



FINANCIAL SERVICES GUIDE

金融服務指引

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PURPOSE OF THIS FINANCIAL SERVICES GUIDE

本金融服務指引主旨

This Financial Services Guide (“FSG”) is issued by FXCM Australia Pty. Limited (“FXCM”). FXCM is a company incorporated in Australia [ACN 121 934 432]. FXCM holds an Australian Financial Services Licence [AFSL 309763] issued by the Australian Securities and Investments Commission (“ASIC”). The purpose of this FSG is to provide you with key information about the type of financial services that FXCM offers to ensure that you receive the information to assist you in making an informed decision about whether you wish to use the financial services that are offered by FXCM.

本金融服務指引（FSG）由 FXCM Australia Pty. Limited（“FXCM”或“福匯”）發佈。福匯於澳大利亞註冊成立 [ACN 編號: 121 934 432]。福匯持有澳大利亞證券及投資事務監察委員會 (Australian Securities and Investments Commission, 簡稱 ASIC) 頒發的編號為 309763 的澳洲金融服務執照 (Australian Financial Services Licence, 簡稱 AFSL)。本 FSG 旨在為您提供福匯提供的金融服務類型的重要信息，以確保閣下獲得該信息，從而說明閣下在知情的情況下決定是否希望使用福匯提供的金融服務。

CONTENT OF THIS FSG

本金融服務指引內容

The FXCM FSG contains important information about:

本福匯金融服務指引包括以下內容的重要信息：

- What is FXCM Australia Pty. Limited;
- 什麼是 FXCM Australia Pty. Limited ?

- Who FXCM Acts For;
- 福匯的角色 ?

- FXCM Contact Information;
- 福匯聯絡信息

- Financial Services & Products FXCM is Authorised to Provide;
- 福匯受權提供的金融服務及產品

- Nature of Advice
- 建議的性質

- How to Instruct FXCM;
- 如何向福匯發出指示

- Platforms;
- 平台

- Execution;
- 執行

- Fees and charges;
- 費用和收費

- Associations;
- 關聯

- Compensation Arrangements; and
- 補償安排；及

- Dispute Resolution
- 爭議解決方法

For further detailed information about FXCM services and products please contact FXCM via email support@fxcm.com.au or the contact information provided below.

如需獲得更多福匯提供的服務及產品詳情，請電郵至 support@fxcm.com.au 或通過以下提供的聯絡方式聯繫福匯。

Additional Documents - Product Disclosure Statement (“PDS”) and Terms of Business

額外文件 – 產品披露聲明 (PDS) 和業務條款

Before you can open an account with us to trade FXCM products you must review and understand the FXCM PDS, Terms of Business, and this FSG (“FXCM Documents”). The PDS is provided to assist you in making an informed decision about all FXCM products. The PDS contains information about FXCM products, including risks and benefits, costs, fees and charges, how to trade in FXCM products, significant characteristics and features of FXCM products and tax considerations. The FXCM Documents are available on our website <https://www.fuhui-zh.com/au-chinese/tc/> or can be obtained by contacting us.

與我們開立賬戶並開始交易福匯提供的產品前，閣下必須閱讀及明白福匯的產品披露聲明，業務條款和此金融服務指引（統稱“福匯文件”）。產品披露聲明是為了幫您在知情的情況下做出有關福匯產品的決定。產品披露聲明包含了福匯產品的信息，包括風險及優勢、成本、費用和收費，如何交易福匯產品，福匯產品的重要特性及特點和稅負考慮。您可通過我們的網站 <https://www.fuhui-zh.com/au-chinese/tc/> 或通過聯絡我們獲得福匯文件。

The FXCM Documents are important documents and should be read in their entirety in deciding whether to acquire or to continue to hold FXCM products. You should keep this FSG, the PDS and the Terms of Business, all other documents provided to you by FXCM and any updated information that is provided to you (“FXCM Documents”), for future reference. Please note, if we classify you as a Wholesale client in accordance with the Corporations Act 2001 (Cth), we are not required to provide you with a PDS or FSG.

福匯文件至關重要，在決定是否買賣或是否繼續買賣福匯產品前，閣下應該閱讀完所有的文件。您可以保留此金融服務指引，產品披露聲明和業務條款及福匯提供予您的其他文件和任何數據更新（統稱“福匯文件”），以供日後參考。請注意，如果我們根據 2001 年公司法(Cth)將您歸類為批發客戶，則無需向您提供產品披露聲明或金融服務指引。

What is FXCM Australia Pty. Limited?

FXCM Australia Pty. Limited 是什麼？

FXCM is a financial services company that is authorised to provide financial services in derivatives and rolling spot margin foreign exchange contracts to retail and wholesale clients. FXCM provides its clients with direct access to various electronic trading platforms such as Trading Station II (commonly referred to as Trading Station) and MetaTrader 4 to enable them to buy and sell Foreign Exchange Contracts (FX Contracts) and Contracts for Differences (CFDs).

