

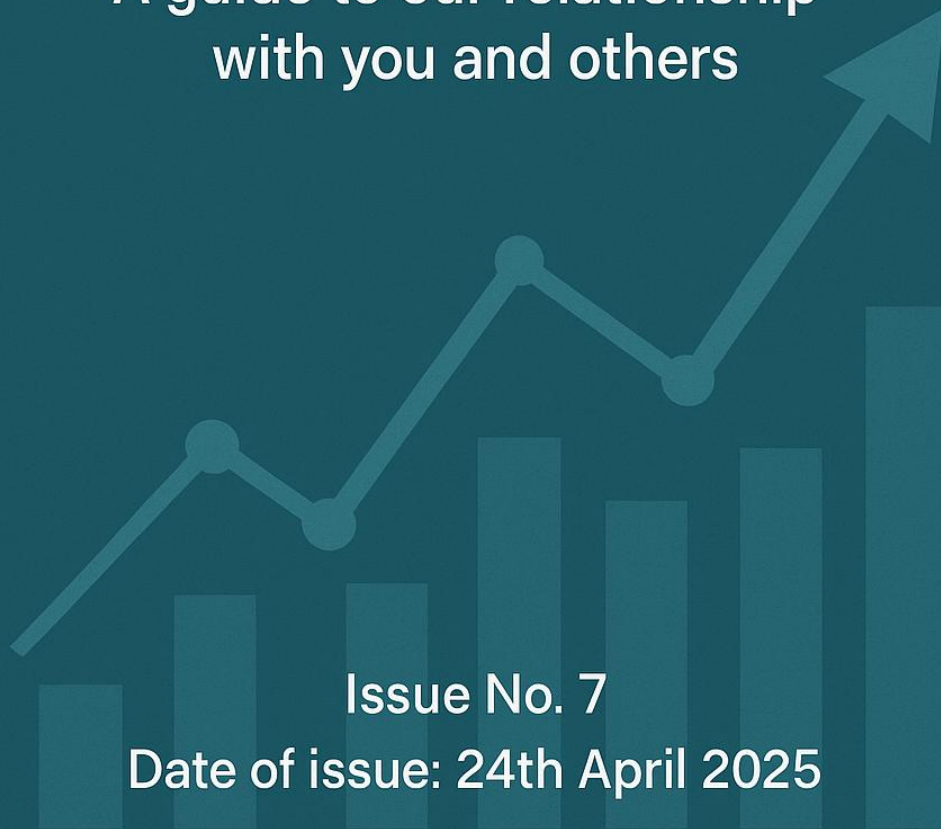
# Titan Securities Pty Ltd

ACN 120 951 608

AFSL 307040

## Financial Services Guide (FSG)

A guide to our relationship  
with you and others



**The financial services referred to in this guide are offered by Titan Securities Pty Ltd, ACN 120 951 608 an Australian Financial Services Licensee which holds Licence Number 307040**

**The contact details of Titan Securities Pty Ltd are as follows:**

Branch Office: 1<sup>st</sup> Floor, 2 Victoria Street, Midland WA 6056

Registered Office: 20 Wells Street, Bellevue WA 6056

Tel: 1800 228 600 or 0468 848 240

Email: contactus at titansecurities.com.au

**This guide contains important information about:**

- the services we offer you
- the name and contact details of the licensee
- how we and our associates are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

Titan Securities Pty Ltd is authorised under AFSL 307040 to provide both general and personal financial product advice and to deal in specified financial products.

We will give you a Statement of Advice at the time initial advice is provided for a particular type of product and Further Market Related Advice for similar transactions. We require you to keep us up to date with your financial position and if your personal financial circumstances change.

Your information will be kept confidential at all times and will not be divulged to other parties without your express authorisation.

Titan Securities Pty Ltd holds AFSL 307040 issued by ASIC. ASIC has granted Titan Securities Pty Ltd an Australian Financial Services Licence (AFSL 307040). ASIC does not endorse the products or services we offer.

