your trade instructions require the use of a third party, Trend Capital Group may be required to share a percentage of the fees with other parties. In such circumstances the details will be included in the agreement that you sign with Trend Capital Group or the relevant financial services provider. Any referral fees that will be paid to and from Trend Capital Group will not become an additional cost to you as the client.

IF YOU HAVE A COMPLAINT, HOW IT WILL BE DEALT WITH?

If you wish to make a complaint, you should contact Trend Capital Group's Compliance Officer on (07) 5532 7118 or at compliance@trendsecurities.com.au and discuss the matter with them.

Trend Capital Group has a formalised client complaint resolution procedure. All complaints are reviewed and investigated by Trend Capital Group's Compliance Officer. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint. We will try to resolve your complaint quickly and fairly.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer clients the use of an independent industry arbiter, namely, the Australian Financial Complaints Authority (AFCA). You can contact AFCA by writing to:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Toll Free: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

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

FOR WHAT PURPOSE DO WE USE YOUR CONTACT DATA?

Privacy is an important issue for us and we are committed to ensuring full compliance with Privacy Act requirements.

The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars and provision of financial product advice to clients. This data may also be used or shared with Authorised Representatives of Trend Capital Group and auditors. We may also share this with compliance consultants, legal advisers, and other third party service providers where deemed necessary to ensure regulatory and compliance requirements are met or to enhance service quality.

HOW YOU CAN CONTACT US?

Trend Investor Services Pty Limited
t/as **Trend Capital Group**

Telephone: 1300 386 159 or (07) 5532 7118

Email: info@trendinvestorservices.com.au

Mail: 3/99 Racecourse Road
Ascot QLD 4007

Website: www.trendinvest.com.au