



WALKER CAPITAL

Financial Services Guide

**Walker Consulting (Australia) Pty Ltd
trading as Walker Capital Australia**

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Authorised Representative No. 1250196

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This Financial Services Guide (FSG) is provided to you by Walker Consulting (Australia) Pty Ltd trading as Walker Capital Australia A.C.N 602 952 116 ("**Walker Capital**", **we, our, us**) to inform you of the financial services provided by us and to comply with our obligations as the an Authorised Representative of Sanlam Private Wealth Pty Ltd ("**Sanlam Private Wealth**") which is the holder of an Australian Financial Services Licence (AFS Licence No. 337927).

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 we give;
- how you can instruct us;
- what you can expect to pay for the financial services;
- 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. Our contact details are listed on the cover page of this document.

WHAT OTHER DISCLOSURE DOCUMENTS AND STATEMENTS WILL I RECEIVE?

Although it is not our policy to provide personal advice, if we do provide you with personal advice or further assistance in selecting products or services having regard to your personal and financial circumstances, needs or objectives, we will, where we are required to do so under the law, issue you with a **Statement of Advice** (SoA) that will set out the personal advice we have given you, including any recommendations we offer along with our rationale for our recommendations and information about any fees, commissions, associations or relationships which might influence the provision of that advice.

If we provide to you a SoA, we may provide further advice to you after we have given you a SoA. If we have not provided you with a record of the further advice you may request, either verbally or in writing, a record of further advice within 7 years (or as prescribed by law) of us providing the further advice.

Generally, where we arrange for the issue of a financial product to you, you will receive a **Product Disclosure Statement** (PDS) or other relevant disclosure documents that include information about the product so that you can make an informed decision whether to acquire the product. It would include any relevant terms, significant risks and costs associated with the supply of that financial product.

HOW YOU CAN INSTRUCT US AND YOUR OBLIGATIONS?

We will accept order instructions via telephone, email or facsimile.

You must check and confirm with us that orders sent via fax or email, have in fact been received by us.

You must review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

WHO ARE WE AND WHAT SERVICES ARE WE AUTHORISED TO PROVIDE?

Walker Capital (AR Number 1250196) is responsible for the Financial Services described in this guide.

Walker Capital and its employees and directors are authorised representatives of Sanlam Private Wealth Pty Ltd, AFS Licence Number: 337927.



Walker Capital is a representative of, and acts on behalf of, Sanlam Private Wealth. Walker Capital does not act as a representative of any other licensee in relation to the services or products it provides.

Walker Capital is authorised by Sanlam Private Wealth to provide general and personal advice on and deal in the following classes of financial products to retail and wholesale clients (within the definition of the Corporations Act):

- derivatives;
- foreign exchange contracts;
- managed investment schemes including IDPS;
- securities.
- superannuation;

Walker Capital is also authorised to provide general and personal advice on and deal in MDA Services for wholesale clients (within the definition of the Corporations Act).

Walker Capital is a provider of financial services to retail and wholesale clients. Walker Capital designs, develops and manages sophisticated currency related trading models that are unaffected by the rise and fall of market volatility. If you choose to act on the information provided to you by Walker Capital you may need to open an account with a brokerage firm, which Walker Capital may assist you with by referring you to one of its affiliated brokers.

Sanlam Private Wealth is an investment and financial services house with extensive experience in servicing the needs of both private investors and corporate clients. Sanlam Private Wealth has an extensive suite of products to service the needs of private clients and institutional investors.

WHAT INFORMATION DO WE OFFER TO YOU, AS OUR CLIENT?

We can offer you factual market data and information, including general advice, regarding those products and services our authorisation permits us to provide. The products on which we may provide this information include:

- Securities traded on local exchanges;
- Over-the-counter derivatives such as Contracts for Difference (CFDs);
- Foreign Currencies (margin trading);
- Managed funds;
- MDA Services offered by Sanlam (wholesale clients only); and
- Client education seminars (product awareness and trading skills).

WHAT ARE OUR RESPONSIBILITIES AND WHAT TYPE OF ADVICE DO WE GIVE?

We provide **general advice** and information regarding financial products and services that can be dealt through us. This information or advice does not take into account your personal and financial circumstances, needs and objectives and because of that you should, before acting on the advice, consider the appropriateness of the advice having regard to your personal and financial circumstances, needs and objectives.

