

## **FINANCIAL SERVICES GUIDE**

**YOC Securities Pty Limited (ACN 601 104 830)**

**AFS license 465263**

This Financial Services Guide provides you with information about us to help you decide whether to use the services we offer.

It explains:

- the services offered by us;
- how instructions are provided to us;
- how we are remunerated;
- any interests, associations or relationships that could influence us; and
- how complaints against us are dealt with.

This is an important document and we have authorised its distribution to you.

Please also refer to our Client Agreement and any Product Disclosure Statements provided to you from us.

Issued on 23 November 2020

## *Your questions*

## *Our answers*

### **What services do you provide?**

YOC Securities Pty Ltd (“YOC Securities”) holds an Australian Financial Services License (No 465263) issued by the Australian Securities & Investment Commission (ASIC). We are authorised to provide advisory and dealing services in relation to:

- deposit products
- derivatives
- interests in managed investment schemes
- securities<sup>1</sup>
- standard margin lending facility

### **What financial services are available to me?**

YOC Securities offer securities and derivative brokerage services, as well as the opportunity to invest in managed investment schemes. Stockbroking trades will be executed through Pershing Securities Australia Pty Ltd (AFSL No. 338264), Morrison Securities Pty Ltd (AFSL No. 241737) and CMC Markets Stockbroking Limited (AFSL No. 246381).

Although we are authorised to do so, we do not generally provide investment advice that takes into account your personal circumstances, financial situation or needs. We only provide general advice. It is strongly recommended that you seek your own professional advice to ensure that investments made are suitable for your financial situation, objectives and needs.

Should we make a recommendation to acquire a particular financial product, you will be provided with a Product Disclosure Statement containing information pertaining to the product, to enable an informed decision in relation to purchasing the product.

---

<sup>1</sup>For services relating to international securities trading, please refer to our International Securities Trading

Additional Disclosure Document.

**How will I pay for the service?**

Fees and charges are on a transactional basis for all equity and derivatives product. Charges will be published on our website and may be updated from time to time.

Should you invest in an interest in a managed investment scheme you may be charged an administration or management fee as well as performance fees.

**How much remuneration and other benefits do our employees receive?**

Our employees who provide you with advice or complete your transaction may receive remuneration for the provision of these services. Our employees receive salaries, commissions and other benefits in accordance with the Corporations Act and to the extent permitted by law.

**What should I know about any risks of the investments recommended to me?**

All investments carry risks including all investments in securities, derivatives and managed investment schemes.

Some investments may result in profits while others may result in losses. We **cannot** and expressly do not warrant or guarantee the performance or security or stability of any investment recommended, or that the objective of any investment concept will be realised, or that the overall investment effort will be profitable.

Many factors affect movement of financial products. These include overall economic conditions, movements in interest rates and changes in Government policies. None of these are predictable.

Financial markets can experience sharp and unexpected volatility. This is often caused by political and emotional factors beyond the power of anyone to predict. This volatility is part of the risk of share investment.

Where leverage is used you may lose or you may incur a loss that is greater than the amount you invested.

**Do you have any relationships with third parties providers?**

We have commercial business arrangements with Pershing Securities Australia Pty Ltd, Commonwealth Securities (Comm Sec), Morrison Securities and CMC Markets who all provide broking services for us. When you sign up an account to execute your trade, you will also be provided with all pertinent disclosure documents and agreements from our third party providers. All transactions with Pershing, Comm Sec, Morrison Securities and CMC Markets are made at arm's length, however, we will pass on any charges we incur from them to you.

Other than as disclosed in this FSG, we do not have any relationships or associations that might be reasonably expected to influence the way we provide services to you.

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

We maintain a record of all your investments including dividend income, capital gains and losses for tax purposes. Reports and tax statements will be provided to you upon your request. You can access your file at any time upon giving us reasonable notice. In maintaining your personal information, we will fully comply with the requirements of Privacy Act and the Australian Privacy Principles.

**How do I provide trading instructions to you?**

You can give us your trading instructions or make enquiries by telephone, post or email, using the details provided below.

**Who can I complain to if I have a complaint about the advisory service?**

We pride ourselves on delivering exceptional client service.

If you have any complaint:

1. Put your complaint in writing and send it to us.
2. We will endeavour to resolve your complaint quickly and fairly and notify you of the outcome of our investigation within 45 days.
3. If a longer period is required we will notify you of the reasons why a decision cannot be made within that period.
4. If you are not satisfied with that outcome or the reason given, you have the right to take your complaint to an external body. The Australian Financial Complaints Authority or 'AFCA' is a new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. Importantly, AFCA replaces the three existing EDR schemes of the Financial Ombudsman Service (FOS), the Credit and Investments Ombudsman (CIO) and Superannuation Complaints Tribunal (SCT) so that consumers have access to a single EDR scheme.

Using AFCA is free to consumers. If you would like to access the scheme, please lodge a complaint:

- With the Financial Ombudsman Service Australia if lodged **before 1 November 2018:**  
Online: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Phone: 1800 367 287  
Mail: Financial Ombudsman Service  
Limited GPO Box 3 Melbourne VIC 3001;  
or
- With the Australian Financial Complaints Authority if lodged **on or after 1 November 2018:**  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)

# yoc securities

PRIVATE WEALTH MANAGEMENT

Phone: 1800 931 678

Mail: Australian Financial Complaints  
Authority GPO Box 3 Melbourne VIC  
3001

ASIC also has a freecall information line on 1300  
300 630 which you may use to make a complaint  
and obtain information about your rights.

**Do you have compensation  
arrangements in place?**

Yes. We have a professional indemnity insurance policy  
that satisfies the compensation arrangements under  
section 912B of the Corporations Act.

**Issued by:**

YOC Securities Pty Ltd (ACN 601 104 830)

AFS License number: 465263

Suite 9.03, Level 9

33 York Street

Sydney NSW 2000

Tel: +61 2 9279 4034

Fax: +61 2 9279 4034

Email: [admin@yocsecurities.com](mailto:admin@yocsecurities.com)

Websites: [www.yocsecurities.com](http://www.yocsecurities.com)