

# Financial Services Guide (FSG)

November 2025

## **1 Name of service provider**

This Financial Services Guide ("FSG") is provided by GTC Global (Australia) Pty Ltd (ABN 84 611 436 796) ("GTC AU", "we", "our", or "us").

## **2 Purpose and contents of this FSG**

This FSG is designed to help you decide whether to use any of the financial services provided by GTC AU. It contains important information about:

- (a) who we are;
- (b) how you can contact us;
- (c) the financial services and classes of financial products we are authorised to provide;
- (d) how we and our representatives are remunerated;
- (e) your ability to negotiate fees;
- (f) any associations or relationships we may have with financial product issuers;
- (g) potential conflicts of interest;
- (h) our compensation and insurance arrangements;
- (i) how we handle complaints; and
- (j) how we manage your personal information.

If you would like further information about anything in this FSG, please contact us.

This FSG is intended for retail clients as defined by the Corporations Act 2001 (Cth) ("Corporations Act"). The information is general in nature and has been prepared without taking into account your objectives, financial situation, or needs.

GTC AU provides no representation or warranty that any product or service mentioned in this FSG is suitable for your circumstances

## **3 How to contact GTC AU**

Post: PO Box 4827, Eight Mile Plains QLD 4113

GTC GLOBAL (AUSTRALIA) PTY LTD  
ABN: 84 611 436 796 AFSL NO: 496371  
[management@gtcau.com.au](mailto:management@gtcau.com.au)

Suite 73, Level 1, 8 Clunies Ross Court, Eight Mile Plains QLD 4113

Email: [support@gtcau.com.au](mailto:support@gtcau.com.au)

Website: <http://www.gtcau.com.au>

#### **4 About us and the financial services we are authorised to provide**

GTC AU holds Australian Financial Services Licence (“AFSL”) No. 496 371 issued by ASIC under the Corporations Act. Under this licence we are authorised to provide general financial product advice and to deal in financial products for both retail and wholesale clients in relation to the following classes of products:

- (a) provide general financial product advice for the following classes of financial products:
  - (i) basic deposit products;
  - (ii) derivatives; and
  - (iii) foreign exchange contracts.
- (b) deal in a financial product by:
  - (i) issuing, applying for, acquiring, varying, or disposing of a financial product in respect of the following classes of financial products:
    - a) derivatives; and
    - b) foreign exchange contracts.
  - (ii) applying for, acquiring, varying, disposing of, or arranging a financial product on behalf of another person in respect of the following classes of products:
    - a) basic deposit products;
    - b) derivatives; and
    - c) foreign exchange contracts.

to retail and wholesale clients.

#### **5 Who will provide the financial services to you**

5.1 All financial services will be provided by qualified employees or authorised

representatives acting on behalf of GTC AU.

- 5.2 GTC AU is responsible for the conduct and actions of its representatives when they provide services under our AFSL.

## **6 How the services will be provided**

When you become a client of GTC AU, you may access our online educational materials designed to help you understand financial markets.

We provide general financial product advice through various channels, including:

- (a) In Person; and/or
- (b) Email or our Website.

We will only provide services with your informed consent. If you do not understand any part of this FSG or have questions about how we operate, please contact us.

While providing our services, other financial matters may arise. We are not authorised to provide advice or services in relation to any financial product other than those listed in this FSG. For other matters, you should seek advice from an appropriately qualified professional.

## **7 What is general advice**

There is an important difference between general advice and personal advice.

GTC AU provides general advice only. This means the information or opinions we give do not take into account your objectives, financial situation, or needs.

Whenever we provide general advice, we will include a general-advice warning to remind you that the advice may not be appropriate for your personal circumstances.

Please retain this FSG for future reference. We may update or supplement this FSG from time to time; any supplementary FSG will form part of this document and will be identified as such.

## **8 Risk of trading in financial products**

- 8.1 The derivative and foreign-exchange products we provide general advice on involve significant risk. Details of these risks will be outlined in the information and disclosures provided by the relevant licensed product issuer.
- 8.2 You should carefully consider the information provided by the relevant licensed issuer and assess whether dealing in such products is appropriate for you before investing or trading in any financial market.
- 8.3 Trading in derivatives and foreign exchange contracts involves the risk of losing more than your initial investment. You should carefully consider whether you understand how these products work and whether you can afford to take the high risk of loss.

## **9 Other documents you may receive**

We may provide additional documentation as required. These may include educational materials, client agreements, or other offer documents.

## **10 Fees and Remuneration**

GTC AU may receive remuneration in connection with the general advice and referral services it provides. These arrangements are designed to be transparent, lawful, and consistent with our obligations under the Corporations Act and applicable ASIC guidance.

### **10.1 Training and educational services**

GTC AU may charge fees for access to certain educational resources, courses, or structured learning modules. These fees relate to general financial product education, particularly in areas such as derivatives (for example, Contracts for Difference – CFDs). Any applicable fees will be disclosed to you before enrolment or access, and participation in paid content is entirely voluntary.

