

# Financial Services Guide

## 金融服务指南

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### 1. **What is a Financial Services Guide?**

*什么是金融服务指南?*

This Financial Services Guide (“FSG”) is an important document to help you understand and decide if you wish to use the financial services we are able to offer you.

此金融服务指南是一份协助贵方了解与决定是否希望使用我们所能提供给您金融服务之重要的文件

It provides you with information about ES markets Limited (“ES , us, our, we”) and the services we provide. Its purpose is to educate you, before we provide a financial service, on matters including:

它提供您关于 ES markets Limited (“ES 、我们、我们的、 我们”)以及我们所提供的服务的信息。其目标是要在我们提供金融服务前指导您这些事项, 包括了:

- who we are and how we can be contacted;  
我们是谁以及如何联系我们
- what services and products we are authorised to provide to you;  
我们被授权能够提供给您的服务和产品是什么;
- how we (and any other relevant parties) are paid; and  
如何付款给我们 (以及任何其它相关的团体); 与
- who to contact if you have a complaint.  
如果您要申诉时要联络谁。

Before we issue any particular financial products to you, we will provide you with a Product Disclosure Statement (“PDS.”) The PDS contains information about the product to assist you in making an informed decision about that product. It will outline relevant terms, significant risks (where such exist), and fees and charges associated with the product. The PDS is available on USG’s website ([www.esmarketscapital.com](http://www.esmarketscapital.com)).

在我们发行特定的金融服务给您之前, 我们会提供给您一份产品披露声明 (“PDS”)。此份产品披露声明包含了关于产品的信息来协助您做关于产品的决定。它将条列相关条款、重要风险 (如果存在的话), 以及与产品相关的费用和收费。您于 ES 的网站上亦可见本产品披露声明 (“PDS”) ([www.esmarketscapital.com](http://www.esmarketscapital.com))。

We are obliged to warn you that we will only provide you with general advice, which does not take account of your objectives, financial situation or needs. Therefore, you are required to ensure that you obtain prior advice regarding the suitability of our products and services for your personal financial needs, objectives and circumstances, from a licensed professional.

我们有义务警告您, 我们只会向您提供一般性建议, 而不考虑您的目标、财务状况或需求。因此, 您必须确保从持牌的专业人士获得有关我们的产品和服务是否适合您的个人财务需求、目标和情况的事前建议。

While ES believes the general advice and information we provide is accurate and reliable, neither ES nor its directors, officers, employees, contractors or associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

虽然ES认为我们提供的一般建议和信息是准确可靠的，但ES及其董事、高级职员、员工、承包商或同事均不对该建议和信息的准确性、完整性或通用性承担任何责任。

ES shall not be responsible for any loss arising from any investment based on a perceived recommendation. Notwithstanding anything to the contrary (not even if specifically stated), no publication (including possible recommendations) shall be construed as a representation or warranty (either express nor implied) that the recipient will profit from investing in the financial products offered.

ES 对于任何基于接受推荐的投资所产生的损失概不负责。即使有任何相反的规定(即使没有特别说明)，也不得将任何出版物(包括可能的建议)解释为将从所提供的金融产品投资中获利的陈述或保证(明示或暗示)。

We have arrangements in place to maintain adequate professional indemnity insurance as required by the *Corporations Act 2001*. This insurance provides cover for claims made against us and our Representatives / employees including claims in relation to the conduct of representatives / employees who no longer work for us but who did so at the time of the relevant conduct.

我们有现有的安排来维持足够的专业赔偿保险，此受 2001 公司法所要求。此保险提供保障给我们、我们的代表/员工的诉讼，其中也包含和已离职但于当时执行相关程序的代表/员工有关的诉讼。

## **2. Who will be providing the Financial Services to you?**

*谁会提供金融服务给您？*

The Licensee 证照商

ES is the holder of an Australian Financial Services Licence (AFSL) and is responsible, for the financial services that its representatives provide to you. ES authorises, and is also responsible for the content and distribution of this FSG.

