



# Financial services guide

NAB OnLine Trading  
effective 4.10.06

# NAB OnLine Trading

**A guide to our relationship with you and others. The financial services referred to in this Financial Services Guide ('Guide') are offered by National OnLine Trading Limited ABN 83 089 718 249:**

PO Box 7659, Cloisters Square  
Western Australia 6850  
Telephone **13 13 80**  
**nab.com.au/trading**

This Guide sets out the range of financial services and types of financial products that we are authorised to provide under our Australian Financial Services Licence 230704.

The Guide contains important information to help you decide whether to use these financial services. It includes information about:

- the services we offer you
- how we are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

If we offer to arrange for the issue of a particular Financial Product to you, we will give you information about the particular Financial Product – a Product Disclosure Statement – to help you make an informed decision about the Financial Product.

## **Who is responsible for the financial services provided?**

National OnLine Trading Limited (referred to in this guide as 'NAB OnLine Trading') is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). NAB OnLine Trading may act either on its own behalf or on your behalf in providing financial services.

National OnLine Trading Limited  
ABN 83 089 718 249

An Australian Financial Services Licensee,  
number 230704

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However, please note that Australian Investment Exchange Limited ABN 71 076 515 930 ('AUSIEX') provides the NAB OnLine Trading service, which is an information, trading and settlement service available through the NAB OnLine Trading website and through a telephone service. AUSIEX is responsible for providing those financial services. Please see AUSIEX's Financial Services Guide, available from the **nab.com.au/trading** website, for more information.

National OnLine Trading Limited facilitates access to the NAB OnLine Trading service and may provide you with other financial services.

### **Do we have any relationships or associations with Financial Product issuers?**

NAB OnLine Trading is a member of the National Australia Bank Group of companies which includes a number of product issuers with which NAB OnLine Trading may be associated.

### **What kinds of financial services are we authorised to provide you and what kinds of Financial Product(s) do those services relate to?**

NAB OnLine Trading is authorised to advise on and deal in: Deposit and Payment Products – Basic Deposit, Non-basic Deposit and Non-cash Payment; Derivatives; Managed Investment Schemes including Investor Direct Portfolio Services; Securities; Superannuation; and Miscellaneous Financial Investment Products limited to Managed Investment Warrants. We provide non-personalised general financial product advice only. We are also authorised to provide custodial or depository services (other than investor directed portfolio services). We have, pursuant to the Australian Stock Exchange Market Rules, established National OnLine Trading Nominees Pty Ltd ABN 58 089 354 889 to provide these services as a nominee company.

### **What information do we maintain in your file and can you examine your file?**

We maintain a record of your personal information, which may include address details, financial information and other details required in order to provide our financial services to you. We are committed to compliance with our privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on our website at [nab.com.au/trading](http://nab.com.au/trading) or can be obtained by phoning us on **13 13 80**. If you wish to examine your file please ask us.

### **How can you give us instructions?**

You can give us instructions via our website [nab.com.au/trading](http://nab.com.au/trading) (24 hours a day, 7 days a week) or by phone on **13 13 80** (8am – 7pm EST, Monday to Friday).

### **How are any commission, fees or other benefits calculated for providing the financial services?**

#### **NAB OnLine Trading service**

AUSIEX pays to NAB OnLine Trading a monthly referral commission of between 30% and 90% of fees and commissions received by AUSIEX for certain products and services offered or arranged by AUSIEX, including trading services, and offers of other products, including managed funds. While the referral commission varies depending on the product or service, the referral commission relating to trading services is generally within the range of 30% and 42% of brokerage received by AUSIEX. For example, if you pay \$120 in brokerage to AUSIEX in a particular month, we receive between \$36 and \$50.40.

Please refer to the FSG distributed by AUSIEX for more information about commissions received by AUSIEX.

#### **Other services**

We may receive commissions for the products we offer through our services, including managed funds, initial public offerings and other securities and financial products. These commissions vary from product to product and typically vary between 0% and 5% of the amount you invest.

## **Staff**

Our employees are remunerated on a salary basis.

## **What should you do if you have a complaint?**

If you have any complaints about the service provided to you by NAB OnLine Trading, you should take the following steps:

1. Please contact NAB OnLine Trading on **13 13 80** or put your complaint in writing and send it to us at:

The Complaints Manager  
NAB OnLine Trading  
PO Box 7659  
Cloisters Square WA 6850

Please mark the envelope 'Notice of Complaint'.  
We will try to resolve your complaint quickly and fairly.

2. If the complaint can't be resolved to your satisfaction within 45 days you have the right to refer the matter to the Financial Ombudsman Service. They can be contacted on 1300 780 808 or you can write to them at:

The Manager  
Financial Ombudsman Service Limited  
GPO Box 3  
Melbourne VIC 3001

Please retain this document for your reference and any future dealings with NAB OnLine Trading.

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Australian Financial Services Licence Number 230704

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