



FINANCIAL SERVICES GUIDE

Hometrader Financial Markets

Issue Date: 4 May 2010



HOMETRADER FINANCIAL MARKETS FSG

WHAT THIS FINANCIAL SERVICES GUIDE CONTAINS:

This Financial Services Guide (**FSG**) is issued by;

StoneBridge Securities Limited ABN 92 067 161 755
Australian Financial Services Licence (AFSL) Number 238148
(**StoneBridge Securities**),

Australian Financial Market Services Pty Ltd
ABN 37 115 752 102 Australian Financial Services Licence
(AFSL) Number 295337 (**AFMS**),

The purpose of this FSG is to inform you about:

- who we are
- the services and products we offer
- details on how you can instruct us in relation to those services and products
- how we are paid
- any associations or relationships we may have with financial product issuers and details of any potential conflicts of interest
- how complaints are dealt with; and
- how we can be contacted and our contact details.

This FSG was prepared and issued on 4 May 2010. Our contact details appear at the end of this FSG.

This FSG is also available on our website:
www.htfinancialmarkets.com.au

WHAT IS THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE?

The purpose of this FSG is to describe the relationship between each of AFMS and StoneBridge Securities with HomeTrader StoneBridge Pty Limited ACN 134 838 20 (HomeTrader StoneBridge), operating as HomeTrader Financial Markets and to provide the clients of the HomeTrader StoneBridge, AFMS, StoneBridge Securities and other members of the StoneBridge group of companies (collectively referred to as **StoneBridge Group**) with key information about the financial services that we offer and it is designed to give you information required to make an informed decision about whether to use those financial services. If you receive an electronic copy of this FSG, you should download or otherwise receive all of this FSG.

WHAT OTHER STONEBRIDGE GROUP DOCUMENTS MIGHT BE GIVEN TO YOU?

Depending on the financial products that you wish to deal in, you may also receive a PDS from the StoneBridge Group which will disclose important information about those financial products, such as exchange traded options (ETOs), futures, foreign exchange contracts (FX) and Contracts for Difference (CFDs).

In addition to receiving this FSG, you may, where you become a client of a third party, receive an FSG from that third party, which will explain to you the services that they offer. StoneBridge Group is not responsible for the advice and/or dealing services that these third parties provide.

WHAT ARE THE FINANCIAL SERVICES PROVIDED?

The Services provided by AFMS through HomeTrader Financial Markets, are limited to advisory services:

- Platinum Service;
- Desk Trade Service; and
- Private Advisor Service.

Platinum Service and Private Advisor Service are premium advisory services on the following financial products:

- CFDs on Australian listed securities via Direct Market Access (DMA);
- CFDs over US listed securities; and
- Australian and International securities.

Desk Trade Service is a limited advisory service for the following financial products:

- CFDs on Australian listed securities via DMA;
- CFDs over US listed securities; and
- Australian and International securities.

AFMS also refers clients to third parties not within the StoneBridge Group, in relation to education, signal recommendations and dealing in FX products.

AFMS does not offer dealing services. These are provided by StoneBridge Securities.

The services provided by StoneBridge Securities covered by this FSG are limited to:

- Dealing services to clients wishing to execute the Platinum, Desk Trade, Private Advisor Services or third party trade recommendations; and
- Dealing execution only services on the HT Global Trader Platform over the following financial products:
 - Futures CFDs including commodity CFDs;
 - FX;
 - Australian and International securities;
 - Australian and International futures.

All of the dealing services are for products traded on HT Global Trader (including Equities and Futures) and they are all over the counter derivative products and are not exchange traded products.

More details about the products and services can be obtained from HomeTrader Financial Markets website at www.htfinancialmarkets.com.au.

GENERAL ADVICE ONLY

Any advice given by any member of the StoneBridge Group is general advice only - StoneBridge Group does not give personal advice of any kind. Under the law regulating provision of financial services, general advice and personal advice have special meanings and may differ from what you commonly understand. General advice can include direct or implied recommendations about financial products or services, whether generally or for a class or kind of investor, without taking into account your particular circumstances. General advice includes advice based on consideration of the investment alone (including by reference to current market conditions) and any such general advice is provided without any express or implied recommendation that such advice is appropriate for you in light of your personal circumstances.