福匯是一家金融服務機構，受權向零售及機構客戶提供衍生工具及滾動即期保證金外匯合約金融服務。福匯讓客戶能夠直接使用多種交易平台，如交易平台 II（通常稱為交易平台）及 MetaTrader 4，以使得客戶能夠買賣外匯合約和差價合約產品（CFDs）。

Who FXCM Acts For

福匯的角色

FXCM is an issuer of over-the-counter FX Contracts and CFDs. FXCM does not act as your agent or broker in relation to transactions of FXCM products. FXCM may act as a principal, on its own behalf, when it provides financial services to you.

福匯是一家櫃檯交易的外匯合約和差價合約產品的發行商。福匯並不就福匯產品的交易擔任閣下的代理商或經紀商。福匯可能作為主事人代表其自身為閣下提供金融服務。

FXCM Australia Pty. Limited Contact Information

FXCM Australia Pty. Limited 的聯絡信息

You can contact us 24 hours a day, 5 days a week by
您可以一星期五天，一天 24 小時通過以下方式聯絡我們：

- calling us on 1800 109 751
致電 1800 109 751

- AU Free Call: 1800 109 751
澳洲免費電話：1800 109 751

- International: +1 212 609 2952
國際長途電話：+1 212 609 2952

- emailing us at support@fxcm.com.au; or
電郵至 support@fxcm.com.au; 或

- writing to us at:
FXCM Australia Pty. Limited
Level 13
333 George Street
Sydney, NSW 2000
寫信至：
FXCM Australia Pty. Limited
Level 13
333 George Street
Sydney, NSW 2000

Financial Services & Products FXCM is Authorised to Provide

福匯受權提供的金融服務及產品

FXCM holds an Australian Financial Services License (AFSL 309763) which authorises us to provide the following financial services to retail and wholesale clients:

福匯持有澳洲金融服務執照 (AFSL 編號 309763)，受權向零售及機構客戶提供以下金融服務：

- provide general product advice for the following classes of financial products:
- 就以下金融產品種類提供一般性建議
 - a) derivatives; and
 - a) 衍生產品；及

 - b) foreign exchange contracts,
 - b) 外匯合約產品

- deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:
- 通過發行，申請，購買，改變或賣出以下種類的金融產品進行金融產品交易
 - a) derivatives; and
 - a) 衍生產品；及

 - b) foreign exchange contracts, and
 - b) 外匯合約產品，及

- make a market for the following classes of financial products:
- 就以下金融產品種類做市
 - a) derivatives; and
 - a) 衍生產品；及

 - b) foreign exchange contract,
 - b) 外匯合約產品

Nature of Advice

建議的性質

FXCM provides general financial product advice only. General advice does NOT take into account your objectives, financial situation or needs. Therefore, you should, before acting on our general advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. FXCM recommends that you seek advice from a separate financial advisor. You should also consider our PDS before making any decisions about whether to use our products.

福匯僅提供金融產品的一般性建議。一般性建議並無考慮閣下的投資目標，財務狀況或需要。因此，在根據我們的建議行事前，您應該根據閣下的投資目標，財務狀況或需要考慮該建議的適合性。福匯建議閣下向獨立財務顧問尋求建議。在決定是否買賣我們的產品前，您應仔細考慮我們的產品披露聲明。

Under the law governing financial services, general advice has a defined meaning which may be different to what you understand or expect general advice to mean. In the context of the provision of financial services, general advice can include information about FXCM products and the underlying markets as well as FXCM's opinions about, or outlook for, FXCM products or the underlying markets. Any information you have requested about FXCM products and the markets, or have discussed with a FXCM employee should only be regarded as general advice. Market updates, research reports, website content are examples of the general advice we may provide.

根據規管金融服務的法律，一般性建議的定義意義可能與閣下理解或預期的一般性建議的意義不同。在金融服務條款中，一般性建議能包括關於福匯的產品和基礎金融市場的信息及福匯就福匯的產品和基礎金融市場的觀點和展望。任何您要求的關於福匯的產品和市場的信息，或您於福匯員工討論的內容僅能夠被視為一般性建議。市場行情，研究報告，網站內容都是我們可能提供的一般性建議的例子。

Accordingly we make no warranties or guarantees that the content of the advice is suitable for your individual situation. You should read and consider the relevant PDS and consider seeking independent advice before making any decisions about FXCM products and/or using the services offered by FXCM.

相應的，我們不能保證或擔保一般性建議的內容適合您的個別情況。在決定買賣福匯提供的產品和/或享用福匯提供的服務前，閣下應仔細閱讀和考慮相關的產品披露聲明，並考慮尋求獨立意見。

You should obtain professional financial advice based on your own particular circumstances before making an investment decision on the basis of the general advice provided by FXCM.