ES 是澳洲金融服务证照(AFSL)的持有人并且对其代表提供给您的金融服务负责。ES 授权并且负责此金融服务指南的内容和发布。

You can instruct us to provide you with our services by contacting us via our online trading platform. In the event that the online trading platform is unable to receive your instructions, you can instruct us via telephone.

您可以透过我们的在线交易平台联络我们来指示我们将服务提供给您。若是存在线交易平台无法接收您的指示的情况，您可以透过电话来指示我们。

Our contact details are at the start of this FSG.

我们的联络数据于此金融服务指南的开头。

## **3. On whose behalf are we acting when we provide our services to you?**

*当我们提供我们的服务给您时，我们是代表谁？*

As we are the product issuer, we are acting on our own behalf when we provide the services and not on your behalf.

因为我们是产品发行者，所以当我们提供服务时，我们是代表我们自己而非代表您。

Subject to any disclosures in our PDS or other transaction documents, please note that we do not have any relationships or associations which might influence us in providing you with our services.

根据我们的PDS或其他交易文件中的任何披露，请注意我们没有任何可能影响我们向您提供服务的关

系或关联。

#### 4. **What services and products are we authorised to provide to you?** **我们被授权提供什么样的服务和产品给您？**

ES holds an AFSL 302792 and is authorised to provide general advice, dealing and market-making services in relation to derivatives and foreign exchange contracts to retail and wholesale clients.

ES 持有澳洲金融服务牌照AFSL 302792，并有权向零售和批发客户提供有关衍生商品和外汇合约的一般建议、交易和造市服务。

#### 5. **What fees and commissions are payable to ES ?** **要支付给 ES 的费用和佣金有哪些？**

There are a number of costs, fees and commissions that you may be required to pay us, in order to use our services:

为了要使用我们的服务，有数种您可能需要支付给我们的花费，费用和佣金：

By using or continuing to use our services, you agree that:

藉由使用或继续使用我们的服务，你同意：

- All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the market making and dealing services provided by us.

所有我们按本金融服务指南中所提(除了第三方费用及收费外)收到的费用或收费，都是你给予我们的好处，作为交换我们提供的造市及买卖服务。

- We do not charge volume-based or asset-based fees for any advice we provide.

我们没有就我们提供的任何意见收取以量或以资产为单位的费用。

You understand, consent to, authorise and direct us to charge you in this way.

你了解、同意、授权予我们向以该方式收费。

Type 类型	Description 说明
Spread Cost 点差费用	<p>Derivative (including foreign exchange contracts and contracts-for-difference (“CFD”) transactions) incur costs relating to the spread, which is the difference between the bid price and offer price.</p> <p>衍生产品（包含外汇合约和差价合约交易(“CFD”)）产生与点差相关的费用，这是买入价与卖出价之间的差价。</p> <p>The “bid price” is the price at which we are willing to buy the contract from you and the “offer price” is the price at which we are willing to sell to you.</p> <p>“买入价”是我们愿意自您购买合约的价格，而“卖出价”是我们愿意卖合约给您的价格。</p> <p>Taking the example of a foreign currency trade, we buy currency on the wholesale market and sell it to you after building in a spread. We also buy currency from clients and sell it to other clients after building in a spread. The price difference of this spread will depend on factors such as the size and value of the transaction and prevailing market rates. Typically, larger and more liquid transactions have lower spreads This spread is paid by you, but is incorporated into the quoted rates and is not an additional charge or fee payable by you above those quoted rates. We earn a spread whenever you trade with us. Of course, all buying and selling is notional, because ES typically does not actually deliver the currency – it offers a platform that lets you trade over currencies only. Sometimes, in order to trade on our platforms, ES will convert your money into, say, USD and this is an example of when physical delivery does occur.</p> <p>以外币交易来为例，我们于批发市场买入货币且在设立了点差后卖给您。我们</p>

