

Financial Services Guide

FINANCIAL SERVICES GUIDE

Missy Enterprises Pty Ltd T/A tradingandinvesting4u

ACN: **119 060 481**

Address: **28 Ivory St
The Ponds 2769 NSW**

Phone: **+61 406 363 397**

Email: john@tradingandinvesting4u.com

Website: www.tradingandinvesting4u.com

Missy Enterprises Pty Ltd trading as 'tradingandinvesting4u' is a Corporate Authorised Representative (CAR 000416886) of Intelligent Financial Markets Pty Ltd (AFSL [426359](#)).

Issue Date

This Financial Services Guide (FSG) is dated 27th February 2017 and replaces all previous versions. Missy Enterprises Pty Ltd trading as 'tradingandinvesting4u' (hereafter known as Missy Enterprises Pty Ltd) along with Intelligent Financial Markets Pty Ltd [AFSL [426359](#)] (hereafter known as IFM) authorise the distribution of this FSG.

About this guide

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

Table of Contents:

- | | |
|--|---------------|
| 1. Who we are | page 2 |
| 2. How you can contact us | page 2 |
| 3. Services we offer | page 3 |
| 4. Required information | page 3 |
| 5. Costs & remuneration information | page 4 |
| 6. Complaints | page 5 |

FINANCIAL SERVICES GUIDE

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

1. Who we are

About us

Trading and investing was founded by trader who has been trading for 13 years. Trading and investing 4u focuses on educating what it really takes to be a good trader. This includes, foundations, chart reading, trading systems and how successful traders think and approach the market.

What are our authorisations?

Missy Enterprises Pty Ltd is authorised to provide general financial product advice on the following products;

- Derivatives only

Missy Enterprises Pty Ltd is authorised to provide these general advice services to retail and wholesale clients within Australia.

Who is the person providing general advice?

Missy Enterprises Pty Ltd is the company providing general advice and is a Corporate Authorised Representative (CAR 001239858) of Intelligent Financial Markets Pty Ltd (AFSL [426359](#)).

2. How you can contact us

Contact details:

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

Missy Enterprises Pty Ltd

Office Address: **28 Ivory St**

2

Missy Enterprises Pty Ltd is a Corporate Authorised Representative (CAR 000416886) of Intelligent Financial Markets Pty Ltd (AFSL [426359](#)). Ver 1.0 Issued: 27th Feb 2017

FINANCIAL SERVICES GUIDE

The Ponds 2769 NSW

Phone: **+61 406 363 397**

Email: john@tradingandinvesting4u.com

3. Services we offer

As the Licensee, IFM 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 IFM, 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.

4. Required information

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 general advice.

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

As an authorised 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 IFM requires that we ask you to present identification documents such as passports and driver's license. IFM will also retain copies of this information. We assure you that this information will be held securely.

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.

5. Costs and remuneration information

How are we paid for the services we provide?

3

Missy Enterprises Pty Ltd is a Corporate Authorised Representative (CAR 000416886) of Intelligent Financial Markets Pty Ltd (AFSL [426359](#)). Ver 1.0 Issued: 27th Feb 2017

FINANCIAL SERVICES GUIDE

Missy Enterprises Pty Ltd is remunerated through the fees and commissions that we charge you.

What are the fees, commissions or other benefits?

Employees of Missy Enterprises Pty Ltd are remunerated in a variety of ways including salary, wages and bonuses.

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

No

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?

Missy Enterprises Pty Ltd are authorised by Intelligent Financial Markets Pty Ltd to provide general financial product advice only. General advice includes information contained in our reports, emails, blogs and information about the outlook of the markets. The information provided on our website does not provide advice about products suitable for your particular needs, objectives or financial circumstances, even if we may have commented in view of the current or future market conditions or prospects for the financial product. This information does not constitute personal investment advice and it has been prepared without taking into account your objectives, financial situation or needs.

You should always consider the appropriateness of the advice, in light of your own objectives, financial situation or needs before acting on the advice. You should consider and discuss this information with your financial adviser before making your own investment choice.

What information do you maintain you maintain in my file and can I examine my file?

As per regulatory requirements, IFM is required to hold all information you provide for a period of 7 years. You may 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 of communication.

What compensation arrangements are in place and are these arrangements compliant?

Missy Enterprises Pty Ltd confirms that arrangements are in place that the Licensee (IFM) 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

FINANCIAL SERVICES GUIDE

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.

6. Complaints

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 internal and external complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps;

Internal Mechanism

1. Contact your advisor immediately.
2. If your complaint is not satisfactorily resolved within 7 days, please contact Missy Enterprises Pty Ltd.'s authorising licensee (Intelligent Financial Markets Pty Ltd) on Phone 1300 735 125 or +61 (0)3 9021 0420 or put it in writing and email to: cs@ifmtrade.com

External Mechanism:

3. 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.