在根據福匯的一般性建議決定作出投資前，您應根據閣下個人的特別情況獲取專業的金融建議。

How to Instruct FXCM

如何向福匯發送指示

You may place orders to deal in FX contracts and CFDs by using electronic dealing platforms such as Trading Station and/or MetaTrader 4.

您可以通過多種電子交易平台建立外匯合約及差價合約的交易單據，如交易平台及/或 MetaTrader 4。

FXCM also offers you the option of placing trades over the phone with our Dealers for certain platforms. The opening hours for the trading desk are listed on <https://www.fuhui-zh.com/au-chinese/tc/support/trading-desk/>.

您亦可選擇就特定平台通過電話聯繫我們的交易室建立指令。交易室開放時間請查看 <https://www.fuhui-zh.com/au-chinese/tc/support/trading-desk/>。

Whenever you execute a transaction on your account, a confirmation or statement can be accessed through Trading Station and/or secure access website/portal (referred to as "MyFXCM"). Through Trading Station and/or secure access website/portal you can access your accounts at any time to view your transactions and account balances. You must review any confirmation or statement we send to you immediately to ensure its accuracy and to report any discrepancies to us.

每當您就交易賬戶執行一項交易，您可通過交易平台和/或安全准入網站/門戶（稱作“MyFXCM”）接收一封確認書或報表。通過交易平台和/或安全准入網站/門戶，您可以在任何時候登錄賬號以查看您的交易及賬戶餘額。您必須立即查看我們向您發送の確認書或報表以確保該確認書或報表的正確性，如有差異，應立即通知福匯。

Platforms

平台

FXCM offers various trading platforms including but not limited to Trading Station II (FXCM's proprietary platform, commonly referred to as Trading Station) and MetaTrader 4. FXCM trading platforms are designed to provide clients with

comprehensive market information and a high level of execution. The PDS provides more detailed information about the FXCM Trading Stations.

福匯提供多種交易平台，包括但不限於交易平台 II（福匯的自有平台，通常稱作“交易平台”）和 MetaTrader 4。福匯的各種交易平台為客戶提供廣泛的市場信息及高水平的交易執行。產品披露聲明提供更多有關福匯交易平台的詳細信息。

Execution

執行

FXCM acts as the counterparty to every transaction. For every transaction, FXCM may choose to hedge your trade immediately with a liquidity provider or FXCM may choose to take the other side of your trade. FXCM acts as the market maker. FXCM may derive prices from third party sources including but not limited to liquidity providers but your trades may or may not be hedged back to back with a liquidity provider. For more information on execution please visit our website and PDS.

福匯充當客戶每筆交易的對手方。每筆交易，福匯可選擇立即與流通量提供者進行對沖，或者福匯可能作為您交易的對手。福匯充當做市商。福匯可能從包括但不限於流通量提供者的第三方來源獲取價格，但閣下的交易可能會也可能不會與流通量提供者連續對沖。更多有關執行模式類型的詳情，請查看我們網站和產品披露聲明。

Fees and charges

費用和收費

Remuneration

報酬

Trading Platform 交易平台	Spreads 買賣差價	Rollover Fees 過夜利息	Referring Broker/3 rd party Rebates 經紀商/第三方回扣	FX commission/mark-up (If applicable) 外匯佣金/標高點子 (如適用)	Administrative Fees 行政費用	Conversion Fees 兌換費用
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<p>Trading Station II 交易平台 II</p>	<p>Applicable-Varies according to currency pair and trading platform 適用 - 根據貨幣對和交易平台的不同而不同</p>	<p>Applicable 適用</p>	<p>If applicable, generally 0.2-5 Pips or 50% of the applicable commission 如適用, 一般為0.2-5個點子或為適用佣金的50%</p>	<p>FXCM may derive prices from its liquidity providers, and may add a markup to the spreads it receives from its liquidity providers. For further details of our spreads, please refer to our website. 福匯可能從其流通量提供者處獲得可成交價並可能在此基礎上標高點子。請參閱我們的網站了解更多關於買賣差價的詳情。</p> <p>If applicable, commission is listed per 100k lot per side and pro-rated accordingly. See commission rates table in PDS. 如適用,佣金按每手100K單邊比例收取。佣金比例標準可參見產品披露聲明。</p>	<p>Applicable-according to the currency denominated account and residence of Client 適用 - 根據貨幣結算賬戶和客戶所在地不同而不同</p>	<p>Applicable 適用</p>
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MetaTrader 4	<p>Applicable-Varies according to currency pair and trading platform</p> <p>適用 - 根據貨幣對和交易平台的不同而不同</p>	Applicable 適用	<p>If applicable, generally 0.2-5 Pips or 50% of the applicable commission</p> <p>如適用, 一般為0.2-5個點子或為適用佣金的50%</p>	<p>FXCM may derive prices from its liquidity providers, and FXCM may add a markup to the spreads it receives from its liquidity provider. For further details of our spreads, please refer to our website.</p> <p>福匯可能從其流通量提供者處獲得可成交價並可能在此基礎上標高點子。請參閱我們的網站了解更多關於買賣差價的詳情。</p> <p>If applicable, commission is listed per 100k lot per side and pro-rated accordingly. See standard commission rates table in PDS.</p> <p>如適用, 佣金按每手100K單邊比例收取。佣金比例標準可參見產品披露聲明。</p>	<p>Applicable-according to the currency denominated account and residence of Client</p> <p>適用 - 根據貨幣結算賬戶和客戶所在地不同而不同</p>	Applicable 適用
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For more detailed information on FXCM Trading platforms refer to PDS Part 2
更多關於福匯交易平台的詳情請參閱產品披露聲明 第二部分