	<p>也自客户购买货币且在设立了点差后卖给其它的客户。此点差的价格差异会取决于以下因素:交易大小、交易值、现行市场费率。基本上,较大且较多流量的交易拥有较低的点差。此点差是由您支付但是会并入报价费率且并非除了上述报价费率之外额外要您支付的收费或费用。当您与我们交易时,我们将赚取点差。当然,所有买卖皆是假设的,因为ES实际上并非真的在传递这些货币-它仅提供了一个让您透过货币交易的平台。有时,为了在我们的平台上交易,ES会将您的钱兑换成比如说美金,这是当实际传递发生时的一个范例而已。</p> <p>Please refer to the contract details for the exact trading spread for exact product.</p> <p>请参考合约细节来了解每一个产品的实际交易点差。</p>
<p>Commission 佣金</p>	<p>Commission may be charged by us on each transaction. The commission charged will be extra basis points between 0.5 and 2 to the spread.</p> <p>我们可能会针对每一个交易收取佣金。收取的佣金将会是加在点差上的额外点差,介于0.5到2点之间。</p> <p>If you use our services via a third party such as an introducing broker (see Section 6 below). you may also be charged a commission by us, on their Behalf, in one of two ways:</p> <p>如果您透过第三方像是一位介绍经理人(请见下方第6节)使用我们的服务,我们也可能代表他们向您收取佣金。</p> <p>The precise commission which will be payable by you will depend on a number of factors, including the volume of trading you undertake, the platform you use, and the products and services you acquire from or through us or our Authorised Representatives.</p> <p>您将支付的精确的佣金会取决于数种因素,包含您进行的交易量、您使用的平台与您自或透过我们或我们的授权代表所取得的产品与服务</p> <p>Commissions will be charged when you click “buy” or “sell” to open a new position.</p> <p>当您点击“买”或“卖”来开启一个新的仓位时,佣金将会被收取。</p> <p>For DMA CFDs, market charges such as stamp duty or clearing charges may also apply.</p> <p>对于DMA差价合约,也可能适用印花税或清算费等市场费用。</p>
<p>Rollover interest rate 隔夜利息费率</p>	<p>You may earn or pay interest (“rollover interest”) by entering and holding a margined foreign exchange contract or CFD contract overnight, London time (see below). As shown by the examples below, Your account balance will be automatically credited or debited with overnight interest by the next business day, and typically within 1 hour of 5pm New York Time.</p> <p>藉由进入和持有一个伦敦时间(见下方)的隔夜的保证金外汇合约或差价合约,你可能赚取或是支付利息(隔夜利息)。如以下范例所示,你的帐户结余将在下一个工作天前自动加上或扣除隔夜利息,基本上是纽约时间下午5点后的一小时内。</p> <p><u>When does rollover interest apply? 什么时候会用到隔夜利息?</u></p> <p>If you have a position which was held before 23:00 London time, once 23:00 London time has passed, all open positions will be subject to rollover interest. The interest will affect the profit of the positions which haven’t been closed.</p> <p>如果你在伦敦时间 23:00 之前持有一个仓位,一旦过了伦敦时间 23:00,所有的未平仓交易需遵守隔夜利息规定。利息会对未平仓交易的盈利产生影响。</p> <p><u>Weekends and holidays 周末和节日</u></p> <p>Forex markets are closed on Saturdays and Sundays, so there is no rollover</p>

on these days, but interest will still be applied for those two days. To account for that, the forex market books three days of rollover on Thursday, which makes a typical Thursday rollover three times the amount on Wednesday.

外汇市场于周六和周日关闭，因此这些天里不会有隔夜续期的问题，但是这两天仍然会照算利息。为了共计这些利息，外汇市场在周三到周四的隔夜时候预订了三天的隔夜，这使得一个典型的周三到周四的隔夜会是周二到周三隔夜利息金额的三倍。

There is no rollover on holidays, but an extra days' worth of rollover two business days before the holiday. Typically, holiday rollover happens if any of the currencies traded has a major holiday.

节日没有隔夜续期问题，但节日的前两个工作日会有额外值得隔夜的日子。基本上，如果任何被交易的货币有主要节日的话，节日隔夜利息就会发生。

#### Margin Forex 保证金外汇

With a margined foreign exchange contract, if the currency you bought is from a country that has a lower interest rate than the currency you sold, you would need to pay the difference, and your account would be deducted accordingly.