Regular updates, marketing materials, research reports, market reports, PDSs or other offer documents and website content are not personal advice. The StoneBridge Group may collect personal or investment information from you to identify you, or for marketing purposes and to administer your account and our credit exposure to you. Collection of personal information is not to be implied that personal advice is given.

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WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

HomeTrader StoneBridge, operating as HomeTrader Financial Markets, is a corporate authorised representative (No. 336179) of StoneBridge Securities and of AFMS. AFMS and StoneBridge Securities are therefore responsible to you for any financial services that HomeTrader StoneBridge provides.

StoneBridge Securities is responsible for issuing or providing dealing services.

AFMS is responsible for providing advisory services.

Neither StoneBridge Securities nor AFMS is responsible for the financial services provided by third party companies outside the StoneBridge Group. Neither StoneBridge Securities nor AFMS is an agent of the third party companies.

StoneBridge Group employees and other representatives may be authorised to act for one or more of these StoneBridge Group companies. All services (including any general advice) are provided by or on behalf of the relevant StoneBridge Group company.

ABOUT STONEBRIDGE GROUP

StoneBridge Securities is a Participant of the Australian Securities Exchange (ASX) and a member of the Stockbrokers Association of Australia (SAA) (formerly the Securities & Derivatives Industry Association).

All of the StoneBridge Group companies are related.

HOW CAN YOU INSTRUCT US?

You need to provide the documents and information described in the StoneBridge Group's client documentation.

You should give any instructions or communications to your StoneBridge Group advisor by telephone, letter, facsimile (fax), email or in person. Communications other than by telephone are given at your risk. Instructions through third parties may be made by prior arrangement only. You must check and confirm with your advisor that orders or instructions sent via fax or email have in fact been received by us.

You must review any confirmation or statement we send to you immediately upon receipt to ensure its accuracy and report any discrepancies to us.

In some cases you may make use of online trading platforms that allow you to deal by giving instructions electronically. You should read the separate documentation for those facilities.

TRANSACTION INFORMATION

Whenever a transaction is executed on your account, a confirmation or statement will be sent to you. Confirmations will be sent by email or will be available on the online trading systems and only if no email address is provided, then correspondence will be sent to your postal address.

Any payment of funds from your account to a third party will only be made on, or in accordance with, written instructions from you.

HOW IS MY PERSONAL INFORMATION DEALT WITH?

The StoneBridge Group maintains records that include personal details needed to operate and to maintain your account. We recognise the importance of ensuring that you have confidence in the way we handle your personal information and that it is kept private. Personal information is any information about you that identifies you or by which your identity can reasonably be ascertained. Personal information is highly confidential and

will not be released to any third parties without your written approval or as permitted under our privacy policy.

A copy of our privacy policy is available on our website or by contacting us.

OTHER FINANCIAL PRODUCT PROVIDERS

Each of StoneBridge Securities and AFMS may provide you with financial services and products from both related and non-related product providers. As members of the StoneBridge Group, StoneBridge Securities and AFMS may deal or arrange to deal in or advise on products provided from related StoneBridge Group companies. StoneBridge Securities and AFMS may receive commission payments from both related and non-related product or service providers as a result of you investing in one of their products or services.

If you have been referred to StoneBridge Group by an intermediary or other third party, that person may receive part of any brokerage or fee charged to you by StoneBridge Group.

The fee or commission paid in respect of the referral depends on the particular circumstances of the arrangement with the third party, and any proportion of such a fee or commission paid to our employees or representatives may vary.

OUR EMPLOYEES AND REPRESENTATIVES

StoneBridge Group employees and other representatives are remunerated through a combination of base salary and non-base salary compensation. The non-base salary includes a share of the commission, fees or other payments earned by the StoneBridge Group company which provides the financial product or service.

The proportion of commission, fees or other payments shared with the employee or other representative is based on their level of experience, length of service with the StoneBridge Group, the level of qualifications and market conditions, and ranges from 0% up to 50%.

Our employees and other representatives may also benefit from various internal StoneBridge Group incentive schemes including seminars, conferences and training programmes and non-cash rewards.

Participation in these schemes is generally based on revenue production, minimum length of service and compliance with StoneBridge Group's policies and industry regulations.

DISPUTE RESOLUTION

If you trade in financial products through an exchange, the rules of that exchange may apply to your disputes to some extent, such as market rules dealing with disputes about trade errors and cancellations.