Spreads **買賣差價**

Generally, for FX, FXCM earns its income from markup to the spread or the commission charged per 100k trade (per side). In certain circumstances, the client may be subject to a markup, separate commission rates and/or a separate rate card due to the relationship with a third party (including but not limited to some referring brokers). The term 'spread' refers to the difference between the best bid and best offer rates at which you buy and sell the financial instruments.

一般而言，對於外匯，福匯通過對標高點子或每 100K 交易量（單邊）收取佣金獲取利益。在某些情況下，由於客戶與第三方的關係（包括但不限於一些經紀商），客戶可能會適用於標高點子，單獨的佣金率和/或單獨的價格及收費表。上述“買賣差價”是指您在買入和賣出金融工具時最佳買入價格和最佳賣出價格之間的差價。

Rebates and Commissions to Referring Brokers/third parties **經紀商或第三方的回扣和佣金**

FXCM may compensate Referring Brokers/third parties for introducing clients to FXCM and that such compensation may be on a per-trade basis or any other method upon FXCM's discretion.

福匯會向介紹客戶到福匯的經紀商或第三方支付報酬，及此類報酬可能以每筆交易或福匯酌情決定的其他方式計算。

Compensation may be taken out of:

報酬可能會從以下扣除：

1. FXCM's mark-up for FX and other products; or
1. 福匯外匯和其他產品的標高點子；或
2. the client's commission payment for FX.
2. 客戶支付的外匯佣金。

For CFDs, generally, FXCM's compensation to Referring Brokers for introducing clients ranges from approximately 0.25 pips to 5 pips per round turn trade. All clients will be asked to agree to rebates/commissions charges prior to any such rebates/commissions being charged, via an acknowledgement form.

對於差價合約，一般而言，福匯向介紹客戶到福匯的經紀商支付的報酬接近每筆來回交易 0.25-5 個點子。所有客戶在被收取回扣或佣金之前都會被要求通過確認書的形式同意該回扣或佣金的收取。

For FX, commission paid to referring brokers will generally be 50% of the applicable commission (see commission rates detailed in the FX PDS).

對於外匯，向經紀商支付的佣金一般為適用佣金的 50%（佣金比率詳情可參見外匯產品披露聲明）。

(For more detailed information on pips, please refer to the Product Disclosure Statement, in the section "Pip Cost".)

（有關於點子的更多信息，請參閱產品披露聲明之“點值”部分。）

Initial Margin **初始保證金**

Where you enter into a transaction you will be required to pay an initial margin. You may also be required to pay additional margin in the event of adverse market movements against your position(s). Such payments are not fees or costs but are funds required by FXCM to cover our risk and as security for the client's obligations.

當您進入一筆交易時您將被要求支付一筆初始保證金。在市場走勢對您的倉位不利的情況下，您也可能會被要求支付額外的保證金。此等支付並非一項收費或交易成本，而是福匯為了避免福匯不承受風險及為了履行對客戶的義務的保證。

Rollover Fees **過夜利息費**

Rollover is the simultaneous closing and opening of a position at a particular point during the day in order to avoid the settlement and delivery of the purchased currency. This term also refers to the interest either charged or applied to a trader's

account for positions held “overnight”, meaning after 5 pm EST (New York Time) on FXCM's platforms. Interest rates are a factor in any market. FXCM's daily interest debit or credit amounts are based on the total face value of the position. Our rollover rates are calculated by referencing the relevant LIBOR for all index products. Each day, the rollover amounts per lot are shown transparently in the simple dealing rates window of Trading Station. Therefore, You will be charged a “rollover” fee for holding FX Contracts and CFDs overnight. These fees vary from day to day.

