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of
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FINANCIAL SERVICES GUIDE

Issue Date 26th February, 2016.

This Financial Services Guide (FSG) is dated 26th February, 2016 and replaces all previous versions. Money Conversation Pty Ltd ACN 153 560 000 (CAR 412266) (hereafter referred to as Money Conversation) along with AG Capital Markets Pty Ltd ACN 114 266 698 (AFSL 292464) (hereafter referred to as AG Capital) authorise the distribution of this FSG.

Financial Services Guide Ver 3.0, Money Conversation Pty Ltd Corporate Authorised Representative (CAR 412266) of AG Capital Markets Pty Ltd (AFSL 292464)

February, 2016

About This Guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

- Who we are.
- How you can contact us.
- The financial services we offer so you can make an informed decision whether to use those services.
- Information we need from you.
- The cost of our advisory services and how we pay our representatives.
- What to do if you have a complaint about our services.

If you need further information on any of these matters, please ask.

About Us

Money Conversation is a Financial Services Company facilitating Advisory Services to Australian Domiciled Retail and Wholesale Clients in Foreign Exchange and Contract for Differences (CFDs), Derivatives and Securities, Managed Investment Schemes and Managed Discretionary Accounts*. Information provided by Money Conversation is of a general nature and is prepared without taking account of any client's objectives, financial situation or needs. You should consider seeking the advice of relevant taxation, superannuation, and/or other relevant advisors before the information is acted on.

We will not provide advice on classes of financial products other than those identified in Money Conversation authorisations through the Licensee, AG Capital. The licensee is ultimately responsible for the advice provided and services offered to clients of Money Conversation.

Money Conversation and AG Capital are not registered tax agents and any reference to tax is incidental and must be confirmed with a registered tax agent.

Risk Warning: Our service includes products that are traded on margin and carry a risk of loss to all of your deposited funds in some extreme situations potentially lose more money than you have in your account therefore CFDs and Margin Foreign Exchange may not be suitable for all investors. Please ensure that you fully understand the risks involved.

CFD's allow clients to margin trade the economic effect of price changes in individual shares, stock indices, options and futures quoted on listed exchanges.

CFDs are also offered on other markets including currencies and commodities that are based on OTC (Over the Counter) financial products.

CFDs are margined OTC derivatives that allow clients to trade financial products, without physical ownership of the underlying asset.

CFD constitutes an agreement between two parties to exchange, at the close of the contract, the difference between the opening and closing prices of the contract, multiplied by the number of units specified within the contract.

No commission is payable on these transactions. The only charge you pay is our dealing spread and dealing spreads will vary according to the market concerned and market conditions at any given time.

If any payments to advisers of Money Conversation are considered 'conflicted remuneration' they will only be made with your explicit consent and as your agent subject to terms agreed with you in advance.

Please note however that an amount, which may be calculated by reference to the spread on CFDs opened by you, may be paid to Money Conversation advisers without your express consent where such payments are not deemed 'conflicted remuneration'. These are our costs and are not paid by you.

We will provide you with details of any such payments

What Are Our Authorisations

Money Conversation is authorised to provide general financial product advice on the following products;

Basic Deposits
Securities
Derivatives
Foreign Exchange Contracts
Managed Investment Schemes
Managed Discretionary Accounts*

Money Conversation is also authorised to deal in the abovementioned financial products by;

Applying for, acquiring and disposing of financial products on another's behalf and arranging for a person to deal in a financial product to retail and wholesale clients.

Who Is Your Advisor?

Money Conversation is your Adviser and is a Corporate Authorised Representative No.412266 of AG Capital Markets Pty Ltd (AFSL292464)

*Any Personal Advice relating to the Managed Account Service will be provided by AG Capital.

