

PARITECH PTY LTD

ABN 40101953630

AFS Licence No. 243269

# FINANCIAL SERVICES GUIDE

## Table of Contents

<i>Glossary of terms</i>	2
<i>Purpose and content of this Financial Services Guide</i>	2
<i>Statements of Advice and Product Disclosure Statements</i>	2
<i>Who is Paritech?</i>	3
<i>How we can be contacted</i>	3
<i>The services we offer</i>	3
<i>How you may provide instructions to us</i>	3
<i>How do we charge for our services?</i>	4
<i>Commissions and other benefits from third parties</i>	4
<i>How are our representatives remunerated?</i>	4
<i>Will anyone be paid for referring you to us?</i>	4
<i>Do we have any relationships or associations with financial product providers?</i>	4
<i>Trade errors and cancellations</i>	Error! Bookmark not defined.
<i>Complaints resolution</i>	4
<i>External complaints resolution – FOS, ASX and ASIC</i>	5
<i>Compensation arrangements</i>	5
<i>Privacy</i>	6

## ***Glossary of terms***

<b>AFS Licence</b>	Means an Australian Financial Service licence issued under the Corporations Act
<b>ASIC</b>	Australian Securities and Investment Commission
<b>ASX</b>	ASX Limited
<b>Corporations Act</b>	<i>Corporations Act 2001</i> (Cth)
<b>Paritech</b>	Paritech Pty Ltd ABN 40101953630 AFS Licence No. 243269
<b>FSG</b>	Financial Services Guide
<b>We, us or our</b>	Paritech

## ***Purpose and content of this Financial Services Guide***

This Financial Services Guide (FSG) is an important document. You should read it carefully and make sure you understand it.

This FSG is provided by Paritech Pty Ltd (**Paritech**). This FSG was prepared on 5 January 2011.

The FSG is made up of a number of equally important parts. Each of these parts is listed on the contents page and is intended to inform you of certain basic matters before we provide you with a financial service. This FSG was prepared to provide Paritech clients who are retail clients about the financial services provided by us.

The information set out in this FSG includes information about:

- Who we are;
- What services we provide;
- The remuneration that may be paid to us and other relevant persons in relation to the services we offer;
- What relationships and associations we have; and
- How complaints against us are dealt with.

This FSG is designed to assist you in deciding whether to use the services we provide which are described below.

## ***Statements of Advice and Product Disclosure Statements***

Paritech is licensed through the provision of the "OmniTrader", "MetaStock", "PULSE", "MarketScan", "Paritech Market Analyser" or "HotTrader" computer software packages, to carry on a financial services business to:

- (a) provide general financial product advice for the following classes of financial products:
  - (i) derivatives limited to: - old law securities options contracts and warrants;
  - (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
  - (iii) interests in managed investment schemes excluding investor directed portfolio services;

- (iv) securities; and
  - (v) superannuation;
- to retail clients.

Other than as specified above, Paritech is not authorised to provide financial product advice to clients. Accordingly, we will not take into account your “objectives, financial situation and needs” (**Objectives**) (as defined by the Corporations Act and ASIC) and therefore this FSG been prepared without taking into account those Objectives. Subsequently, you will not receive a Statement of Advice from us. You should contact your financial adviser if you require any financial product advice. Paritech has no responsibility for any financial product advice provided by any other person to you.

Our interaction with clients is restricted to software navigation and feature/functionality usability queries from users. These software packages come with extensive help manuals and/or online training and we do not in any way look to provide any guidance in the selection of and/or management of investment instruments.

If we provide you with services that involve issuing or arranging to issue a financial product, such as exchange trade options (**ETOs**) (but excluding securities defined as shares, debentures, and stocks and bonds issued or proposed to be issued by a government) you will be provided with a Product Disclosure Statement (**PDS**). The PDS would contain information that might reasonably be expected to have a material influence on your decision whether or not to acquire the financial product. This would include information regarding the benefits and risks associated with the product and other significant features of the terms and conditions attaching to the product.

### ***Who is Paritech?***

Paritech holds an Australian Financial Services Licence No. 243269 under which it is authorised to provide general financial product advice for the software programs listed above.

### ***How we can be contacted***

Address: Paritech Pty Ltd  
Level 2, 125 Flinders Lane  
Melbourne Victoria 3000

Telephone: 1300652511

Email: [info@paritech.com.au](mailto:info@paritech.com.au)

### ***The services we offer***

Paritech provides to clients a range of financial services software products.

