

## Financial Services Guide

*Issue Date: 2<sup>nd</sup> January 2009*

For your protection and information the Financial Services Reform Act 2001 requires AFS License holders to comply with Good Disclosure Principles. Good Disclosure Principles are designed to provide clients with relevant information about financial products, services provided and advice.

MarketAg Pty Ltd, AFS licence number 325 936, will provide you with a number of documents. This Financial Services Guide (FSG), outlining services offered by MarketAg, a Letter of Engagement (LOE) detailing the terms of reference under which MarketAg will provide services specific to your business, a Statement of Advice (SOA) outlining specific advice, and in some circumstances a Statement of Additional Advice. MarketAg may provide you with a Product Disclosure Statement (PDS) prepared by the issuer of a financial product you may use.

### **Who Are We?**

MarketAg is an independent group of advisors who provide commodity market and price risk management services in both derivative and physical markets to producers and consumers. Our aim is to provide you with greater control and comfort in your commodity marketing decisions.

MarketAg Authorised Representatives are W Mark Martin (AFS Licence 328 386), Richard Vincent (AFS Licence 237 423), Kim Povey (AFS Licence 284 430), Nathan Cattle (AFS Licence 328 387), Bridget Gallagher (AFS Licence 278 918) and Fiona Maslin (AFS Licence 328 388). We have offices at suite 6 / 110 Robinson Ave Belmont Western Australia and New England Highway Willow Tree New South Wales.

### **What Service are we Authorised to Provide You?**

MarketAg Advisors operate as an Authorised Representative of MarketAg Pty Ltd (AFS licence 325 936) and are authorised to offer you general or specific advice on the following products;

- Derivatives eg. futures, swaps and options.
- Foreign Exchange Contracts.

MarketAg is not a dealer in respect of derivatives and foreign exchange. MarketAg and its Authorised Representatives can only give you advice and can not place orders on your behalf.

The Responsible Officers under the AFS licence are W Mark Martin, Richard Vincent and Kim Povey.

### **How are MarketAg and our Employees Paid?**

MarketAg offer a range of services and the charge for these services will be made known to you before engaging MarketAg. The cost of our services will depend on the agreement you finalise with MarketAg and this will be detailed in your Letter of Engagement. Our fees may be based on a \$/unit of commodity marketed, an hourly rate, a pre negotiated rate, an annual membership rate or a combination of these. The annual membership programs we offer are payable upon engagement and in advance of receiving the service.

MarketAg Authorised Representatives shall not receive payment, trailing commission, fee or bonus of any description from a supplier of a financial product recommended by MarketAg or its Authorised Representatives for the recommended use of their product.

Some grain selling platforms collect fees from the client on behalf of the broker. If MarketAg acts as a broker for you under such an arrangement, this will be disclosed to you in your Letter of Engagement along with any costs and fees collected on our behalf.

### ***Possible Conflicts of Interest***

The Authorised Representatives to the best of their knowledge have no conflict of interest regarding a recommended product or service.

### ***Keeping your Information Safe***

MarketAg maintains information on file including details of your objectives, financial situation and needs. MarketAg also holds records of any recommendations made to you. Our company is committed to implementing and promoting a privacy policy designed to ensure the privacy and security of information. For more information you can request a copy of our privacy statement or view it on line at our web site at [www.marketag.com.au](http://www.marketag.com.au).

### ***What should you do if you have a Complaint?***

If at any time you have concerns with the service provided by MarketAg or if any problems or misunderstandings arise, we will try to work things through within the MarketAg framework. However if the problem cannot be resolved you can utilise our external dispute resolution procedures through the Financial Ombudsman Service with whom we are registered.

The process is:

1. Issue will be reviewed by your advisor who will provide a written report on the proposed resolution.
2. If you feel we have not resolved it satisfactorily, the issue will be reviewed by a director of MarketAg, other than your advisor, who will seek a resolution.
3. If you remain unhappy, you can present the issue to Financial Ombudsman Service at:

GPO Box 3, Melbourne VIC 3001  
T: 1300 780 808 F: 03 9613 6399  
Website [www.fos.org.au](http://www.fos.org.au) or by email [info@fos.org.au](mailto:info@fos.org.au)

### ***How do you do Business with us?***

Generally we provide marketing information and recommendations for the sale of your commodities through newsletters, SMS, voice messaging and one to one advice. We rely on you providing information about your business, production, business risks and your marketing goals to achieve this. The terms of understanding for the provision of services by MarketAg will vary between clients. You will receive a letter of engagement that will specify the service MarketAg will provide you, our obligations to you and your responsibilities.

### ***How can you Contact us?***

You can contact us by;

- Calling your Advisor on the number they have provided.
- Calling one of our MarketAg offices  
Western Australia T: 08 6253 2040 F: 08 6253 2044  
Eastern Australia T: 02 6747 1590 F: 02 6747 1208
- Visiting [www.marketag.com.au](http://www.marketag.com.au) or by email [info@marketag.com.au](mailto:info@marketag.com.au)
- Writing to Us  
Western Australia PO Box 470 Belmont WA 6984  
Eastern Australia PO Box 55 Willow Tree NSW 2339