Financial Services Guide

This Financial Services Guide ("FSG") dated 1st April 2021 is provided to you by Learn To Trade The Market Pty Ltd (ACN - 137 007 062) ("LTTTM", "we", "our", "us") to inform you of the financial services provided by us. LTTTM is a Corporate Authorised Representative ("CAR"), of Bravo Markets Pty Ltd, (ACN - 121159304) ("Bravo Markets"), who is the holder of an Australian Financial Services Licence ("AFSL") Number: 305908. (CAR No. 400713).

Purpose of this Financial Services Guide

This Financial Services Guide ("FSG") is issued by LTTTM.

This FSG will assist you in deciding whether to use our services and contains important information about the services and products we offer before we provide you with advice. This FSG is an important document and a statutory requirement under Corporations Act 2001 (Cth). It contains information about the following:

- remuneration;
- who we are;
- any associations or relationships we may have with financial product issuers;
- details of any potential conflicts of interest;
- our internal and external dispute resolution procedures and how you can access them;
- information on how we handle your personal information; and
- how we can be contacted.

About Learn To Trade The Market

LTTTM is a global provider of financial markets education, servicing clients across America, Australia, UK, Asia and Europe. We strive to provide traders and investors with a solid financial markets education to empower their decision making.

Details of Corporate Authorised Representative Financial Services:

LTTTM and its nominated representatives are authorised under Bravo Markets AFSL to:

- provide general financial product advice in respect of the following classes of products:
  - Equities
  - Foreign Exchange Contracts
  - Derivatives

As the AFSL holder, Bravo Markets is responsible for the advice you receive from LTTTM.
What are the Financial Services Provided?

LTTTM will provide the following financial services as a Corporate Authorised Representative of Bravo Markets:

- Provide general financial product advice;
- Arrange a client or refer a client to a third party for market execution purposes;
- Provide general advice on forex (foreign exchange) and equities (securities); and
- Provide education and information on the above mentioned Financial Markets and products.

Clients of LTTTM will have access to an online members area which contains a trading education course, discussion forum, commentary and email support.

LTTTM does not offer custodial services but may refer clients to third party execution provider. It is one of LTTTM’s aims to offer its clients the most suitable executing counterparty in relation to the particular financial product for which the client wishes to apply. LTTTM does not hold client funds or take deposit of any monies on behalf of a client in any fashion.

Who Is Responsible For The Financial Services Provided?

All of LTTTM’s staff are directors, employees or contractors of LTTTM and are representatives acting on behalf of LTTTM. LTTTM (through Bravo Market’s AFSL) is responsible for all financial services provided. LTTTM is not responsible for the financial services provided by any third parties. (e.g.: affiliates, brokers, trading platforms or other financial service counterparties.)

We provide General Advice Only

LTTTM provides general advice only. General Advice means that any recommendations or opinions we make have been prepared without taking into account any of your objectives, financial situation or needs. Because of that, you should consider whether our advice is appropriate for you having regard to your own objectives, financial situation and needs before acting on the advice.

Under the law regulating the 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 general or for a class or kind of investor, and does not take into account your particular circumstances. General advice includes advice based on consideration of the investment alone (including by reference to current market conditions). Any such advice is provided without any express or implied recommendation that is appropriate for you in light of your personal circumstances.

Because of the information that LTTTM may collect about you, LTTTM’s representatives may be aware of your personal circumstances, risk tolerance and other information. Neither LTTTM nor its representatives or any third party, take any of your personal information into account in preparing its recommendations, opinions, education, tutorials, articles, blog posts, forum posts or similar content. It is important you understand that all information is general advice and education only and you should not trade solely based on that information. You agree as a member or client of LTTTM that all information, education and advice provided is general in nature and does not in any way take into account your personal financial situation, goals, objectives, risk profile or similar.
What Fees do we receive?

LTTTM is paid a membership fee by students who wish to access our forex trading course, members area and other services. LTTTM is renumerated via commissions for clients referred to third party execution providers, financial product providers and affiliates. We may also from time to time be remunerated by students who attend a live trading seminar or similar live education event. Payments are accepted via Pay Pal merchant check out, bank wire transfer, Western Union and Liberty Reserve. We may from time to time promote a third party’s service to you, however we will NOT share your information with them unless you give us permission to do so. We may be remunerated via sponsorship, advertising or commission payments from those third parties at any time.