By your agreement with the relevant StoneBridge company, you agree to be bound by all of the relevant rules of the exchange or market you deal through.

The StoneBridge Group wants to know about any problems you may have with the service provided to you so we can take steps to resolve the issue.

If you have a complaint about the financial product or service provided to you, please read the document entitled "Summary of Complaints Handling Procedure – Information for Clients", available on the StoneBridge Group's website or by contacting your advisor and then take the following steps:

1. Contact your advisor and provide the details of your complaint. You may do this by telephone, facsimile, email or letter.

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2. If your complaint is not satisfactorily resolved through your advisor within three business days of receipt of your complaint, please contact the Compliance Department on 1300 724 329 or put your complaint in writing and send it to the Compliance Department at:

Level 27,
Governor Phillip Tower,
1 Farrer Place,
Sydney NSW 2000,

StoneBridge will try to resolve your complaint quickly and fairly. Complaints received in writing will be acknowledged within five business days of written receipt of your complaint and we will use our best endeavours to try to resolve your complaint within 30 days of receipt of your written complaint.

3. If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service (FOS), if your complaint is within its rules. FOS is an external dispute resolution scheme. The service to you is free.

The contact details for FOS are:

Financial Ombudsman Service Limited
G.P.O. Box 3,
Melbourne VIC 3001
Telephone 1300 780 808
www.fos.org.au

Various entities within the StoneBridge Group have been approved as members of FOS, those being:

StoneBridge Securities - membership number 10959;

Australian Financial Market Services Pty Ltd - membership number 12233

4. The Australian Securities and Investments Commission (ASIC) also has an Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

CONTACT DETAILS

If you have any queries about this FSG or our services, you can contact HomeTrader Financial Markets at:

Level 6, St Georges
Terrace, Perth WA 6000

Telephone: 1300 654 564,
Fax: +2789332 7955,
Email: htfmadmin@htfinancialmarkets.com.au

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Fees, Charges and Remuneration Schedule

FEES, CHARGES AND REMUNERATION

There are no fees for the services covered by this FSG.

The dealing services are in respect of the financial products traded on HT Global Trader (including Equities and Futures), which are over the counter derivative products and are not exchange traded products. StoneBridge Securities acts as principal to those transactions. The fees and charges for those transactions are disclosed in the PDS for those products.

Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are inclusive of goods and services tax (GST).

MISCELLANEOUS CHARGES

StoneBridge may charge a fee up to the amounts stated below with respect to the following types of transactions and services.

Cheque Dishonour	AU\$30
Cheque Stop Payment	AU\$20
Customer Trace Fee	AU\$30
Any other form of bank statement	AU\$11
Telegraphic Transfers	AU\$35
Real Time Gross Settlement (RTGS) (Domestic)	AU\$35
Off Market Transfers	AU\$55 per stock
SRN Requests to Share Registries	AU\$16.50

StoneBridge Group reserves the right to charge you for any other bank fee or other third party fee incurred by the StoneBridge Group in relation to your transaction or Account activity.

FEES AND OTHER FINANCIAL PRODUCT PROVIDERS

StoneBridge Group companies have arrangements with a number of financial intermediaries in relation to the provision of financial products by them to clients of those financial intermediaries. In those circumstances, a referral fee may be paid by a StoneBridge Group company to the financial intermediary. This referral fee is usually based on the value of the transaction or financial product that has been provided to you, and the total fee paid will range from 0% to 6.6% of the value of that transaction or financial product. The referral fee may be paid in the form of an upfront selling fee and/or periodic trail fees.

The StoneBridge Group companies may receive fees and commissions from the issuer of financial products including if the StoneBridge Group company secures applications from its clients for financial products in respect of new issues or placements.

The upfront commissions may range from 0% to 5.5% of your investment amount.

These fees may also be received by StoneBridge during the period in which you participate in the scheme or maintain your investment in the products (trailing commissions). The trailing commissions may range from 0% to 5.5% of your investment amount. Such fees may be calculated by reference to the amount of money invested in the scheme or product from time to time.