Rollover(轉倉)是指在一天內同一時間同時平掉及開立倉位以避免結算及交收貨幣的程序。Rollover(過夜利息)亦指交易賬戶持有倉位過夜因而支付或獲得的利息，過夜時間指福匯各種平台美東時間下午 5 時後。利率在任何市場都是一個要素。福匯根據持倉總面值計算每日扣除或存入的利息金額。過夜利率參考所有指數產品的相關倫敦同業拆息 (LIBOR) 計算得出。每天，每手過夜利息費用都會清楚地顯示在交易平台的簡易報價視窗。因此，過夜持有外匯合同或差價合同時，您將會被收取過夜利息費。這項費用每天各不相同。

Certain accounts may be charged a fee in lieu of paying/receiving interest for position held open past the close of business day (“rollover”). This fee is either a markup to the spread or a commission charge in the instance of select accounts types, as determined and notified by FXCM, which may increase or decrease in its sole discretion.

某些賬戶可能會被收取一筆費用來替代支付/收到持倉超過當日交易結束 (“過夜”) 的利息。該費用為差價的標高點子，或者是由福匯確定及通知的特定賬戶類型的手續費，可由福匯自行決定增加或減少。

CFD Rollover - Metals Trading

差價合約產品之過夜利息 – 金屬交易

All open metal positions are rolled to the next trading day. Depending on whether you are long (Buy) or Short (Sell), you will either be debited or credited rollover interest on a daily basis. Details of FXCM's rollover rates (rolls) are detailed on Trading Station II in a transparent manner. Please note that at all open positions at the end of the recognized trading day of Wednesday at 5pm EST (New York Time) incur a 3 day rollover debit/credit, and bank holidays will affect the number of days that a position is rolled forward. Furthermore, the rollover detailed on Trading Station is for 1 ounce of gold or silver and not the minimum trade size.

所有未平倉金屬持倉都會轉倉至下一個交易日。視乎閣下持有長倉 (買入) 或持有短倉 (賣出) 而定，每日您會被扣除或存入過夜利息。福匯的過夜利息詳情都詳細透明地顯示於交易平台 II。請注意，在公認的交易日美國東部時間週三下午 5:00 (紐約時間) 營業時間結束時所有開倉部位均會產生連續 3 日的正數/負數過夜利息，銀行假期將會影響持倉轉倉的日數。此外，福匯交易平台所載列的過夜利息為 1 盎司黃金或白銀的過夜利息，而非最小交易單位的過夜利息。

Copper is the only metal which is not subject to rollover interest and has periodic expiration.

銅是唯一不計算過夜利息但會定期過期的金屬。

CFD Rollover - Energy Trading

差價合約產品之過夜利息 – 能源交易

US Oil, UK Oil, and NGAS are not subject to rollover interest and have periodic expirations.

US Oil, UK Oil 和 NGAS 不計過夜利息但定期過期。

CFD Rollover - Indices

差價合約之過夜利息- 指數

Financing costs (Cost of carry) and dividends make up the overnight credits/debits. The value of these two variables are independent of one another; the overall credit/debit that is credited/debited will depend on the size of the open trade.

融資成本 (持倉成本) 和股息構成正數/負數過夜利息。這兩個變數的數值是獨立的。適用於您的賬戶的整體正數/負數金額將會視乎未平倉的交易規模而言。

Administrative Fees

行政費用

Telegraphic Transfers or “Wire” Fees

電匯或“匯款”費用

FXCM does not charge a fee in order to setup your Account or to deposit funds but there is an administrative charge in order to withdraw funds from your Account. Wire request fees are below:

福匯不會就閣下開立賬戶或存款收取費用。然而閣下賬戶提款會產生一筆行政費用。電匯提款手續費如下表所示：

Withdrawal fees

提款費用

	Bank Wire Transfer 銀行電匯		Credit / Debit Card 信用/借記卡	EFT 電子資金 轉賬	Skrill	UnionPay 網銀提款
Currency / Denomination 貨幣/費用額	Domestic* 境內*	International 國際				
USD 美元	USD \$ 25 25 美元	USD \$ 40 40 美元	No charge 不收取費用	N/A 不適用	No charge 不收取費用	No charge for the first two (2) withdrawals per month** 每月前兩(2)筆提款豁免手續費
EUR 歐元	€ 0 0 歐元	€ 30 0 歐元	No charge 不收取費用	N/A 不適用	N/A 不適用	N/A 不適用
GBP 英鎊	£ 15 15 英鎊	£ 30 30 英鎊	No charge 不收取費用	N/A 不適用	N/A 不適用	N/A 不適用
JPY 日元	¥ 0 0 日元	¥ 3,000 3,000 日元	No charge 不收取費用	N/A 不適用	N/A 不適用	N/A 不適用
AUD 澳元	AUD \$ 15 15 澳元	AUD \$ 30 30 澳元	No charge 不收取費用	No charge 不收取費用	No charge 不收取費用	N/A 不適用
NZD 紐元	NZD \$ 15 15 紐元	NZD \$ 30 30 紐元	No charge 不收取費用	N/A 不適用	N/A 不適用	N/A 不適用

*Domestic wire fees apply when the client's beneficiary bank is located in Australia.