To Obtain Services From Us

If you do not have a nominated advisor, you can contact us at –

Office Address
Money Conversation Pty Ltd
Level 1, Suite 8B
23 Main Street
VARSITY LAKES
QLD 4227

Postal Address
PO Box 579
VARSITY LAKES
QLD 4227

PH 07 3103 0214 | Fax 07 5555 8555 | Email members@moneyconversation.com

As the Licensee, AG Capital Markets Pty Ltd is responsible for the advice you receive from us. If your advisor is unable or unwilling to provide you with advice or services in respect of certain products, the advisor will refer you to another representative of AG Capital, who should be able to assist you.

General Financial Advice

We will only offer you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

You need to take this into account before deciding whether or not to act on it.

What Do We Expect From You?

We expect that you will provide us with accurate information that we request so that we have a reasonable basis on which to provide you with advice.

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

What Are The Possible Consequences Of Not Providing This Information?

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.

AML/CTF

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 drivers licence. We will also retain copies of this information. We assure you that this information will be held as per our Privacy Policy.

Privacy

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 or it can be found at <http://www.agcapital.com.au/about-us/privacy-policy/>

How are we Paid for the Services We Provide?

Money Conversation receive remuneration through client subscription fees, commission rebates, educational courses, referral fees and third party marketing fees.

We charge a flat fee for each product that we provide, as per our price list, which is included with this FSG.

In addition to this Money Conversation and AG Capital collectively share up to a One Pip Rebate from FX provider IG Markets (these providers may change from time to time), for each round turn trade. A round turn refers to a matching Buy and a Sell transaction.

What Fees, Commissions or other Benefits?

Employees of Money Conversation are remunerated in a variety of ways including salary, wages bonuses and commissions based on sales generated.

Do any Relationships Exist Which Might Influence The Service or Advice I Receive ?

Money Conversation is not owned by any Fund Manager or institution. Money Conversation is remunerated by IG Markets.

IG Markets is a provider of online Margin Foreign Exchange, Derivative and Securities Trading Services, offering individual traders, money managers, and institutional customer's proprietary technology, tools and education.

AG Capital Markets Pty Ltd is associated with the following companies;

- AG Funds Management Pty Ltd

These companies may receive a percentage of the brokerage and other income generated by us relating to transactions carried out for clients, as well as refer potential clients to us.

Our advisors are aware of their obligations to disclose the extent and nature of relationships with product providers at the time the advisors provide a financial service in those products. A full list of products provided is available on our website.

Will You Give Me Advice That is Suitable To My Investment Needs and Financial Circumstances?

No.

What Should I Know About Any Of The Risks of The Investment Recommendations Made To Me?

Trading Margin Foreign Exchange, CFDs and Derivatives on margin carries a high level of risk, and may not be suitable for all investors. The high degree of leverage can work against you as well as for you. Before deciding to invest in any leveraged product you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss of some or all of your initial investment and therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks

associated with trading leveraged products, and seek advice from an independent financial advisor if you have any doubts.

What Information Do You Maintain You Maintain in My File And Can I Examine My File?

We need to hold all information you give us for a period of 7 years. Yes you can view information held by making a request.

How Can I Give you Instructions Regarding My Account?

You may specify how you would like to give us instructions, for example, by telephone, fax or other means.

What Kind Of Compensation Arrangements Are In Place And Are These Arrangements Compliant?

Money Conversation has arrangements in place both through Money Conversation and the AG Capital to ensure that it continues to maintain Professional Indemnity Insurance in accordance with Section 912 B of the Corporations Act 2001, (as amended). In particular the Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for the Licensee and its authorised representatives in respect of our authorisations and obligations under the Australian Financial Services License.

What Should I Do If I Have A Complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps;

Contact Money Conversation or your advisor immediately.

If your complaint is not satisfactorily resolved within 7 days please contact Money Conversation's authorising licensee (AG Capital Markets Pty Ltd) on Phone 1300 882 402. Or put it in writing and email to admin@agcapital.com.au

If we cannot reach a satisfactory resolution within a further 45 days you can raise your concerns with the Financial Ombudsman Service on 1300 78 08 08.

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