

# FINANCIAL SERVICES GUIDE

INGOT AU PTY LTD

ACN: 159 895 431

AFSL: 428015

Date updated: 01 February 2025

**Risk warning: Margin FX and CFDs, which are leveraged products, incur a high level of risk and may result in the loss of all or more than your invested capital. Leveraged trading is not suitable for all investors. Please ensure you fully understand the risks involved, seek independent financial advice if necessary, and only trade with money you can afford to lose.**

## 1. ABOUT THIS FINANCIAL SERVICES GUIDE

- 1.1 This Financial Services Guide (**FSG**) is dated 01 February 2025 and has been prepared by INGOT AU Pty Ltd, ACN 159 895 431 (**INGOT AU, we, our, or us**). We are licensed by the Australian Securities and Investments Commission (**ASIC**) under Australian Financial Services Licence (**AFSL**) number 428015.
- 1.2 This FSG has been designed to help you in deciding whether to use any of the financial products and services that we offer. The FSG is an important document and a regulatory requirement under the Corporations Act 2001 (Cth) (**Corporations Act**). This FSG contains important information about who we are, remuneration, how we can be contacted, the services and products we are authorised to provide, how we handle your personal information, and internal [Complaint Management Policy](#) and external dispute resolution procedures and how you can access them.
- 1.3 Before you acquire a financial product through us, we are required by the law to issue you a [Product Disclosure Statement](#) (**PDS**) prepared by us. The [PDS](#) contains important information about the financial products we are offering, including the risks, benefits and fees and charges associated with the financial products. We will also provide you with our Client Agreement which governs the contractual relationship between you and us.
- 1.4 Additionally, as part of our compliance with the Design and Distribution Obligations (DDO), you will also be provided with a [Target Market Determination](#) (TMD). The TMD outlines the class of Clients for whom the financial product is intended based on their likely objectives, financial situation, and needs.
- 1.5 Before deciding to acquire a financial product offered by us, we recommend that you seek independent advice, read the [PDS](#), the Client Agreement, and the [TMD](#), and ensure that you fully understand the features and the risks of the products and services that we offer.
- 1.6 This FSG contains **general information only**. Please do not hesitate to contact us if you have any further questions about this FSG.

## 2. WHO WE ARE

- 2.1 INGOT AU is an issuer and market maker of over-the-counter (**OTC**) derivative products that offers online trading solutions to both wholesale and retail clients. We strive to provide our clients with a premium trading experience through superior technology and exceptional Client service.
- 2.2 INGOT AU is incorporated in Australia and is part of the INGOT group of companies with offices in multiple jurisdictions.

## 3. HOW TO CONTACT US

Address: Level 21, 60 Margaret Street, Sydney NSW 2000, Australia  
Telephone: +61 2 8488 3163

Website/Live Chat: [www.INGOTbrokers.com.au](http://www.INGOTbrokers.com.au)

Email: [customerservice@INGOTbrokers.com.au](mailto:customerservice@INGOTbrokers.com.au)

#### 4. FINANCIAL PRODUCTS AND SERVICES WE OFFER

4.1 Our AFSL allows us to issue and make a market for OTC derivative products, including Margin FX Contracts and CFDs, and provide general advice regarding these products.

4.2 We are the issuer of the OTC derivative products so when you trade these OTC derivative products with us, we act as **principal**, not your agent.

4.3 INGOT INGOT AU offers the following financial products to its clients:

- Margin FX Contracts in respect of all major currencies and currency crosses;
- CFDs based on the following Underlying Instruments:
  - (a) Shares and other securities (Share CFDs);
  - (b) Share Indices Futures and Spot (Share Indices CFDs);
  - (c) Commodities Futures and Spot (Commodity Futures and Spot CFDs);
  - (d) Exchange Traded Funds contracts (ETFs CFDs); and
  - (e) Such other financial products and services as are notified to you from time to time.

#### 5. NO PERSONAL ADVICE

5.1 Under the Australian law regulating provision of financial services, general advice and personal advice have special meanings and may differ from what you commonly understand. **INGOT AU only provides general advice.** Any information that we provide to you in connection with our products and services does not take into account your specific objectives, financial situation or needs. You will, therefore, not receive a Statement of Advice from us.

5.2 We do not and are not licensed to provide personal advice. In particular, we cannot advise you when and if to open, maintain or close a position. Any discussions with INGOT AU's employees about their view of current or future market conditions or prospects for a particular product should not be seen as personal advice as we do not take into consideration, information regarding your financial circumstances and needs except to the extent that they are relevant to your transaction requests.

#### 6. HOW TO INSTRUCT US

6.1 If you may give us dealing instructions through our trading platforms or by phone.

6.2 Any other form of communication that is not a dealing instruction may be made via phone or in writing by post, email, or live chat. Our telephone lines may be recorded in order to provide a record of communication between you and us.