StoneBridge may receive commissions from the providers or issuers of bank accounts, term deposits, cash management trust accounts and similar financial products held for a client's account, including commissions from BankWest in circumstances where you open a StoneBridge Securities Cash Account with BankWest. Such commissions may be calculated by reference to the amount of money invested in the account and will vary according to the daily closing balance of the account but will not exceed 6.5% of the funds

invested. In addition, StoneBridge Group companies may be paid a volume-based commission, subject to various tiers, based on the total daily closing balances of all accounts referred by StoneBridge Group companies to the issuer. The details of the commission will be available in the PDS of the issuer for the account and are available for free on request to StoneBridge.

GENERAL

Additional fees may be charged for transactions and services, including but not limited to international transfers, bank cheques and additional account administration fees and, for managed funds, fees or charges for the alteration of investments prior to maturity or early withdrawal (which are described in disclosure documents for those managed funds). Bank charges and fees imposed on the StoneBridge Group company to clear your funds or in respect of your payments will also be charged to your account. The StoneBridge Group may debit these amounts to your account.

StoneBridge Group companies may charge a fee of up to \$2.75 for printing and postage of confirmations if you have the ability to receive electronic confirmations but have chosen not to do so. We may also charge reasonable amounts for additional reports or communications required by you.

FEES, RATES OF COMMISSION AND CHARGES ARE SUBJECT TO CHANGE.

A minimum charge may apply to charges, transaction fees (such as brokerage or commissions) or asset based fees. Details of fees and charges not covered by this FSG may also be provided by a statement of fees and charges or written communications with you from time to time. Changes to charges, transaction fees or asset based fees which are within the ranges given in this FSG may be notified to you in writing or orally. Any changes to the information in this FSG will be updated by a supplementary FSG or a new FSG.

All amounts owing by you to a StoneBridge Group company may be debited to your account with the StoneBridge Group company or withdrawn from moneys held in trust for you, without notice to you.

Any disputes about fees or charges must be brought to our attention within 5 calendar days of the fee being applied. Please see the section in this FSG on "Dispute Resolution".

To the extent that a PDS is required for a transaction involving a particular financial product, the PDS for the financial product will disclose details of commissions, fees or other benefits received by StoneBridge Group companies in respect of the transaction involving that financial product.

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 entered into by you or on your behalf. You are also responsible for any fees or charges imposed by the exchanges (or their related companies) for the financial products or services performed for you, including cancellation fees, penalties and default interest. These other duties, fees and charges may also be debited to your account with the StoneBridge Group company or withdrawn from moneys held in trust for you in addition to our fees and charges. Information on these is available free on request to StoneBridge.

StoneBridge Securities and AFMS are entitled to any interest earned on trust accounts required to be maintained to hold your moneys in respect of your financial products or services.

HOMETRADER STONEBRIDGE OFFICE DIRECTORY

AUSTRALIA

ADELAIDE

Suite 5, 148 Greenhill Road
Parkside
ADELAIDE SA 5063

Tel (Int) +61 8 8291 1111
Tel (Aus) 1300 734 400
Fax (Int) +61 8 8172 0972

BRISBANE

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1 Eagle Street
BRISBANE QLD 4000

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Tel (Aus) 1300 729 633
Fax (Int) +61 7 3229 4884

GOLD COAST

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SURFERS PARADISE QLD 4217

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Tel (Aus) 1300 736 600
Fax (Int) +61 7 5527 5658

MELBOURNE

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MELBOURNE VIC 3000

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Tel (Aus) 1300 733 300
Fax (Int) +61 3 9663 1415

SYDNEY

Level 27, Governor Phillip Tower
1 Farrer Place
SYDNEY NSW 2000

Tel (Int) +61 2 8336 7700
Tel (Aus) 1300 724 329
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PERTH

Level 6, 105 St. Georges Terrace
PERTH WA 6000

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A series of approximately 15 thin, black, wavy lines that curve upwards from left to right, creating a sense of movement and depth. They are positioned in the upper and middle sections of the page.

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StoneBridge Group Limited ACN 098 273 824
StoneBridge Securities Limited ACN 067 161 755 AFSL 238148 Participant of the ASX
StoneBridge Futures Pty Limited ACN 001 225 116 AFSL 238156 Full participant of the SFE
GlenBridge Asset Management Pty Ltd ACN 103 162 278 AFSL 226199
StoneBridge Custodians Pty Limited ACN 092 452 161 StoneBridge Nominees Pty Ltd ACN 060 709 926
StoneBridge Securities (NZ) Limited 1835790 StoneBridge Securities (HK) Limited