It should be noted that if you open an account with us you will also be requested to provide some information relating to your financial circumstances and risk profile. This information is collected so that we can:

- receive some reassurance that you will be able to finance any trading that you enter into and that your attitude to risk is comparable to that of the financial products you intend to trade; and
- identify who you are as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AMLCTF Act 2006).



DETAILS OF ASSOCIATIONS OR RELATIONSHIPS

Walker Capital has a relationship with its affiliated brokers which are providers of execution, clearing and settlement services and portfolio administration services. These relationships in no way influence the provision of financial services by Walker Capital to you.

THE COSTS, REMUNERATION AND OTHER BENEFITS THAT MAY BE RECEIVE BY US, OUR EMPLOYEES AND OTHERS?

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment. Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are exclusive of the Goods and Services Tax (GST).

Walker Capital (through third party service providers) will arrange, as authorised by you, for commissions to be debited from your account when a transaction has been completed in consideration for services rendered. The amount of commission can differ greatly depending on the services provided. Generally, the commission may be charged on a per trade basis or on a cash under management basis.

Advisory and Dealing Services

Walker Capital and Sanlam Private Wealth (through the Third Party Service Provider) will arrange, as authorised by you, for brokerage, commission or transaction fees (ie. in the form of a spread mark-up or a rebate on the spread margin) to be debited from your account when a transaction has been completed in consideration for services rendered. The amount of commission can differ greatly depending on the services provided (ie. ranging from execution only services to advisory and dealing services). Generally, the commission may be charged on a per trade basis or on a cash under management basis.

Full details of brokerage, commission or transaction fees (ie. in the form of a spread mark-up or a rebate on the spread margin) payable by you is outlined in the Client Agreement entered into between the Third Party Service Provider and you.

Managed Accounts

Walker Capital may from time to time act as the Investment Manager for a retail managed fund. As the Investment Manager, Walker Capital will receive Management Fees and Performance Fees as agreed to between the Responsible Entity and Walker Capital and as disclosed in the Product Disclosure Statement for the managed fund.

General comments

Included within the commission will be any administration or agents' execution fees. In addition to these commissions, Walker Capital may require you to reimburse it for any fees levied on Sanlam Private Wealth by a market operator or clearing and settlement facility in respect of transactions entered into by Sanlam Private Wealth for you.

Walker Capital will receive a percentage of the fees received by Sanlam Private Wealth and Sanlam Private Wealth will retain the balance.

Our employees may, if authorised by you, be remunerated on a commission basis for the services provided to you. Their remuneration is included in the commissions discussed above.

Where your business has been referred to Walker Capital or your trade instructions require the use of a third party, Walker Capital may be required to share a percentage of the commission or other charge with other parties, as disclosed and authorised by you in the Client Agreement entered into between Walker Capital and you.



IF YOU HAVE A COMPLAINT, HOW IT WILL BE DEALT WITH?

If you wish to make a complaint, the Director of Walker Capital, Michael Walker can be contacted on (02) 8076 2210 or by email admin@walkercapital.com.au. We will try to resolve your complaint quickly and fairly.

In the event that we are unable to resolve any issue or complaint you can contact Sanlam Private Wealth who has formalised client complaint resolution procedure in place to resolve any complaints or concerns you may have about the service provided to you. These should be directed to the Compliance Manager (Ms Amanda Roberts) can be contacted on (03) 8640 5508 or by email compliance@privatewealth.sanlam.com.au.

All complaints are reviewed and investigated by our Compliance Manager. If you make a complaint, our first response will be to contact you to discuss the complaint and to register a formal record of such complaint.

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, we offer the use of an independent industry arbiter. Sanlam has agreed not to contest a final resolution from the independent industry arbiter.

You can contact the independent industry arbiter by writing to Australian Financial Complaints Authority:

GPO Box 3
Melbourne VIC 3001
Toll Free: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au

Sanlam Private Wealth as the authorising licensee for Walker Capital holds Professional Indemnity Insurance cover for the activities conducted under its AFS licence and continues to maintain Professional Indemnity Insurance that generally satisfies the requirements of s912B of the Corporations Act Regulatory Guide RG126.

FOR WHAT PURPOSE DO WE USE YOUR CONTACT DATA?

Privacy is an important issue for us and we are committed to ensuring full compliance with Privacy Act requirements.

The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars, provision of general product advice to clients and as permitted under the AMLCTF Act 2006.