## A guide to our relationship with you and others

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*What financial services are Titan Securities Pty Ltd and Matthew Corica authorised to provide?*

Titan Securities Pty Ltd and Matthew Corica are authorised to provide the following financial services:

Provide financial product advice for the following classes of financial products:

- 1 deposit and payment products limited to basic deposit products;
- 2 derivatives;
- 3 debentures, stocks or bonds issued or proposed to be issued by a government;
- 4 interests in managed investment schemes excluding investor directed portfolio services;
- 5 securities.

Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- 1 deposit and payment products limited to basic deposit products;
- 2 derivatives;
- 3 debentures, stocks or bonds issued or proposed to be issued by a government;
- 4 interests in managed investment schemes excluding investor directed portfolio services;
- 5 securities.

To retail and wholesale clients.

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*Who is my representative?*

Your Representative will be Matthew Corica. Matthew is authorised by Titan Securities Pty Ltd to provide financial services and is the principal of Titan Securities Pty Ltd. Matthew is authorised to provide all of the financial services outlined in this Financial Services Guide (FSG) on your behalf by carrying out your instructions.

(this includes other \*Authorised Representatives / Investment Advisors of Titan Securities Pty Ltd managed by Matthew Corica).

All personal advice advisers meet the standards set out in **Section 921B of the Corporations Act**, including qualifications, the adviser exam, and ethical obligations.

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*Who is responsible for the financial services provided?*

Titan Securities Pty Ltd is responsible for the financial services provided and for the conduct of its authorised representatives under its licence, including the distribution of this document.

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<i>Do you have any relationships or associations with a Financial Product issuer?</i>	Titan Securities Pty Ltd is Australian owned and holds its own Australian Financial Services Licence. However, we may receive fees or other benefits from product issuers, including placement fees, derivative-related remuneration, and execution rebates. As a result, <b>we are not considered “independent”, “impartial”, or “unbiased” under Section 923A of the Corporations Act 2001.</b>
<i>Who does Titan Securities Pty Ltd act for when providing a financial service?</i>	Titan Securities Pty Ltd is locally owned and holds its own Australian Financial Services Licence and is not authorised by any other Licensee.
<i>What information should I provide to receive personalised advice?</i>	<p>Titan Securities Pty Ltd is authorised to provide financial product advice. If you require financial product advice, we will ask you to complete a detailed client data form from which we will be able to assess your financial position, financial goals and risk tolerance.</p> <p>You have the right to not seek financial product advice or to provide your personal information, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.</p> <p>You should read the warnings contained in any <i>Statement of Advice</i> carefully before making any decision relating to a Financial product/s.</p>
<i>What information do you maintain in my file and can I examine my file?</i>	<p>We maintain a record of your client data form, all financial investments you have made and trading activity.</p> <p>We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information. It is also available at <a href="http://www.titansecurities.net">www.titansecurities.net</a>.</p> <p>If you wish to examine your file please ask us. We will make arrangements for you to do so.</p> <p>You may request access to the personal information we hold about you, subject to the exceptions set out in the Privacy Act 1988.</p>
<i>How can I give you instructions about my Financial Product/s?</i>	You may provide instructions by telephone, fax or via the internet.
<i>How will I pay for the services provided?</i>	<p>Fixed monthly fee, fixed one time only fee, hourly rate or if allowed by the Corporations Act (Corps Act) a commission.</p> <p>Titan Securities does not provide legal or taxation advice. We recommend you seek independent legal or taxation advice where necessary.</p>
<i>How are any commissions, fees or other benefits calculated for providing the financial services?</i>	<p>Generally, the commission (if allowed under the Corps Act) we receive will be based on the value of the transaction, or we charge a flat fixed fee.</p> <p>We will tell you about any commissions, fees and any other benefits,</p>

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in actual dollar amounts, whenever you undertake a transaction. You will also receive a contract note for each transaction which will show the amount of brokerage charged by the broker / platform provider. We will receive a percentage of that brokerage (refer below).

We may be paid a commission, stamping fee or other fee, if allowed under the Corps Act, by the Financial Product issuer at the time you invest. Details will be disclosed in the Prospectus or Product Disclosure Statement and in any recommendation made in respect of the Financial Product.

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*Will anyone be paid for referring me to you?*

Where you have been referred to us by someone else, if we may pay them a fee or commission in relation to that referral, we will tell you who will receive that fee or commission and the amount they will receive.