以保证金外汇交易合约来说，如果您买入货币的国家利息比您卖出货币的国家利息低的话，您会需要付差额，并且您的账户会依此被扣取金额。

The interest you earn or pay depends on the type and size of products that you buy or sell, the interest rate differential between the currency pair you have bought/sold and the duration of the rollover period (for example, 0.25%). We use the London Interbank Offered Rate (LIBOR) and the London Interbank Bid Rate (LIBID) and then add a 0.25% margin in our favour, to calculate the interest rates that you earn or pay when your position is held overnight. Interest is expressed in swap points and calculated in "pips", where 1 pip is 1 hundredth of 1 per cent.

你赚取或支付的利息取决于你买或卖的产品类型和大小、你已经买入/卖出的货币对与隔夜时间长度之间的利息差。我们使用伦敦银行同业拆出利率(LIBOR)和伦敦银行同业拆入利率(LIBIR)，然后以利于我们的方式加上一笔0.25%的保证金，来计算持仓隔夜时你赚取或支付的利息。

#### **Example of Margin Foreign Exchange Rollover Interest**

**When you buy AUD/USD, you are selling USD to buy AUD. If AUD has a higher rollover rate than USD, you are buying the currency with the higher interest rate, so you will earn rollover. If you sell AUD/USD, you are selling the currency with the higher interest rate, so you will pay rollover as you are paying AUD interest rate and earning the USD interest rate, but which will still be added a 0.25% margin in our favour.**

#### **保证金外汇隔夜利息举例**

当你买入澳美对时，你正卖出美金来买入澳币。如果澳币的利息比美金高，你正买入拥有较高利息的货币，所以你将赚取隔夜利息。如果你卖出澳美对，你正卖出拥有较高利息的货币，所以你将支付隔夜利息，因为你支付澳币的利息然后赚取美元的利息，但这利息仍然会被以利于我们的方式加上 0.25%。

Example:

AUD/USD rollover interest is -1.28/- 0.78

You are long AUD/USD 100,000.00

At 5 p.m. New York time (or 23:00 GMT) your position will be rolled over to the next value date.

Your account will be credited with US\$7.8 (100, 000 x 0.78/10000)

举例:

澳美对隔夜利息为 -1.28/- 0.78

你买入澳美对 100, 000.00

在纽约时间下午 5 点 (或 23:00 GMT ), 你的仓位将被归入下一个工作日。  
你的账户将赚取\$7.8 美金 (100, 000 x 0.78/10000)

#### Gold and Silver CFDs 黄金和白银差价合约

In the case of Gold and Silver CFDs, the Rollover Charge or Rollover Benefit is calculated by multiplying the total notional value of the position by the rollover interest rate.

在黄金和白银差价合约的情况下, 赚取的或支付的隔夜利息是用“仓位的总名义价值乘以隔夜利息”来计算。

If you are long on a Bullion CFD, you may have to pay us a Rollover Charge, whilst if you are short you may receive a Rollover Benefit from us. In some circumstances, however, the opposite may apply.

如果你买入一个十亿的差价合约, 你可能必须支付我们隔夜利息; 而如果你是卖出一个十亿的差价合约, 你可能会自我们收到一笔隔夜利息收入。但是在一些情况之下, 相反的状况会发生。

#### **Example:**

XAU/USD rollover interest is -1.00/+0.33 You are long XAU/USD 1 lot (100 oz)

At 5 p.m. New York time your position will be rolled over to the next value date.

Your account will be debited with USD3.30 (100 oz x 0.33)

举例:

黄金/美元的隔夜利息是 -1.00/+0.33

你买一手的黄金 (100盎司)

在纽约时间下午5点时, 你的仓位会被计入下一个工作天。 你的账户将会被扣除\$3.30美金 (100盎司 x 0.33)的利息。

Note: USG's rollover of gold will be based on the Gold Forward Offered Rate relevant gold LIBOR/LIBIR interest rates with mark up 0.25% of the interest rate.