**There is no charge for the first two (2) UnionPay withdrawals per month per account. Any subsequent UnionPay withdrawals in the same month may incur a 1% processing fee with a maximum fee of USD \$10.00

*境內電匯費用適用於客戶的收款銀行在澳大利亞境內的情況。

**每個賬戶每月前兩筆網銀提款不收取任何費用。同月後續使用網銀提款可能會產生 1% 的手續費，最多不超過 10 美元。

Electronic Funds Transfers

電子資金轉賬 (EFT)

FXCM does not charge a fee for Electronic Fund Transfers for Australian residents.

福匯對澳洲居民不收取電子資金轉賬 (EFT) 費用。

Credit Card Fees

信用卡費用

FXCM does not charge a fee for credit card deposit or withdrawal transactions.

福匯對信用卡存款或提款交易不收取費用。

Deposit Fees

存款費用

Funding Option 入金方式	Fee 費用
Bank Wire Transfer 銀行電匯轉賬	No Charge 不收取費用
Credit / Debit Card 信用/借記卡	No Charge 不收取費用
BPAY	No Charge 不收取費用
Skrill	No Charge 不收取費用
Union Pay 網銀存款	No charge 不收取費用

Note: When depositing funds by domestic/international wire, debit/credit cards and/or through a transaction processing service, you may be subject to external charges charged by your bank(s)/intermediary bank(s)/card issuer(s)/payment services provider(s) and/or transaction processing service(s) including but not limited to international transaction fees, currency conversion fees and/or transaction processing fees.

注意：通過國內/國際電匯、借記/信用卡以及/或者某一交易處理服務存入資金時，閣下可能需要繳付您銀行/中間銀行/發卡機構/支付服務提供商以及/或者交易處理服務提供商收取的外部費用，包括但不限於國際交易費，貨幣兌換費以及/或者交易處理費。

Inactivity Fee

不動賬戶費

You will be charged a dormancy account administrative fee (the “Dormancy Fee”) every calendar year if there is no client-initiated activity in the 12 months preceding the charge date. This fee will be equal to the lesser of 50.00 units of the currency in which your account is denominated or the remaining balance in your account, with the exception of accounts denominated in JPY, which will be charged JPY 5,000. If you are assessed the Dormancy Fee and your account balance becomes zero (0) after the Fee is charged, your account may be subject to closure.

若閣下的交易賬戶在付費日前十二（12）個月並無客戶活動，閣下將被收取不動賬戶行政費用（簡稱“不動賬戶費”）。該費用等於 50.00 個客戶賬戶貨幣單位（若為日元賬戶，則為 5,000）或客戶賬戶的剩餘餘額，以金額較少者為準。如閣下被評為需支付不動賬戶費，並且在被收取這筆費用後賬戶餘額變為零(0)，您的賬戶可能會被關閉。

Conversion Fees

兌換費用

Please note that any administrative conversions will be made at the bank rate or at the prevailing spot rate and will be shown on your combined account statement, which can be accessed through your secure access website/portal.

請知悉，任何行政兌換會以銀行匯率或與現行即期匯率為準，且將會顯示在閣下的綜合賬號結算報告中，閣下可從您的安全准入網站門戶查看。

The following markup will apply. The pip charge will be determined by the amount converted (USD equivalent).

將會按下表收取標高點子。標高點子的收取將會取決於被兌換的金額（以美元等值計算）。

Range 被兌換的金額範圍	Pip Charge (markup) 標高點子
\$0 – 9,999.99 USD 0 - 9,999.99 美元	150
\$10,000 to \$49,999 USD 10,000 - 49,999 美元	100
\$50,000 to \$100,000 USD 50,000 - 100,000 美元	50
\$100,000+ USD 100,000 美元以上	10

FXCM reserves the right, in its sole discretion, to refuse to process any conversion requests.

福匯保留拒絕任何外匯兌換申請的絕對酌情權。

GST and other taxes

消費稅及其他稅費

You are responsible for any stamp duty, transaction duty, GST or similar goods and services or value added tax payable in respect of services provided to you or any transaction made.

您有責任為提供給您的服務或任何產生的交易繳納任何印花稅，交易稅，消費稅或相似貨物和服務或增值的應繳銷售稅。

Fees referred to in this FSG are generally exclusive of GST unless expressly stated. FXCM does not provide tax advice. Seek advice from a separate financial advisor.

