

## Financial Services Guide

This Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence. It provides you with information about Ten Tigers Grain Marketing Pty Ltd (Ten Tigers Grain Marketing) to help you decide whether to use the financial services we provide. This FSG explains the services we can offer to you and the types of products we offer. It also explains how we (and other related persons) are remunerated for these services, and includes details of our internal and external complaints handling procedures and how you can access them. Ten Tigers Grain Marketing Pty Ltd authorises the distribution of this FSG.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), Statement of Advice (SOA), Record of Advice (ROA) Privacy Policy and Risk Statement.

Some financial products we recommend will be offered in association with a PDS. The PDS contains information about the particular product and will assist you in making an informed decision about that product.

If we provide you with personal financial product advice rather than general financial product advice, we will initially provide you with an SOA. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees, commissions and any associations which may have influenced the advice.

Ten Tigers Grain Marketing Pty Ltd may provide correspondence and important disclosures electronically. We will use the email address provided by you for electronic delivery and notifications, including availability of items via a link on our website. You may contact us at any time to request correspondence by another method, such as by post.

We will not provide advice on classes of financial products other than those identified in our AFS Licence.

Ten Tigers Grain Marketing Pty Ltd is responsible for the advice provided and services offered to clients by Chris Tonkin, an Authorised Representative of Ten Tigers Grain Marketing and by the representatives under the Corporate Authorised Representative Ten Tigers Pty Ltd.

### Who Are We?

Established in 2004, Ten Tigers (a related entity and Corporate Authorised Representative of Ten Tigers Grain Marketing Pty Ltd) is a WA based firm specialising in grain marketing solutions and foreign exchange derivatives. It services farmers across all of WA by assisting them to manage their risk exposure in the physical markets.

Ten Tigers Grain Marketing Pty Ltd was established in 2008 as an AFS Licensee to provide financial services derivatives advisory and dealing services to clients.

Our goal is to provide a high level of personalised service to clients through not only advisory and dealing services, but also dedication to the ongoing education and market awareness of all clients.

### Why Are We Different?

As part of a holistic grain marketing service, we offer a comprehensive and professional position management system which caters for all your grain marketing needs, as well as extensive and current market information. The contacts and industry experience working with Ten Tigers Grain Marketing Pty Ltd sets it apart for all other operators in the market.

### What Do We Offer?

- General grain marketing services
- Domestic pricing, text messaging service, price comparisons
- Target price monitoring, aggregation of grain
- Position Management of physical, forward and derivative sales
- Access to domestic markets and all aspects of pricing your grain

- Contract filling
- Derivatives advisory and placement services
- Foreign exchange advisory and placement services
- Associated services that farm businesses require.

### **What Are Our Authorisations?**

Ten Tigers Grain Marketing is authorised under the AFS Licence to carry on a financial services business to provide financial product advice for:

- derivatives relating to the wholesale price of grain only; and
- foreign exchange contracts.

The licence also authorises Ten Tigers Grain Marketing to deal with retail and wholesale clients, in a financial product by:

- issuing, applying for, acquiring, varying or disposing of a financial product and applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of:
  - o derivatives relating to the wholesale price of grain; and
  - o other derivatives which are entered into for the purpose of managing a financial risk that arises in the ordinary course of the activities of the person where the person:
    - is not making a market for any such derivatives; and
    - is only dealing in any such derivatives on the person's own behalf; and
  - o foreign exchange contract.

Ten Tigers Grain Marketing representatives are authorised by Ten Tigers Grain Marketing to provide the above services to clients.

### **Who is your Adviser?**

Chris Tonkin is an Authorised Representative (Authorised Representative: 290288) of Ten Tigers Grain Marketing Pty Ltd. Chris works from the Licensee's office in Geraldton and is authorised to provide the advisory and dealing services offered by Ten Tigers Grain Marketing.

Chris Tonkin holds a Bachelor of Science degree (Environmental Science and International Studies); completed Sydney Futures Exchange registered representative exams, is RG146 compliant (Tier I), and has completed a Certificate in Grain Marketing (GIWA / GTA) and a multitude of other agri-business and financial industry short courses. Chris Tonkin has in excess of 20 years experience within the agri-business market.

Ten Tigers Pty Ltd, also located at Unit 7, 273 Foreshore Drive, Geraldton is the Corporate Authorised Representative (CAR No 457096) of the licensee. The representatives of the CAR - Ten Tigers Pty Ltd are:

- Ken McCartney Geraldton ph. 08 9964 9905

### **What Will We Not Do?**

We will not provide advice on products that are not on our Approved Products List.

We will not provide advice on classes of financial products other than those identified in Ten Tigers Grain Marketing's AFS Licence as detailed above.

### **What Do We Expect From You?**

We expect that you will provide us with accurate and timely information and that you will use our advice to make informed financial decisions.

We expect that you will use our advice to enable you to make informed financial decisions.

We expect that where appropriate you inform your adviser of any changes that may influence your future objectives.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with

services if you are unwilling to provide this information.

### **How Are We Paid for the Services We Provide?**

A Financial Product Advice and Dealing Services fee may be applicable to be paid to Ten Tigers Grain Marketing Pty Ltd, not your adviser. If applicable this will be billed direct from Ten Tigers Grain Marketing Pty Ltd.