注意: ES 黄金的隔夜利息将依据与黄金伦敦银行同业拆出/拆入利息相关的黄金远期拆出率, 增加0.25%。

#### Index CFDs 指数差价合约

An Index Future CFD will expire on the last business day preceding the day of expiry of the relevant underlying instrument, which is an Equity Index Futures Contract that expires on a monthly or quarterly basis.

一份指数期货差价合约将在目标商品到期日前的最后一个工作日日期满, 这是一个每月或每季到期的股指期货合约。

Should an open position in relation to an Index Future CFD be held until expiry, then that position will be automatically closed at the official closing price of the relevant Underlying Instrument and re-opened at the official closing price of the relevant Underlying Instrument.

如果一个关于指数期货差价合约的未平仓交易被持有到期满, 那时候该仓位就会自动以相关目标商品的官方平仓价被平仓, 并于相关目标商品的官方平仓价上重新被开启。

Example:

You are long of Jun E-mini (ESM12) Futures CFD contract which expires on the

	<p>15 Jun. Your position will be closed out at the settlement price on expiry date. Simultaneously a new position will be created for the next trading serial CFD ESU12 at the settlement price.</p> <p>举例: 你买入会在 6 月 15 日到期的六月 E-mini (ESM12) 期货差价合约。你的仓位会以到期日的结算价格被平仓。同时, 一个新交易序位差价合约 ESU12 会以结算价开启一个新仓位。</p> <p>No charges are incurred when positions are rolled as the closing and opening prices relate directly to where the relevant instruments have been trading and there will be a cash adjustment made to your account to reflect the differences in the official closing and opening prices. 当仓位被计入隔夜时, 不会产生费用, 因为平仓和开仓价直接与相关商品已经交易的仓位有关, 而且你的账户里会有一笔现金调整来反应官方平仓价和开仓价的差异。</p> <p><u>DMA CFDs 市场直接接入差价合约</u> Overnight interest will be charged by us for positions held overnight. 隔夜持有仓位的隔夜利息将由我们收取。</p> <p>If you use our services via a third party such as an introducing broker (see Section 6 below), you may also be charged interest by us, on their behalf. 如果您通过第三方(如介绍经纪人)使用我们的服务(请参阅下面的第6节), 我们也可能透过他们的代表来收取利息。</p> <p>The precise interest which will be payable by you will depend on a number of factors, including the volume of trading you undertake, the platform you use, and the products and services you acquire from or through us or our Authorised Representatives. 您应支付的精确利息取决于多种因素, 包括您进行的交易量、您使用的平台以及您通过我们或我们的授权代表获得的产品和服务。</p>
<p>Conversion Cost 兑换成本</p>	<p>Most trades offered by ES require you to use USD as your base currency. If you instruct ES to place a trade where the base currency is in a foreign currency, you will need to convert your Australian dollars or other currencies into the required foreign currency through a bank and deposit the money into your ES trading account. The bank will charge you for this service. 大多数 ES 提供的交易都是要求使用美金做为您的基础货币。如果您指示 ES 下单, 而在该交易里的基础货币是外币的话, 您将需要把您的澳币或其它币值透过银行兑换成该外币并且存入您的 ES 交易帐户里。银行会为此服务收取费用。 Alternatively, ES may convert your funds by first quoting you a spot price pursuant to its Terms and Conditions. If you choose to accept USG's quoted prices, then the transaction will usually take place immediately, upon receipt of your cleared funds. The new currency will be delivered to your ES account. We will be remunerated by the difference between the rate at which we buy and sell to you the currency (also called the "Spread Cost" – see above). 另外, ES 可以根据其条款细项透过先报价给您一个现货价格来替您兑换您的资金。若您选择接收 ES 的报价, 那么交易通常就会在收到您付清的资金后立即生效。新的币值会被转至您的 ES 账户。我们收到我们买给您及卖给您货币间的汇差为报酬(亦称做"点差费用"请见上述)</p>
<p>Interest on Client Money 客户资金的利息</p>	<p>ES places client moneys into our Segregated Funds Account which is a client trust account. ES is entitled to earn any interest (which is calculated daily) on positive balances in the client trust account and does not pay it on to clients. ES 把客户资金安置于我们的隔离基金账户也就是一个客户信托账户。ES 有权赚取于客户信托账户在正值余额上产生的任何利息(每日计算), 并且不需支付给客户。 Clients must at all times keep a positive balance in their accounts.</p>