除非另有明確說明，本金融服務指引提及的費用一般不包括消費稅。福匯不提供稅務建議。請向獨立的金融顧問尋求建議。

Remuneration and benefits of FXCM Employees and Directors

福匯員工及董事的報酬和福利

Our employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus which is based on achievement of predetermined business objectives such as:

福匯的員工和董事通過工資或其他員工福利的方式來獲得報酬。基於預定工作目標的完成，他們可能有資格獲得年終獎例如：

- meeting or exceeding standards of excellence in client service;
- 達到或超過卓越客戶服務；
- the level of revenue they generate; and
- 產生的收益水平；及
- reaching individual sales portfolio targets.
- 達到個人銷售組合的目標。

You may request particulars of the remuneration or other benefits. However, that request must be made within a reasonable time after you receive this FSG and before any financial service identified in this FSG is provided to you.

您可以要求特定的報酬或其他福利。然而，這個請求必須在您收到金融服務指引後、且在此金融服務指引所提及的任何金融服務提供予閣下之前的合理的時間內提出。

Associations

關聯

We do not have any relationships or associations with other financial product issuers which might reasonably be expected to be capable of influencing us in providing financial services to you.

我們與其他金融產品發行人沒有任何關係或關聯，該等關係或關係可能會影響我們為您提供金融的服務。

Dispute Resolution

爭議解決方法

This Dispute Resolution Policy explains how FXCM handles disputes with clients, both internally and externally.

爭議解決政策闡明了福匯如何處理與客戶之間的爭議，包括內部與外部。

Internal complaints handling system

內部投訴處理機制

- (i) Upon receipt of a complaint from client, the FXCM employee that receives the complaint will attempt to resolve the issue. If the complaint cannot be resolved at the first point of contact or after reasonable investigation and discussion with the client, the matter will be referred to a senior member of the relevant FXCM division. If the client is dissatisfied with the outcome, the client will be requested to provide: (a) written notice specifying the nature of the complaint, the desired outcome and what action the client thinks will settle the complaint; and (b) all relevant material to support the complaint.

當收到客戶的投訴時，接受到該客戶投訴的福匯職員將會試圖解決該問題。如果在第一階段通過聯繫該客戶或在合理的調查及與該客戶討論之後，爭議仍不能被解決，那麼問題將會被提交至福匯相關部門的高級職員。如果該客戶就該投訴結果不滿意，那麼該客戶將會被要求提供：(a) 以書面通知闡明投訴的性質，所需結果以及需採取什麼行動才能解決這一投訴；及(b) 所有可以支持這個投訴的相關材料。

- (ii) Complaints should be addressed to the Complaints Officer and sent to FXCM. Upon receipt of written notice (“Lodgment Date”), FXCM’s Complaints Department will: (a) within 5 days of the Lodgment Date, provide a written acknowledgment of receipt and an indication of the time-frame in which FXCM will respond to the complaint; (b) consider and investigate the circumstances surrounding the complaint; (c) advise the client of the criteria and processes applied by FXCM in dealing with complaints; (d) upon request, provide Client with any relevant, non-confidential, material relating to the complaint; and (e) communicate directly with the client, with a view to resolving the complaint in a fair and timely manner.

投訴應寫給投訴主任並發送至福匯。當收到書面通知時（“抵達時間”），福匯的投訴部將：(a) 在五個工作日內（抵達時間），提供一份書面收件通知及列明福匯回復投訴的期限；(b) 考慮並調查有關投訴事件的情形；(c) 向該客戶通知適用於福匯處理投訴的標準及程序；(d) 根據該客戶要求，為客戶提供任何有關的、非機密的和有關投訴的材料；及(e) 為以公正和及時的方式解決投訴，福匯將直接與客戶交流。

- (iii) FXCM strives to provide Clients with a response at the earliest available opportunity. The current regulatory framework allows FXCM 45 days to respond to a complaint. Accordingly, no later than 45 days following the Lodgment Date, the Complaints Officer must: (a) notify the client in writing of the decision in relation to the complaint and include the words "Final Response" in the subject line; (b) provide the client with written reasons for the decision; (c) outline to the client the remedies, if any, available to Client; and (d) advise the client of any further avenues for complaint and the time

frames involved in those avenues. Where the client has redress (financial or otherwise), FXCM will promptly provide the client with information regarding that redress. If the complaint is not resolved within 45 days following the Lodgement Date, the Complaints Officer will inform the client of the reasons for the delay.

