

# Financial services guide

---

## 1 What is a financial services guide?

---

- 1.1 This Financial Services Guide (**FSG**) is an important document that provides you with information to help you decide whether to use the financial services we offer. It contains information about:
- (a) the financial services we provide;
  - (b) how we and other associated persons are remunerated from those financial services;
  - (c) how your personal information is dealt with; and
  - (d) how complaints are dealt with.
- 1.2 This FSG is dated 19 February 2021.

## 2 Who are we?

---

- 2.1 This FSG has been issued by Decode Training (Australia) Pty Ltd ACN 641 027 858 (**Decode Training**) and the persons (**training providers**) listed below. Decode Training and the training providers are authorised representatives of Decode Funding Ltd ACN 126 975 282 (**Decode Funding**), the holder of Australian Financial Services Licence (**AFSL**) no. 320497.
- 2.2 Decode Training's authorised representative number is 1282789 and the authorised representative number of each training provider is listed below. In this FSG, Decode Training and the training providers are referred to as **we**, **us** and **our**.

Name:	Zhongyi Xu
Authorised Representative number:	1283352
Position:	Lecturer

Name:	Yefei Wu
Authorised Representative number:	1284530
Position:	Lecturer

- 2.3 Decode Funding has authorised us to give this FSG to you. Decode Funding’s contact details are set out at the end of this FSG.

### **3 What financial services do we provide?**

---

- 3.1 Decode Training provides both online and traditional classroom learning services to teach consumers how to trade margin foreign exchange products (**FX**). Our education and training courses provide an introduction to FX markets, trading theories, risks management tools and strategies and a 'how to' guide for trading margin FX. Our education and training courses aim to provide consumers with the knowledge and tools they require to begin trading margin FX or to improve their trading skills and capabilities.
- 3.2 This FSG is provided to help you decide whether the education and training course we offer are suitable for you. In delivering our courses to you, we will be providing you with general financial product advice. This is because we do not take into account your objectives, financial situation and needs in providing our education and training courses to you.
- 3.3 If you decide to trade margin FX after undertaking our course, you will need to consider if doing so, and implementing the strategies we teach, is appropriate for you having regard to your particular circumstances.
- 3.4 Decode Funding acts on its own behalf, and not on your behalf, when we provide financial services for it as authorised representatives.

### **4 How can you transact with us?**

---

You can communicate with us by telephone, mail, fax or email. Our contact details are set out at the end of this FSG.

### **5 How are we paid for the services we provide?**

---

- 5.1 Decode Training charges the following fees for the education and training courses we provide:

<b>Course</b>	<b>Course fee (including GST)</b>
Online trading strategy (monthly subscription)	AU\$330
Online trading strategy (weekly subscription)	AU\$199
Online forex comprehensive course-Part 1^	AU\$390
Online forex comprehensive course-Part 2^	AU\$590
Forex course – Pre-Entry level	AU\$199
Forex course – Entry level	AU\$999
Forex course – Beginner	AU\$2,200
Forex course – Intermediate	AU\$3,999

Forex course – Advanced	AU\$9,999
-------------------------	-----------

^ If you enrol to undertake both the online forex comprehensive courses, the course fee will be AU\$790. However, this price is only available if you enrol in both courses at the same time.

- 5.2 Training providers are employees or contractors of Decode Training and receive a salary or are paid a fixed hourly rate for running the education and training courses.
- 5.3 Training providers may also receive a bonus based on achieving various performance indicators related to compliance and student feedback. Bonuses are determined and, if applicable, paid monthly. You may request particulars of the bonus arrangement within a reasonable time after receiving the FSG and prior to financial services being provided to you.

## 6 Relationships, associations and referrals

---

- 6.1 Decode Funding does not receive any remuneration for the education and training courses we provide. However, Decode Training and Decode Funding are both ultimately controlled by the same person.
- 6.2 Decode Training may also pay a referral commission, of between 10% to 40% of course fees, to people (including our students) who refer new students to us, where those new students enrol in a course and pay the course fee. For example, if a new student was referred to us and enrolled in an online forex comprehensive course-Part 1, we may pay the referrer a commission of between \$39 and \$156 (including GST).

## 7 Compensation arrangements

---

Decode Funding holds an insurance policy covering professional indemnity and fraud by officers that satisfies the requirements of section 912B of the *Corporations Act 2001* (Cth). The policy covers the financial services Decode Funding is authorised to provide under its AFSL, including when the services are provided by us or by other current or former authorised representatives.

## 8 What should you do if you have a concern or complaint?

---

- 8.1 If you have a complaint resulting from the services we provide to you, please contact Decode Funding:
- Phone: 02 8667 5318
- Email: [complaint@decglobal.com.au](mailto:complaint@decglobal.com.au)
- In writing: Suite 25.01B  
Level 25, Tower One  
International Towers Sydney  
100 Barangaroo Avenue  
Barangaroo NSW 2000
- 8.2 You will be contacted in writing immediately or, where Decode Funding is unable to reply immediately, as soon as possible, acknowledging receipt of your complaint and Decode Funding will try to resolve any issues you may have.

8.3 Decode Funding is a member of the Australian Financial Complaints Authority. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
In writing: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

## 9 How is your personal information dealt with?

---

Protecting your personal information is important to Decode Funding, its related entities and us. Your personal information will be dealt with in accordance with Decode Funding's privacy policy which is available from us on request.

## 10 Contact details

---

If you have any queries or would like further information, our and Decode Funding's contact details are set out below:

### **Decode Training/Training providers**

Phone: 02 8667 5318  
Email: [training@decglobal.com.au](mailto:training@decglobal.com.au)  
In writing: Suite 25.01B  
Level 25, Tower One  
International Towers Sydney  
100 Barangaroo Avenue  
Barangaroo NSW 2000

### **Decode Funding**

Phone: 02 8667 5318  
Email: [enquiry@decglobal.com.au](mailto:enquiry@decglobal.com.au)  
In writing: Suite 25.01B  
Level 25, Tower One  
International Towers Sydney  
100 Barangaroo Avenue  
Barangaroo NSW 2000