	客户必须随时在他们的账户里保持一个正值的结余。	
Credit card payment 信用卡付款	ES may charge you a fee for accepting a credit card payment from you. This fee will be a percentage of the face value of the payment, as displayed on our website from time to time. It is deducted immediately when the transaction occurs. The fee is calculated with reference to the fee charged by USG's merchant facility providers. ES 因接受来自于您的信用卡付款，而得以向您收取此服务的费用。此费用将是该付款面额的某个百分比，依我们网站上不时所显示的为主。当该交易发生的同时会立即扣取。费用计算是参考 ES 的商家设备提供商所收取的费用。	
Administrative charges 行政管理收费	ES will charge a fee for the following administrative services when they are requested by you or people authorised to trade on your behalf: 当您或是被授权代表您交易的人要求下述事项时，ES 会收取下述行政管理服务的费用：	
	Hard Copy duplicate statement (posted to you) 复制声明的打印纸本（邮寄给您）	AUD 10 per statement 每份声明 收取澳币 10 元
	Audit certificates 审计证书	AUD 20 per copy 每份复印件收取澳币 20 元
	The above administrative charges will be deducted from your account shortly after the relevant event happens (eg. if you request a particular document from us). These fees are subject to change. 上述的行政管理收费将于相关事件发生后短时间内自您的账户中扣取（例如，若您向我们要求某一特定文件）。这些费用是可能会变更的。	

You may request more details about the way ES is remunerated within a reasonable time after receiving this document.

您可以于收到此文件之后的合理时间内要求更多关于 ES 如何收取酬劳的细节。

## 6. **How are our people and third parties remunerated?**

*我们的人员和第三方是如何收取酬劳的？*

USG's directors and its employees are remunerated by annual salary, commission and may also be awarded an annual bonus. These types of remuneration will depend on several factors including:

ES 的董事以及其员工都是以年薪、佣金及颁布年度奖金来收取酬劳。此类型的酬劳会取决于几种因素，包含：

- company performance; 公司业绩
- sales volume; 营业额
- professionalism and adherence to compliance procedures; and 合规程序之专业及遵守
- team performance. 团队业绩

USG's shareholders will also receive a benefit based on USG's ongoing company performance. ES 的股东亦会依据 ES 持续性的公司业绩为基础收到利润。

Our representatives may also receive a commission on trades. This commission is calculated with reference to trade volume and other performance indicators.

我们的代表亦可能在客户的交易上收到佣金。此佣金是依照交易量和其它的业绩指标来计算的。

When you are referred by an Authorised Representative or another third party to us we may pay a commission or mark-up spread to the third party or Authorised Representative.

当您是由我们的授权代表或其它第三方转介给我们时，我们支付佣金或外加点差给该第三方或我们的授权代表。

The amount of commission paid to referrers is negotiated on an individual basis and is typically based on a sliding scale, which takes into account:



付给介绍人的佣金金额是可以个别协商的，基本上是按比例增减的，这可以考虑到：

1. the number of clients referred or introduced to ES ; and  
推荐或介绍给 ES 的客户数量；以及
2. the number of contracts traded by clients introduced or referred to ES .  
推荐或介绍给 ES 的客户所交易的合约数量

Some third parties offer plugins to our platforms. See heading 11 titled “Significant Risks” in our PDS to understand the risks before allowing any third party plugin. Some providers of these plugins will charge you fees for their services directly. Others will charge fees that we will take directly out of your account and remit to them.

一些第三方提供我们的平台外挂。请见我们产品披露声明里标题 11 名为“重大风险”了解风险之后再允许任何第三方的外挂。有些外挂的提供商将直接向您收取他们服务的费用。其它外挂提供商收取的费用，我们将直接从您的账户扣除并汇款给他们。

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document.