What Other Documents Might You Receive?

If we recommend or refer you a particular financial product or you acquire a financial product through us, you may also receive a Product Disclosure Statement (“PDS”) prepared by a product issuer which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges which may apply. This document will be provided to assist you in making an informed decision about that product.

Regular updates, marketing materials, research reports, PDS or offer documents and website content are not personal advice. LTTTM or Bravo Markets may collect personal or investment information from you to identify you, for marketing purposes or to administer your account. Collection of personal information is not to be implied that personal advice is given. How your personal information is dealt with is further expanded in this FSG, and a copy of our Privacy Policy is available by contacting us, or can be found on the footer of our website.

Disclosure of any Relevant Conflicts of Interest

We do not have any relationships or associations which may influence us in the provision of financial services to you.

Insurance and Compensation Arrangements

In compliance with s912B of the Corporations Act 2001 (Cth) and ASIC RG 126, and subject to the terms and conditions Bravo Markets maintains Professional Indemnity Insurance to cover the financial products and services provided by LTTTM, including any claims in relation to the conduct of our former representatives/employees. Bravo Markets believes that its compensation arrangements are adequate to reduce the risk of retail clients.

Privacy and Personal Information

We collect and maintain records that include your Initial transaction record from our third party payments processing provider or information you provide to us in email, post, in person or over the phone. This information is confidential and is used for the primary purpose of operating and maintaining your account. It won’t be shared with a third party unless you provide us with written permission to do so, or unless required to in accordance with the law. If you do not provide us with
the information we request or require, LTTTM may at its discretion not be able to provide you with any financial services.

A copy of our Privacy Policy is available on the footer of our website or by contacting us. You have the right to obtain a copy of any personal information that LTTTM holds about you and update or correct such information.

**Dispute Resolution**

1. We try to adhere to the highest standards of conduct at all times. Nevertheless, we understand there may be times when you would like to make a complaint about our services. Our dispute resolution process is as follows:

2. Contact us and tell us about your complaint. We will try to resolve it fairly and quickly.

3. Contact LTTTM using any of our details provided below. We will try to resolve your complaint quickly and fairly. Complaints received will be responded to within 5 business days.

4. If your complaint is not satisfactorily resolved within 3 business days of receipt of your complaint by LTTTM, please contact Bravo Markets Head of Compliance at the contact details provided below. We will try to resolve your complaint quickly and fairly.

5. Complaints received by Bravo Markets Head of Compliance will be responded to within 14 days of receipt of your complaint. If you are still not satisfied with the outcome, or have not had a response within 14 days of making a complaint to Bravo Markets Head of Compliance, you can contact the Australian Financial Complaints Authority.

6. Bravo Markets Pty Ltd is a member of The Australian Financial Complaints Authority, member no. 34630. You can contact them here.

7. The Australian Securities and Investments Commission (ASIC) also has an information line which you can use to make a complaint or obtain information about your rights. The telephone number is 1300 300 630. The Australian Securities and Investments Commission (ASIC) has information about your rights and how to make a complaint. Go to www.asic.gov.au or call the ASIC Info line on 1300 300 630.
Contact Details of Bravo Markets Pty Ltd

Bravo Markets, Australian Financial Services Licence Number: 305908

Address - Suite 505, 11-15 Deane Street, GM Tower, Burwood, NSW, 2134

Email - cs @ bravomarkets.com.au

Phone - +61 (0) 2 9586 3864

Contact Details of Learn To Trade The Market

Learn To Trade The Market Pty Ltd (ACN: 137 007 062 ) (ABN: 68 137 007 062) (CAR No. 000400713)

Web - www.LearnToTradeTheMarket.com

Address - P.O. Box 6564, GCMC, QLD 9726

Email - support @ learntotradethemarket.com

Phone - +61 (0) 401 840 083

If you have any queries about this FSG or our services, please contact us.