

FINANCIAL SERVICES GUIDE.



Peak Asset Management

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AFS Licence Number 400364
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Purpose of this Financial Services Guide

Financial Services Guide

This Financial Services Guide has been prepared by Blackwell Esteem Financials Pty Ltd ACN 147 766 336 (Hereinafter, **"the Company"**, **"we"**, **"us"**, **"our"**). The Company holds an Australian Financial Services Licence (licence number 400364).

This FSG is meant to assist you to decide whether to use our services and to explain:

- who we are;
- what financial services we provide and the products to which those services relate;
- what our responsibilities are and what type of advice and information we give;
- what disclosure documents and statements you will receive;
- what you can expect to pay for the financial services;
- how you can instruct us;
- what remuneration and other benefits may be paid to us, our employees or others;
- what to do if you have a complaint, and how it will be dealt with;
- for what purpose we use your contact data; and
- how you can contact us.

This FSG contains only general information about the services we offer. If you still have any questions after reading this FSG, please contact us.

Business Description

The Company provides financial products and services in Foreign Exchange, Contracts for Difference (CFD) and derivative products to retail and wholesale clients.

Financial Services and Financial Products

The Company holds an Australian Financial Services Licence, under which we are authorised to provide the following financial services to retail and wholesale clients:

- Provide general financial product advice in relation to deposit and payment products, foreign exchange contracts, derivatives and securities;
- deal in foreign exchange contracts and derivatives;
- make a market in foreign exchange contracts and derivatives

The Company offers the following financial products to its Customers:

- spot and forward foreign exchange contracts;
- margin foreign exchange and margin foreign exchange options in respect of all major currencies and currency crosses ("Margin FX Contracts");
- contracts for difference ("CFD") in respect of shares, index futures, bullion, commodities and indices;
- currency conversion and transfer payment information and support; and
- such other products as are notified to you from time to time.

We act on our own behalf when providing a service to you.

For all financial products and services offered, the Company will issue the relevant product disclosure statements

(PDS). If we recommend you to acquire a financial product, we will provide you with a PDS relating to that service or product before you invest in or purchase that product. This will help you make an informed decision about whether to acquire or utilise such products.

Any PDS we give you will provide further, general information about the different products which we issue and will identify the risks, terms and conditions, our fees, charges and commissions, and any association we have that may influence our advice in respect of the product.

The Company only provides you with general advice about the markets related to our financial products and services. Such advice does not take into account your specific objectives, financial situation or needs. You will therefore not receive a Statement of Advice from us. We recommend that you seek independent professional advice and consider carefully if our products and services are suitable for you given your experience, financial objectives, needs and circumstances.

How to provide instructions?

You may issue instructions in person, in writing (including by fax or post), by email, via the telephone or via such other method as may be mutually agreed between us, unless we tell you that instructions can only be given in a particular way. Instructions given to us whether they confirm or revoke an instruction, commitment or notice of request do not take effect unless actually received by us.

For dealing instructions in one of our financial products, you may send us your instructions directly via the appropriate Electronic Trading Platform or by telephone during business hours.

Fee Structure. How does the Company get paid?

Our Product Disclosure Statement provides details about specific transaction fees and costs associated with our financial products. We generally make our revenue by earning either a commission or the spread in the rates quoted

to you (buy/sell spread) when you seek to transact with us.

The common fees and charges when dealing in such financial products may incorporate any or all of the following:

- payment of margin;
- margin adjustments;
- rollover charges calculated at our rollover rates;
- interest charges applied to debit balances;
- premiums in case of Margin FX Options;
- commission in the case of Share CFDs;
- commission in the case of exchange traded securities and derivatives;
- administration fees; and
- data fee.

Benefits received by the Company's representatives

The Company's representatives can be employees of the company or can be authorised representatives which pay a licensing fee for our services

Benefits received by the Service Provider or Authorised Representatives

You may have been referred to us by a service provider or authorised representatives who may receive financial or nonfinancial benefits from us. Please note that such benefits will not impact transaction fees or margins payable for transactions undertaken with the Company. 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. We do not have receive commission or benefits for referring clients to other service providers.

Disclosure of Interests

Except as disclosed in this document, we do not have any relationships or associations which might reasonably be expected to be capable of influencing the way we provide our services to you.

Privacy Policy

We recognise the importance of ensuring that you have confidence in the way we handle your personal information. Personal information is any information about an individual that identifies the individual or by which their identity can reasonably be ascertained. We will collect personal information from you and use it to provide financial services to you. We abide by the Australian Privacy Principles established under the Privacy Act 1988 (Cth).

We may disclose your personal information to external parties and advisors for the following purposes:

- execution, clearing and settlement of financial products transactions;
- accounting for financial products transactions;
- causing statutory audits to be conducted as required by law;
- maintenance and service of our information technology systems; and
- compliance with regulatory requirements, such as anti-money laundering and counter terrorism financing, taxation, audit and other requirements associated with Corporations Act 2001.

Complaints

We want to know about any problems you may have with the services we provide to you so we can take steps to resolve the issue. All complaints will be properly handled and investigated promptly. Should you still feel dissatisfied with the outcome, you may take your concerns to an external body for a resolution.

If you have a complaint about the financial services provided to you, please take the following steps:

- 1.** Please contact the Compliance Officer by telephone, facsimile, email or letter:
Attn: Compliance Officer
Office Location:
Level 10, Tower 4, World Trade Centre,
611 Flinders Street,
Melbourne, VIC 3005,
Australia
Telephone: 1 300 733 887
Email address: compliance@esteemtrader.com
- 2.** Upon receiving details of your complaint, we will acknowledge receipt of such complaint immediately and commence investigation of your complaint. We will endeavour to resolve your complaint promptly and fairly, and notify you of the outcome of our investigation within 45 days. If a longer period is required, we will notify you of the reasons why a decision cannot be made within that period.
- 3.** If you are not satisfied with the outcome of the reasons given, you have the right to take your complaint to an external body. We are a member of the Financial Ombudsman Service (FOS) (member number 25605). The service is provided free of charge and FOS can be contacted on:
Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808

Professional Indemnity Insurance

The Company is covered by a Professional Indemnity Insurance Policy which satisfies the requirements of section 912B of the Corporations Act 2001 (Commonwealth). Subject to its terms and conditions and certain exclusions, the Policy covers certain clients for loss or damage suffered as a result of breaches of the relevant obligations of the Company, its employees and representatives in relation to its AFS licence.

Adviser Profile Niv Dagan – Executive Director

Prior to founding Peak Asset Management, Niv headed up HC Securities, spent three years growing Halifax Investment's capital markets division and also worked on the wholesale desk at Macquarie Bank, servicing a wide range of institutional, intermediary and offshore hedge funds.

At his time at Macquarie, Niv also worked closely with the non-for-profit sector and was jointly responsible for managing funds for a number of charities and high profile government enterprises.

Niv takes an active approach in managing client funds and is a firm believer that adequate risk management is paramount in any good investment decision.

Niv's work is largely focused on portfolio management, asset allocation, fixed income, managed funds, structured products and developing tailored strategies for the SMSF sector.

Niv Dagan is authorised to provide the following financial services:

To provide general financial product advice and deal (applying for, acquiring, varying or disposing of a financial product on behalf of another) in:

- (i) deposit and payment products including:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products; and
 - (C) non-cash payment products;
- (ii) derivatives;
- (iii) foreign exchange contracts; and
- (iv) securities;



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