福匯力求為客戶提供最及時的回復。當前監管框架允許福匯在 45 天內就投訴做出回應。因此，從抵達時間算起不會遲於 45 天，福匯投訴主任一定：(a) 將以書面形式通知該客戶有關於投訴的決定及在主題欄中列明“最後回復”；(b) 為該客戶書面提供有關決定的原因；(c) 向該客戶概述有關補救措施（如有）；及 (d) 建議該客戶任何進一步的投訴方式及涉及該類投訴方式的時間期限。如該客戶獲得任何調整（金融或其他），福匯將立即向該客戶提供有關該調整的信息。如 45 日內仍未解決該爭議，投訴主任將告知該客戶爭議延遲解決的原因。

- (iv) FXCM may in its discretion give any appropriate remedy to the complainant, including but not limited to any of the following:

福匯可能酌情決定給予有關投訴的任何適當補救措施，包括但不限於以下任何一條：

(a) information and explanation regarding the circumstances giving rise to the complaint;

(a) 有關引起投訴的情況的信息和解釋；

(b) an apology; or

(b) 道歉；或

(c) compensation for loss incurred by the complainant.

(c) 因投訴而產生損失的補償

- (v) Client may contact the Client Services Department should Client require further information on how complaints are handled by FXCM internally.

如想要獲得有關福匯內部投訴處理機制的進一步信息，您可以聯繫客戶服務部門。

- (vi) To lodge a complaint, please visit: <https://www.fuhui-zh.com/au-chinese/tc/legal/complaints/>

若要發起投訴，請訪問：<https://www.fuhui-zh.com/au-chinese/tc/legal/complaints/>

External Dispute Resolution Process

外部爭議解決程序

- (i) In the event that Client's complaint is unable to be resolved by FXCM in accordance with its internal complaints handling system, clients may refer the complaint to the Australian Financial Complaints Authority (AFCA) to consider the complaint in accordance with its rules, provided that the complaint falls within the rules of AFCA.

在客戶的投訴並未能根據福匯內部投訴處理機制得到解決時，倘若該投訴符合澳大利亞金融投訴監管局規則範圍，那麼客戶可將投訴送交澳大利亞金融投訴監管局（AFCA）以根據其規則審核投訴。

- (ii) If you are not satisfied with our response, you may lodge a complaint :

若閣下對福匯的回復不滿意，您可正式提出投訴

• With AFCA:

請向澳大利亞金融投訴監管局投訴：

Online: www.afca.org.au

網站：www.afca.org.au

Email: info@afca.org.au

電子郵件：info@afca.org.au

Phone: 1800 931 678

電話：1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001
寫信至：Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

(iii) Before AFCA will deal with the client's complaint, the client must have first lodged a formal complaint with FXCM and given FXCM time to resolve the complaint.

在澳大利亞金融投訴監管局處理客戶的投訴之前，該客戶必須首先將正式的投訴寄送至福匯並且給予福匯一定的時間來解決投訴。

(iv) A determination from AFCA will be binding on FXCM only if the client accepts the decision.

僅當客戶接受來自澳大利亞金融投訴監管局的判定時，該判定才會對福匯具有約束力。

Compensation Arrangements

補償安排

FXCM has professional indemnity ("PI") insurance arrangements in place which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. These arrangements are in place to compensate individuals who suffer loss or damage as a result of a breach of FXCM's obligations. Our PI insurance takes into account the nature and volume of our business, the number of clients and kind of clients we have, our representatives and the maximum potential extent of liability.

根據公司法第 912B 章取代並滿足補償安排的要求，福匯擁有專業責任賠償("PI")保險安排。這些安排是為了補償因違反福匯義務而導致個人遭受損失或傷害。我們的 PI 保險考慮到我們業務的性質和數量，我們擁有的客戶的數量和種類，我們的營業代表及責任的最大潛在範圍。

Our PI insurance also cover claims in relation to the conduct of representatives and employees who no longer work for us but who did at the time of the relevant conduct.

關於已經不再為福匯工作的代表和員工做出的行為，如其在做出該相關行為時於福匯任職，我們的 PI 保險也涉及其賠償。

Privacy Policy

隱私政策

We value the privacy of your personal information. In general, we collect information about you to manage the client relationship we have with you and to ensure that we provide the product and services most appropriate to your needs.

我們重視您個人資料的隱私。一般而言，我們收集有關您的數據是為了管理我們與您之間的客戶關係並確保我們所提供的產品和服務最適合您的需求。

In accordance with the Anti-Money Laundering and Counter-Terrorism Act 2006, FXCM has an obligation to collect information and verify the identity of its clients. This information is referred to as Know Your Client information or KYC information. FXCM will carry out its customer identification and verification procedures in accordance with the Privacy Act 1988.

根據 2006 年反洗錢和反恐怖主義法案（Anti-Money Laundering and Counter-Terrorism Act 2006），福匯有收集客戶資料並核實客戶身份的義務。該數據被稱為了解客戶資料。福匯將按照 1988 年隱私法（Privacy Act 1988）進行客戶身份識別及核實程序。

For a copy of FXCM's Privacy Policy please refer to our [website](#).

有關福匯隱私政策，詳情請參閱我們的[網站](#)。