### **10.2 Referral arrangement**

10.2.1 GTC AU may refer clients to licensed issuers for the provision of trading services in foreign-exchange contracts and derivatives.

10.2.2 GTC AU acts solely as an introducer and does not issue, operate, or control any financial products provided by those licensed issuers. All products and trading services are issued directly by the relevant licensed issuer.

- 10.2.3 Clients should carefully review the licensed issuer's disclosure materials and Client Agreement before deciding whether to open an account or trade any products. These documents contain important information about product risks, fees, and the way client funds are handled.
- 10.2.4 GTC AU does not guarantee the performance of any product or service provided by a licensed issuer and has no role in the operation of client trading accounts, the handling of client money, or the execution of trades.
- 10.2.5 We have conducted due-diligence assessments on each licensed issuer to confirm that it holds the appropriate Australian Financial Services Licence and complies with Australian financial services laws. This reflects our commitment to referring clients only to reputable licensed product issuers.
- 10.2.6 GTC AU may receive a referral fee or commission from a licensed issuer when a client referred by us opens an account or engages in trading activity. Referral fees are paid by the third-party provider and are not charged separately to you.
- 10.2.7 Referral arrangements do not influence the content of our general advice or educational materials. We do not recommend, or rank providers based on commercial interest or remuneration. If any arrangement could constitute conflicted remuneration, we will obtain your informed consent before proceeding.
- 10.2.8 This referral arrangement does not affect the fees or charges you pay to the licensed issuer, and you will not incur any additional costs as a result of the referral.

## **11 Conflicts of interest and associations**

GTC AU is committed to transparency in how our services are delivered and how we interact with external entities. We take active steps to identify, manage, and disclose any actual or perceived conflicts of interest that may arise in the course of providing our services.

GTC AU does not have any relationships, associations, or ownership interests that improperly influence the financial services or general advice we provide.

### **11.1 Employee remuneration**

Our employees and contractors receive fixed remuneration under standard employment or service arrangements. In some cases, performance-based incentives may apply; however:

- a) no employee remuneration is linked to the volume or value of any client's transactions with a third-party provide;
- b) staff are not rewarded for recommending specific financial products or directing clients to particular platforms; and
- c) educational services are designed and delivered independently of any commercial influence.

## 11.2 Commercial relationships

GTC AU may maintain commercial relationships with licensed third-party product issuers for referral or educational collaboration. These arrangements may involve referral fees or other forms of non-advisory cooperation. However:

- a) GTC AU does not hold any ownership, control, or governance interests in product issuers to which referrals are made;
- b) We have no operational or supervisory role in any referred entity; and
- c) We do not warrant or guarantee the performance, compliance, or reliability of any provider to whom clients may be introduced.

## 11.3 Educational content independence

All educational content distributed by GTC AU is:

- a) developed in-house in accordance with our AFSL obligations; or
- b) adapted from publicly available sources and reviewed internally to ensure accuracy, neutrality, and compliance with general-advice standards.

GTC AU's educational content is not promotional in nature, does not reference or favour specific providers, and should not be interpreted as an inducement or marketing communication for any financial product.

## 12 Compensation arrangements

GTC AU maintains professional-indemnity insurance that meets the requirements of



section 912B of the Corporations Act and ASIC Regulatory Guide 126. Our insurance covers claims made against us and our representatives, including for conduct by representatives who no longer work for us but who did so at the time of the relevant act or omission.

### 13 Dispute resolution

- 13.1 GTC AU has an internal dispute-resolution (“IDR”) process in place to handle any complaints or concerns quickly and fairly. Complaints should be directed to the Compliance Manager using the contact details in this FSG.
- 13.2 We will acknowledge receipt of your complaint within one (1) business day, or as soon as practicable, in accordance with ASIC Regulatory Guide 271.51.
- 13.3 We will investigate your complaint and provide you with a written IDR response within 30 calendar days of receiving it, outlining our decision and your escalation rights.
- 13.4 If you are not satisfied with our response, or if your complaint has not been resolved within 30 days, you may lodge a complaint with the Australian Financial Complaints Authority (“AFCA”), a free and independent external dispute resolution service:

**Post** : GPO Box 3, Melbourne VIC 3001

**Phone** : 1800 931 678

**Mail** : [info@afca.org.au](mailto:info@afca.org.au)

**Website** : <http://www.afca.org.au>

### 14 Privacy Policy

- 14.1 GTC AU is committed to complying with the Privacy Act 1988 (Cth) and the Australian Privacy Principles in providing financial services in a way that respects your right to privacy.
- 14.2 We collect, use, and retain only the personal information necessary to provide you with access to and information about our services. If you wish to access or update information we hold about you, please contact us and we will make arrangements for you to do so.



14.3 A copy of our full Privacy Policy is available on our website or from our client-service team. It explains how you may access or correct your personal information or complain about a breach of privacy.