Paritech does not offer trading and/or execution services and furthermore it does not provide an advisory service for those looking to deal in financial instruments.

Paritech is however able to act as a third party introducer to firms that do offer execution services only and/or execution services and advice.

More information on the products and services offered by Paritech is available on our website at [www.Paritech.com.au](http://www.Paritech.com.au).

### ***How you may provide instructions to us***

Any new sales related queries are to be directed to our Sales Department on PH 1300652511.

Any technical problems with the software and/or associated services are to be directed to our Help Desk Team on PH1300652511.

For those clients wishing to instruct us on any development projects you will require a Client Support Agreement with us. This agreement can be accessed from our website at [www.paritech.com.au](http://www.paritech.com.au).

### ***How do we charge for our services?***

Fees for the services that we may provide to you are available on our website [www.paritech.com.au](http://www.paritech.com.au).

### ***Commissions and other benefits from third parties***

Paritech may provide you with financial products and services from either related or non-related product providers, and may receive a commission payment from product providers where you invest in one of their products or services. In these cases, the amount and / or the method by which the commission is calculated will be supplied to you at that time that the financial product or service is provided. Information about the commission payments we may receive is also available upon request.

Paritech may receive trail commissions from third parties as a result of your investment. In particular, trailing commissions may be received from fund management groups for monies held in your Cash Management Account. Details of these commissions are contained in the Product Disclosure Statement of the relevant fund.

Trailing commissions may also be received from margin lending groups for funds held. Details of these commissions are contained in the disclosure document of the relevant margin lender.

### ***How are our representatives remunerated?***

Our representatives are remunerated by salary and do not directly receive any commissions or fees. They may be eligible to receive a commission, bonus or other employment benefit which is discretionary and based on the achievement of business objectives.

### ***Will anyone be paid for referring you to us?***

We do not have any arrangements under which we may pay anyone for referring you to us.

### ***Do we have any relationships or associations with financial product providers?***

We have entered into arrangements with one or more parties referred to in this FSG.

As noted above, we have also entered into arrangements from time to time with various product providers under which we may receive a commission if you invest in one of their products or services.

## ***Complaints resolution***

### ***Our commitment***

We are committed to providing quality service and accurate information. As part of that commitment, we are focussed upon improving client satisfaction levels by providing an efficient and accessible system for resolving client complaints.

You have the right to have any complaint about the service received from us investigated and dealt with quickly and effectively in accordance with our complaints resolution procedures.

## **Client input**

To assist us in responding appropriately to complaints, you are requested to prepare any complaint in writing, addressed to:

**Compliance Officer**  
Paritech Pty Ltd  
Level 2, 125 Flinders Lane  
Melbourne Victoria 3000

You should include as much detail about the circumstances of the complaint as possible, including the name(s) of any of our staff involved. If available, copies of any background documentation should be provided to us along with the complaint.

## **Our response**

Following receipt of your complaint, the Compliance Officer will acknowledge receipt of it in writing and provide an estimate of the time it will take to investigate the circumstances. The Compliance Officer will fully investigate the complaint and follow up if further information is required from you. The Compliance Officer will then prepare a detailed written response to you after consideration of all relevant documents and following interviews with the involved employees and their manager(s), if required. The written response will be mailed or delivered to you.

If your complaint relates to the Licensee or a service provided to you by the Licensee, your complaint should be dealt with in accordance with the relevant Licensee's complaint resolution procedures.

## ***External complaints resolution – FOS, ASX and ASIC***

As we are a member of the Financial Ombudsman Service (**FOS**), we will advise you if you continue to have a complaint with us that you have the option to pursue your complaint with FOS. Contact details for FOS are:

**Financial Ombudsman Service**  
GPO Box 3  
Melbourne VIC 3001  
Ph: 1300 780 808 Fax: (03) 9613 6399

If you remain unsatisfied with our response to a complaint, you are at all times free to pursue the matter with ASX. ASIC also has an Infoline on 1300 300 630 which you may use to make a complaint and obtain information about investor rights.

## ***Compensation arrangements***

Paritech has professional indemnity insurance which it considers is adequate having regard to:

- the volume and types of business carried on by it;
- the number and types of its clients;
- the number of its representatives; and
- any particular or potential claims that may arise pursuant to our participation in external dispute resolution schemes, including the FOS scheme.

Paritech considers that these compensation arrangements satisfy the requirements of s 912B of the Corporations Act and associated regulations.

## ***Privacy***

At Paritech the privacy of your personal information is important to us. If you would like a copy of our privacy policy please contact us.