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*What should I do if I have a complaint or dispute?*

1. Contact us and tell us about your complaint. Titan Securities Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme.
2. If your complaint is not satisfactorily resolved within 20 days, please contact Matthew Corica of Titan Securities Pty Ltd or put your complaint in writing and send it to him at Titan Securities Pty Ltd at the address, noted at the beginning of this FSG. We will endeavour to resolve your complaint quickly and fairly. We are required to provide a response to your complaint within 30 calendar days of receiving it, unless your case qualifies for an exception under ASIC Regulatory Guide 271.
3. If your complaint is not resolved to your satisfaction, you have the right to refer the matter to AFCA.

AFCA can be contacted via 1800 931 678, [www.afca.org.au](http://www.afca.org.au) or by writing to GPO Box 3, Melbourne VIC 3001.

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*Do you have Compensation Arrangements in place?*

Titan Securities Pty Ltd has compensation arrangements (PI Insurance) that complies with s912B. The compensation arrangements cover claims in relation to conduct of representatives/employees who no longer work for the licence holder (but who did at the time of the relevant conduct). The insurance is not intended to cover product failure or general investment losses, claims for loss solely as a result of the failure of a product issuer or where a return on a financial product that has not met expectations. Nor is the insurance intended to underwrite the products of a product issuer. PI Insurance is a regulatory requirement designed to indirectly protect customers against fraud and other misconduct.

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If you have any further questions about the financial services Titan Securities Pty Ltd provides, please telephone 1800 228 600. Retain this document for your reference and any future dealings with us.

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The following fees and charges may apply depending on the services provided and the nature of your engagement with us. All fees are inclusive of GST unless otherwise stated.

### SCHEDULE OF FEES:

ASX Transactions	AUSIEX's Brokerage Rates (GST Inclusive)	Currency
Broker Sponsored Shares and Warrants	\$33.00 or 0.15%	AUD
Issuer Sponsored Shares and Warrants	\$35.00 or 0.15%	AUD
Exchange Traded Options	\$44.00 or 0.55% (Plus ACH fees of \$1.12 per contract)	AUD

### Titan's Fees:

- Non-Advisory: \$50 + GST or 0.25% + GST per trade.
- Fixed flat advisory rate: \$125 + Ausiex's rates + GST per researched share market trade.
- Implementation fee: \$125 (estimate) + GST per six-minute task.
- SOA Fee: \$250 + GST to \$10,000 + GST (medium advice fee \$3,500).
- Fixed monthly subscription rates: \$150 + GST to \$250 + GST.
- Hourly rates: \$250 + GST.
- Sophisticated (708) Investors: Up to 2% & 20% of net profits.
- Non-conflicting advisory defined under FOFA: \$125 + GST (min) or 1% + GST.
- Sell only accounts (non-advisory): \$200 + GST (min) or 1% + GST (inclusive of AUSIEX's fees).
- Zoom meetings: Free (normally not required).
- Telephone consultations: Free.
- Face-to-face meetings for ASX Share Market accounts: \$250 + GST per hour (normally not required).
- Face-to-face meetings for Derivatives accounts: Free (normally not required).
- Resolving shareholder documentation problems: \$250 + GST per hour plus any expenses.
- Travel Expenses: \$0.9397 per kilometre.
- Printing and posting of New Client Account Forms (CAFS): \$50 + GST (normally not required).
- Emailing of New Client Account Forms (CAFS): Free.
- Account opening and closing: Free.
- Fee for closing an account never used post-activation: \$500 + GST.
- Technical Analysis newsletter advisory subscription service rate: \$198 for 3 months, \$672 for 12 months, \$1,074 for 24 months, or \$1,644.50 (Premium) for 12 months.
- Research Report advisory subscription service rate: \$1,100 to \$12,000 per annum.

## Share Market Portfolio Personal Recommendation Service Example:

Buying ANZ, BHP, LLC, QAN, STO, WBC and WDS for a total value of \$200,000.

- Implementation Fee: \$875 + GST.
- Ausiex Rates: \$300 + GST (approx.)
- SOA Fee: \$750 + GST (estimate).

