



FINANCIAL SERVICES GUIDE

TorFX Pty Ltd | Issue Date: 06 July 2026

1. Scope of Services

TorFX currently offers clients advisory, dealing and market-making services in relation to foreign exchange spot and forward transactions and contracts.

2. Purpose and Contents of this Financial Services Guide ("FSG")

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service, including the following:

- Who we are & how you can contact us
- What services we are authorised to provide
- How we are remunerated for these services
- Any (potential) conflicts of interest we may have; and
- Our dispute resolution process.

If you would like further information, please ask us.

3. Name of Service Provider

The Service Provider is TorFX Pty Ltd ABN 27 103 142 829 ("TorFX").

4. Australian Financial Services Licence ("AFSL") Authorisations & Services Provided

TorFX holds an AFSL [Number 246838] and is authorised to provide general financial product advice, dealing and market making services in relation to foreign exchange contracts to retail and wholesale clients.



5. Contact Details

Address:	TorFX Pty Ltd Suite 202, 25 Elkhorn Avenue Surfers Paradise, QLD 4217 Australia
Tel:	1800 507 480
Email:	info@torfx.com.au
Website:	www.torfx.com.au

6. Nature of Advice Warning

IMPORTANT WARNING: 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.

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

7. Method of Providing Financial Services

If you wish to utilise our services you may issue us with instructions in person, via the telephone, or such other method as is mutually agreed between us.

8. Documentation

TorFX will provide clients with the relevant documentation to facilitate the provision of advice and transactions. We will also provide you with our Target Market Determination and our Product Disclosure Statement prior to utilising our foreign exchange products, which contain important information regarding the features, benefits, risks and fees applicable, and should be read carefully to enable you to make an informed decision.



TorFX may also provide you with factual information regarding current or historical market/rates, and facilitate execution only requests.

9. Professional Indemnity Insurance

In compliance with s912B of the Corporations Act and ASIC RG 126, we maintain professional indemnity insurance in connection with the financial products and services we provide, including any claims in relation to the conduct of our former representatives/employees.

10. Our Record-Keeping Obligations

TorFX will seek to ensure that comprehensive and accurate records of all client transactions and advice provided, are properly maintained.

11. Who Do We Act For?

TorFX is responsible for the financial services it provides to you under its Australian Financial Services Licence, and does not act on behalf of any other financial services licensee.

TorFX is a market maker, not an agent, when dealing in foreign exchange contracts, as they are over-the-counter products. Accordingly, TorFX acts as principal in all transactions with you in respect of these products.

12. Remuneration, Commission & Benefits Expected to be Received by TorFX

Relevant product and transaction fees are detailed in the Product Disclosure Statements. TorFX earns its income from the business spread (or margin) that we apply to our foreign exchange transactions. This is the difference between the rate at which we buy and sell the financial instruments (i.e. between the wholesale price achieved by TorFX and your trade price). This spread is incorporated into the rates quoted to you and is not an additional charge or fee payable by you.

Please note that clients may also incur third party bank processing fees, failure fees on failed transactions or interest charges on outstanding payments.

Representatives of TorFX who provide you with advice or transaction execution may receive commissions or other remuneration for the provision of these services. Our employees may also receive salaries, performance bonuses and other benefits from us.

13. Disclosure of Any Relevant Conflicts of Interest

Subject to disclosures in any Product Disclosure Statement or other transaction documents, we do not have any relationships or associations which might influence us in providing you with our services.



14. Dispute Resolution

TorFX has an internal dispute resolution process in place to resolve any complaints or concerns you may have, as quickly and fairly as possible in all the circumstances. Any complaints or concerns should be advised to us (by facsimile, email or letter).

These should be directed to the Compliance Manager of TorFX who will seek to resolve your complaint within 14 days or such further time period that may reasonably be required given the nature of the complaint.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority, an approved external dispute resolution scheme of which TorFX is a member.

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

You may also make a complaint via the ASIC freecall Infoline on 1300 300 630.

15. Privacy

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles. We may disclose your personal information to external parties for the purposes of execution, clearing and settlement of transactions, or those who act on our behalf in the operation of our business or in connection with the transactions to be undertaken.

Such external parties are required and committed to protecting your privacy and where they are offshore we take reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection as we provide here in Australia.

TorFX will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Please contact us at privacy@torfx.com.au if you have any concerns.