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# FINANCIAL SERVICES GUIDE (FSG)

**PURPOSE OF THE FINANCIAL SERVICES GUIDE**

This Financial Services Guide has been prepared by Stone Capital Group Pty Ltd ACN: 617 112 491 (SCG, we, us, our), to inform you of the financial services provided by us and to comply with our obligations as a Corporate Authorised Representative (AR) (AR No. 1251596) of LeMessurier Securities Pty Ltd ("LemSec") ABN 43 111 931 849, who is the holder of an Australian Financial Services Licence (Number 296877).

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including the following:

- Who we are & how you can contact us
- What services we are authorised to provide
- How we are remunerated for these services
- Any (potential) conflicts of interest we may have; and
- Our dispute resolution process.

If you would like further information, please ask us.

**OTHER DOCUMENTS**

In addition to this Financial Services Guide, you may receive other documents from us.

If we make a recommendation to you in relation to a financial product (other than securities), we will provide you with a Product Disclosure Statement in relation to that financial product.

The Product Disclosure Statement will contain information in relation to the features, benefits, risks and fees associated with the financial product and should assist you in deciding whether to acquire the financial product.

**NATURE OF ADVICE**

We are obliged to warn you that we will only provide you with general advice, which does not take account of your objectives, financial situation or needs. Therefore, you are required to ensure that you obtain prior advice regarding the suitability of our products and services for your personal financial needs, objectives and circumstances, from a licensed professional.

While SCG believes the advice and information we provide is accurate and reliable, neither SCG nor its directors, officers, employees, contractors or associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

**BUSINESS DESCRIPTION**

SCG provides general financial product advice and arranges for the execution of trades in Securities, Derivatives, Futures, and CFD products to retail and wholesale clients.

SCG's services allow you to trade market destinations worldwide including the USA, Australia, and Europe. Execution and clearing services for transactions executed through SCG are provided by external parties.

LemSec and SCG are responsible for the financial services provided to you under LemSec's Australian Financial Services Licence and act under the authority provided by LemSec. LemSec and SCG do not act on behalf of any other financial services licensee.

**FINANCIAL SERVICES & FINANCIAL PRODUCTS**

SCG is a Corporate AR of LemSec. LemSec has authorised SCG to provide retail and wholesale clients with general financial product advice and dealing (arranging) services for the following classes of financial products:

- Basic deposit products
- Derivatives;
- Securities ;
- Interests in managed investment schemes excluding investor directed portfolio services; and
- Exchange Traded Funds;

**HOW TO PROVIDE INSTRUCTIONS**

The method by which you will instruct us will vary depending on what type of financial service we are providing to you.

We will accept order instructions via telephone, email or facsimile.

You must check and confirm with us that orders sent via fax or 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.

We will agree on an appropriate means for you to provide us with instructions.

**REMUNERATION, COMMISSION & BENEFITS EXPECTED TO BE RECEIVED BY SCG FOR PROVISION OF OUR FINANCIAL SERVICES**

SCG advisers provide a wide variety of financial products & services, and the fees you pay can vary significantly between advisers. You may pay a once-off fee to attend an educational seminar or training workshop, or you may pay a monthly subscription for regular newsletters or portfolio management services. Some of our advisers will supply you with software to assist you in making trading decisions. You may pay an initial purchase price for the software, and ongoing fees for support and / or data feeds.

We also act as an 'introducing broker' (IB) to suitably licensed brokers or market makers who can perform dealing and execution services on your behalf. Where we refer you to a third party under an IB arrangement, we may receive a percentage of the ongoing brokerage or fees you pay as a monthly rebate, as authorised by you. These payments are deducted from the gross brokerage or fees you pay, and do not increase the amount of brokerage or fees you pay for these services.

Our advisers will clearly explain all fees payable by you prior to any advice or product being offered to you, and where applicable, a tax invoice can be provided upon request. Please refer to separate documentation provided detailing applicable fees, charges and other remuneration.

Employees of SCG, who provide you with advice or transaction execution, may receive commissions or other remuneration for the provision of these services, as authorised by you. Our employees may also receive salaries, performance bonuses and other benefits from us.

**PRIVACY POLICY**

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles. We may disclose your personal information to external parties for the purposes of execution, clearing and settlement of transactions, or those who act on our behalf in the operation of our business or in connection with the transactions to be undertaken.

Such external parties are required and committed to protecting your privacy and where they are offshore we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia.

SCG will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us via the email provided if you have any concerns.

**DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST**

Subject to disclosures in any disclosure or transaction documents we provide, we do not have any relationships or associations which might influence us in providing you with our services.

SCG has established relationships with other service providers to conduct business on your behalf. This does not affect your rights and obligations that you have with SCG.

SCG may offer you financial products issued by its associates or third parties, which may include brokers and other AFSL holders.

You will be provided with the appropriate disclosure documentation including an FSG and PDS in these instances.

**COMPENSATION AND INSURANCE ARRANGEMENTS**

At the date of preparing this document, LeMessurier Securities Pty Ltd held and will continue to hold professional indemnity insurance that covers the conduct of both current and past representatives.

This cover complies with s912B of the Corporations Act 2001.

**COMPLAINTS**

If you have a complaint about our products or services you should notify the representative who provided you with that product or service. They will work with you to address your concerns and reach a satisfactory outcome.

If you are not satisfied with the outcome of this process, you should contact LemSec's compliance officer directly on:

02 8273 9541  
or at

[hello@lemsec.com.au](mailto:hello@lemsec.com.au)

They will thoroughly investigate your complaint and provide a written report to you within 45 days. If the matter is complex and a longer period of time is required, you will be contacted and notified.

Notification of complaints should be made in writing, and addressed to;

**LeMessurier Securities Pty Ltd**

**Attention: The Compliance Officer**  
Level 3, 17 Castlereagh Street,  
Sydney, NSW, 2000

If your complaint cannot be resolved to your satisfaction after this process you have the right to have your complaint heard by the Independent Industry Arbiter.

AFCA is an ASIC approved external dispute resolution scheme authorised to deal with complaints in relation to investment advice.

You can contact the Independent Industry Arbiter by writing to:  
Australian Financial Complaints Authority:

GPO Box 3  
Melbourne VIC 3001  
Toll Free: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)

**CONTACT DETAILS****Stone Capital Group Pty Ltd**

Office Address:  
Level 16  
1 Collins Street  
Melbourne VIC 3000

Post To:  
Same address as above

Telephone: +61 3 9655 1200  
Email: [emile@stonecapitalgroup.com.au](mailto:emile@stonecapitalgroup.com.au)

**LeMessurier Securities Pty Ltd**

Office Address:  
Level 3  
17 Castlereagh Street  
Sydney NSW 2000

Post To:  
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Telephone: +61 2 8273 9541  
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