Total = \$1,925 + GST.

PLEASE NOTE: The Implementation and SOA fees are only for Personal Advice accounts. General Advice accounts have alternative fees. Retail derivatives not associated with Ausiex incur lower fees.

## ASX Exchange Traded Funds (ETFs):

A flat advisory fee of \$4.40 per month applies exclusively to ASX ETFs for accounts up to \$10,000. For accounts exceeding \$10,000, the client's flat yearly fee is determined based on the expected workload, measured in time, and typically ranges from approximately 0.44% to 0.66% per annum. Clients are also charged AUSIEX's rates per trade.

## Titan's brokerage rates for the Hang Seng and other index derivatives:

Trading Participant	Per side / per lot rate	Currency
Interactive Brokers	119	HKD
IG Markets	10 points	HKD
First Prudential Markets	2	AUD

## \*Appendix: Authorised Representatives of Titan Securities Pty Ltd

The following individuals are authorised representatives of Titan Securities Pty Ltd, operating under AFSL 307040:

- 1. Richard Sverre Lie**
  - Authorised Representative Number: 001294028
  - Authorised to provide advice and deal under AFSL 307040
  - *Exclusions: Personal Advice, Derivatives, and Managed Investment Schemes*
- 2. Brendon Lee Falzon**
  - Authorised Representative Number: 001004737
  - Authorised to provide advice and deal under AFSL 307040
  - *Exclusions: Personal Advice and Derivatives*
  - Corporate Authorised Representative: Manhattan Financial Securities Pty Ltd (CAR No. 001239572)

### 3. Kishor Kumar

- Authorised Representative Number: 001314807
- Authorised to provide advice and deal under AFSL 307040
- *Exclusions: Personal Advice and Derivatives*
- Corporate Authorised Representative: V2U Research Pty Ltd (CAR No. 001314808)

Titan Securities Pty Ltd is responsible for the conduct and services provided by its authorised representatives as part of our AFSL obligations.

#### **Disclaimers and Disclosures:**

Any advice provided in this Financial Services Guide is of a general nature only and does not consider your personal objectives, financial situation or needs. Before acting on any advice, you should consider its appropriateness to your circumstances and obtain a copy of the relevant Product Disclosure Statement.

Titan Securities does not issue financial products. Cooling-off rights, if applicable, are provided by the product issuer and will be disclosed in the relevant Product Disclosure Statement (PDS). Target Market Determinations (TMDs), where applicable, are available at [www.titansecurities.net](http://www.titansecurities.net).

Where required under the Design and Distribution Obligations, a Target Market Determination (TMD) will be available for the product to be recommended or discussed. Target Market Determinations (TMDs) are available at [www.titansecurities.net](http://www.titansecurities.net).

Investing in financial products involves risk. Past performance is not a reliable indicator of future performance.

All personal advice advisers comply with the Code of Ethics issued under the Corporations Act, which sets out ethical obligations and professional conduct standards.

Where ongoing fees are charged, we will issue a Fee Disclosure Statement (FDS) annually and request your opt-in consent every two years, as required under the Corporations Act.

#### **Scaled Advice Disclosure**

Where we provide personal advice, it may be limited in scope or scaled to address only certain aspects of your financial needs or objectives. We will clearly disclose any limitations in the advice you receive, and you should consider seeking broader financial advice if required.



## **AML/CTF Identity Verification**

As a financial services provider, we are required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify your identity before providing services. This may include collecting and verifying documents such as your driver's licence, passport, or other approved forms of identification.

## **Advice Record Retention**

We maintain records of all personal advice provided to you, including Statements of Advice (SoA) and Records of Advice (RoA). These documents are retained for a minimum of 7 years in accordance with the Corporations Act 2001.

## **Non-Cash Benefits Disclosure**

From time to time, Titan Securities Pty Ltd or its representatives may receive non-cash benefits valued at less than \$300, such as lunches, seminars, or promotional items. These are recorded in our Non-Cash Benefits Register, which is available upon request.

## **External Financial Guidance:**

You can also access ASIC's free financial guidance at [www.moneySMART.gov.au](http://www.moneySMART.gov.au).