您可以于收取到此文件之后的合理时间内要求更多关于这些人员或公司是如何收取酬劳的细节。

## **7. What should you do if you have a complaint? 如果您要申诉，您应该怎么做？**

In the event you have a complaint, you can contact your ES representative and discuss your complaint.

如果您有想要提出申诉的情况，您可以联系您的 ES 代表来讨论您的申诉。

Alternatively, please contact by telephone or in writing:

或者，请以电话或书面联络：

ES markets Limited Compliance Officer See the contact details at the top of this FSG.  
请看此金融服务指南开头的联络细节

We will try and resolve your complaint quickly, fairly and within 6 weeks.

我们会尽快地、公平地于 6 周内试着解决您的申诉问题

If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Australian Financial Complaints Authority or ‘AFCA’, 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.

若此申诉仍无法令您满意的解决的话，您有权力将此事件转给澳大利亚金融投诉局(AFCA)，这是一项新的外部争议解决方案(EDR)，用于处理金融系统中消费者的投诉。AFCA取代了的三个现有EDR计划，金融服务公评机构(FOS)、信贷投资督察署(CIO)和退休金投诉法庭(SCT)，以便消费者可以使用单一的EDR计划。

Using AFCA is free to consumers. If you would like to access the scheme, please lodge a complaint: 消费者可以免费使用 AFCA。如果您想访问该计划，请提出投诉：

- 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

若在 2018 年 11 月 1 日之前提交投诉，请提交至澳大利亚金融服务公评机构：

网站: [www.fos.org.au](http://www.fos.org.au)

电子邮件: [info@fos.org.au](mailto:info@fos.org.au)

电话: 1800 367 287

邮寄: Financial Ombudsman Service Limited GPO Box 3 Melbourne VIC 3001; 或

- with the Australian Financial Complaints Authority if lodged on or after 1 November 2018:

Online: [www.afc.org.au](http://www.afc.org.au)

Email: [info@afc.org.au](mailto:info@afc.org.au)

Phone: 1800 931 678

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

若在 2018 年 11 月 1 日或之后提交投诉, 请提交至澳大利亚金融投诉局:

网站: [www.afc.org.au](http://www.afc.org.au)

电子邮件: [info@afc.org.au](mailto:info@afc.org.au)

电话: 1800 931 678

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

## 8. **Personal Information** 个人信息

ES is committed to ensuring the confidentiality and security of the personal information of its clients, and is also committed to complying with both the *Privacy Act 1988 (Cth)* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*. The ES Privacy Policy detailing our handling of personal information is available upon request. You may request access to information held about you by contacting the ES on the contact details listed above.

ES 承诺确保其客户个人信息之保密及安全性, 并且也承诺遵守隐私法 1988(Cth)和反洗钱及反恐金融法 2006(Cth)。ES 的隐私政策明列了我们对于个人信息的处理, 只要有需求皆可以提供该政策条款。您亦透过列在上述的联络数据联络 ES 来要求取得其所持有关于您的信息。

If you do not provide some or all of the information requested on our application form, we may not be able to accept your application to open an account or otherwise provide you with our services.

若是您未提供某些或所有我们申请表格上要求的信息的话, 我们可能无法接受您的开户申请或甚至是提供给您我们的服务。

ES may use information received from its clients to send marketing material to its clients from time to time unless you elect not to receive it. ES will not provide your information to any third party other than in accordance with the ES Privacy Policy.

ES 得以随时使用自其客户收到的信息来寄送营销数据给其客户, 除非您选择不要收到数据。ES 不会把您的信息提供给任何第三方除非是根据 ES 的隐私政策里的

ES may record inbound and outbound telephone conversations to the ES office for compliance and training purposes.

ES 为了合规及训练目的可以录下打给 ES 办公室之国内与国外的电话对话。

Please retain this FSG for your reference and any future dealings with ES . We may also add documents at <sup>a</sup> later date which will form part of this FSG, and should be read together with it. They will include the word "FSG" in the heading.

请保存此金融服务指南为您的参考以及任何日后与 ES 的商业往来。我们亦可能在日后加上文件, 其也将构成此金融服务指南的一部份, 应该要被一起阅读。文件在标题上会包含"FSG"的字样。