#### **Commissions**

Ten Tigers Grain Marketing Pty Ltd does not receive any commissions for the advice provided by its Authorised Representatives.

#### **Fees**

A Financial Product Advice and Dealing Services fee **may** be applicable to be paid to Ten Tigers Grain Marketing Pty Ltd, not your adviser. This fee is \$1.10/mt (GST inclusive). i.e. for 2000t the fee will be 2000t x \$1.10/t GST incl = \$2,200.00. If applicable this will be billed direct from Ten Tigers Grain Marketing Pty Ltd.

Full disclosure of all fees will be contained in the Statement of Advice that we prepare for you prior to the implementation of any recommendations. You will not be charged unless you have agreed to engage our service and this agreement will generally be contained in your letter of engagement which is provided to you at the initial stage.

As only clients of the related entity, Ten Tigers, are eligible to receive the advisory and dealing services from the licensee, Ten Tigers Grain Marketing Pty Ltd may from time to time, receive a service fee payment from Ten Tigers.

Staff and representatives are remunerated by salary and directors' distributions (where applicable).

#### **Ongoing Fee Arrangements**

If we have an ongoing fee arrangement with you which exceeds 12 months, then you will receive from us a Fee Disclosure Statement annually setting out the fees you have paid to us, the services that we contracted to provide and what we did provide to you over that period. Every two years we will send you a renewal notice requesting your consent for us to continue to provide services to you. We must have your consent within 30 days of that notice in order for us by law to continue to provide services to you.'

### **What Commissions, Fees or Other Benefits are Received?**

Ten Tigers Grain Marketing Pty Ltd and its representatives may from time to time receive non-cash benefits with a cash value less than \$300 from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits between \$100 and \$300 will be maintained on a Register. These benefits will normally be one off and will not be received from a product provider on a regular basis.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or authorised representative.

### **Do any relationships exist which might influence the service or advice I receive?**

Ten Tigers is 100% owned by the directors of Ten Tigers Grain Marketing Pty Ltd.

Ten Tigers Grain Marketing Pty Ltd and Ten Tigers are not owned by any financial institution and there are no relationships that will influence the advice that you receive from the licensee or its representatives. Ten Tigers Grain Marketing Pty Ltd is able to analyse the market and provide you with the best advice for your circumstances.

### **Will you give me advice that is suitable to my**

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment or risk products to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences

<p><b>investment needs and financial circumstances?</b></p>	<p>of us not having your full personal information. You should read the warnings carefully.</p> <p>On an ongoing basis, an ROA will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not changed significantly since the last SOA was provided. You have the right to request a copy of your ROA at any time.</p>
<p><b>What should I know about any risks of the investments or investment strategies recommended to me?</b></p>	<p>We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.</p>
<p><b>What information do you maintain in my file and can I examine my file?</b></p>	<p>We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.</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 will be provided upon your request.</p>
<p><b>Can I tell you how I wish to instruct you to buy or sell my investment?</b></p>	<p>Yes. You may specify how you would like to give us instructions. For example, by telephone, email or other means. But in all cases, we must receive a written confirmation of these instructions.</p>
<p><b>What kind of compensation arrangements are in place and are these arrangements complying?</b></p>	<p>Ten Tigers Grain Marketing Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Ten Tigers Grain Marketing Pty Ltd and our authorised representatives, company authorised representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased work with Ten Tigers Grain Marketing Pty Ltd for a minimum of 7 years from the date of ceasing the relationship.</p>
<p><b>What should I do if I have a complaint?</b></p>	<p>We are committed to providing quality service and advice to our clients. This commitment extends to providing an accessible complaint resolution mechanism.</p> <p>If you have a complaint about Ten Tigers Grain Marketing Pty Ltd, its advisory personnel, staff, products or services contact your adviser or Ten Tigers Grain Marketing Pty Ltd to lodge your complaint. You may lodge a complaint online, by email, by phone or in person.</p> <p style="text-align: center;"> Ten Tigers Grain Marketing Pty Ltd  U7 273 Foreshore Drive  Geraldton WA 6530  www.tentigers.com.au  admin@tentigers.com.au  08 9964 9905 </p> <p>Ten Tigers Grain Marketing Pty Ltd is available to assist complainants who might need additional assistance to lodge a complaint. If you require assistance lodging your complaint, contact your adviser or Ten Tigers Grain Marketing Pty Ltd.</p> <p>Ten Tigers Grain Marketing Pty Ltd will acknowledge your complaint promptly, and</p>

within 24 hours of receipt where possible. We will try to resolve your complaint quickly and fairly.

Ten Tigers Grain Marketing Pty Ltd will take the following steps to address your complaint:

1. We will try to resolve the complaint immediately.
2. If this is not possible, we will assess the particulars and investigate the complaint.
3. If the complaint is not satisfactorily resolved within 5 days, we will continue to assess and investigate the complaint.
4. We will provide a final response to you in writing no later than 30 calendar days after the complaint is received by us.
5. If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority (AFCA):

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

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

Phone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority  
GPO Box 3, Melbourne, VIC, 3001

Ten Tigers Grain Marketing Pty Ltd is a member of AFCA.

The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.