## **7. REMUNERATION, FEES, COMMISSIONS AND OTHER BENEFITS INGOT AU IS ENTITLED TO**

- 7.1 Our [PDS](#) provides detailed information about specific transaction fees and costs associated with our financial products. The fees and charges charged by us to you will vary depending on a few factors, including the type of financial product that you trade, the volume of your transactions, and your trading frequency.
- 7.2 We list and update our fees and costs on the website, and it is your responsibility to keep abreast of all updates. This section lists the most common fees and costs that we charge when dealing in our financial products.

### **Spreads**

- 7.3 We may charge spreads (the difference between the bid and the ask price) on your trades. Spread is not a separate fee, but the difference between Ask Price and Bid Price.

### **Margin Payments**

- 7.4 Margin is the amount of cleared funds required in your account for you to open or maintain a position. The amount of margin required will be specified in your contract. The way we calculate this margin varies depending on the financial instrument being traded and the value of the underlying asset.
- 7.5 Margin requirements are subject to change, sometimes with very short notice. It is your responsibility to closely monitor the margin requirements on INGOT AU' trading platform.
- 7.6 Margins are held by INGOT AU as client money with an Australian ADI in accordance with the requirements under the Corporations Act 2001. We are also entitled to retain any interest earned on client money held in the segregated accounts.

### **Rollover Charges and Benefits**

- 7.7 If your account is a swap bearing account, you may pay a rollover charge or receive a rollover benefit at the rollover rate determined by us when you hold a position overnight.
- 7.8 The rollover charge you pay and the rollover benefit you receive depend on the funding costs of the underlying asset or contract. Please check our website and trading platform for the rollover rates that may apply to your contracts.

## Commissions

- 7.9 We may charge commissions on your trading account which will be reflected when you open a contract.
- 7.10 The amount of commission charged will depend on a few factors, including the type of contract and trading account, contract size, the term of the contract, and the prevailing market rates. For more information, please refer to our website.

## Administration fees

- 7.11 If your trading account has not had any trading activity (trading/withdrawals/deposits) for at least ninety (90) calendar days, an inactivity account administrative fee of AUD 15 per month will be charged. There will be no charge if the free balance in your account is zero (0). The inactivity account administrative fee will be charged to each trading account, therefore, we suggest you withdraw the balance of any trading accounts you do not plan to trade within the next ninety (90) days and request us to close the account.
- 7.12 Any identified trading accounts with no trading activity for more than ninety (90) calendar days and a zero (0) balance will be deleted/terminated/closed seven (7) calendar days thereafter.

## Remuneration

- 7.13 Employees and Directors of INGOT AU are paid salaries and other employee benefits. A discretionary cash bonus may be paid to employees and directors as part of their remuneration, based on their performance or the performance of their business unit.
- 7.14 We may pay amounts to our associated entities for the provision of back office or other services. These services are provided at no additional cost to you.

## Third Parties

- 7.15 We may pay all or a portion of the fees, costs and charges charged by us or provide other benefits to introducing brokers and third-party referrers for the introduction or referral of customers to us. The introducing brokers and third-party referrers should disclose the arrangement to you and obtain your consent in advance. We will provide details of any referral benefits that relate to your transactions on your reasonable request prior to us providing you with any of our financial services.
- 7.16 We may receive commission from third parties where our Client utilises the third party's product in connection with their trading with us. We may also pay commission to third parties where a product or service of the third party is used in connection with an account held by a Client with us.

## 8. MAKING A COMPLAINT

- 8.1 INGOT AU has an internal [Complaints Management Policy](#) in place to resolve clients' complaints timely and fairly. If you wish to file a formal complaint or if we have failed to meet your expectations, please contact us through the details provided on our "[Contact Us](#)" page on our website. We will

investigate your complaint and provide you with our decision and the reason on which it is based, in writing, according to the complaint management policy.

8.2 We are a member of the Australian Financial Complaints Authority (**AFCA**), which is an approved external dispute resolution scheme that can deal with complaints about all of the financial services provided under our AFSL. Our AFCA membership number is 31298.

8.3 If you're dissatisfied with our internal handling of your complaint, you have the right to lodge a complaint:

Australian Financial Complaints Authority

G.P.O. Box 3

Melbourne VIC 3001

Telephone: 1300 931 678

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

Website: [www.afca.org.au](http://www.afca.org.au)

## 9. **COMPENSATION ARRANGEMENTS**

9.1 In accordance with ASIC Regulatory Guide RG126 and Section 912B of the Corporations Act, we have Professional Indemnity Insurance in place which covers the work carried out by current and previous representatives and employees.

## 10. **OUR PRIVACY**

10.1 We are committed to protecting your privacy. We may collect, use and disclose your personal information in order to provide you with the products, services and associated support that you've asked for. We may also use your personal information to respond to your enquiries or feedback and to promote products and services offered by us and associated third parties. We may disclose your personal information to external parties, such as our financial service providers, for the purposes of arranging / facilitating your investments or transactions and if we are required to by a court or government agency under compulsive order such as a subpoena.

10.2 Our [Privacy Policy](#) explains how we collect personal information about you and how we maintain, use and disclose that information. All information we collect about you will be handled in accordance with the Privacy Policy, which complies with the Privacy Act 1998 (Cth) and the Australian Privacy Principles under this Act.