



FINANCIAL SERVICES GUIDE

APRIL 2020

This Financial Services Guide (FSG) is issued to you by Crystal Ball Markets registered in St. Vincent & the Grenadines, (registration number 262 LLC 2020) ("CrystalballMarkets").

The purpose of this FSG is to provide you with key information about the financial services provided by CrystalballMarkets. It is designed to give you information required to make an informed decision about whether to use those financial services.

This FSG contains information about:

- ! who CrystalballMarkets is and how you can contact CrystalballMarkets;
- ! the type of financial services and products CrystalballMarkets is authorised to provide;
- ! how you can instruct CrystalballMarkets;
- ! how CrystalballMarkets is remunerated for these services;
- ! additional documents CrystalballMarkets may give you;
- ! associations and relationships CrystalballMarkets may have;
- ! how CrystalballMarkets deals with customer complaints
- ! records CrystalballMarkets keeps and its privacy policy.

You will typically receive this FSG when CrystalballMarkets provides you with a financial product or service. This FSG contains *general information* only. If you have further questions, you may CrystalballMarkets directly.

OTHER DOCUMENTS YOU MAY RECEIVE

In some circumstances, CrystalballMarkets is also required to issue you with other documents when CrystalballMarkets provides its services or issues its products to you.

! Product Disclosure Statement ('PDS')

The PDS is designed to allow clients to make an informed decision about whether to deal in the financial products and services that CrystalballMarkets offers. The document contains important information including:

- the terms and conditions for the products and services offered;
- any significant risks associated with holding the products;
- information about the cost of the services and products; and
- details of fees and charges the product or service provider receives for issuing the products or providing the services.

Generally, you will be given a PDS before CrystalballMarkets provides a service or issues you with a product or service or offers to provide a service or issue a product to you.

! Client Agreement

The Client Agreement is an agreement between you and CrystalballMarkets. The information contained in the document govern your relationship with CrystalballMarkets.

You will typically receive a Client Agreement before CrystalballMarkets issues a product or provides a service to you.

ABOUT CRYSTALBALLMARKETS

CrystalballMarkets is a company registered in St. Vincent and the Grenadines offering a wide range of financial products to an extensive client base.

CONTACT DETAILS

Address: Suite 305, Griffith Corporate Centre, P.O. Box
1510, Beaumont Kingstown, St. Vincent and the
Grenadines

Phone: +44 1244 94 1257

Email: support@crystalballmarkets.com

Internet: www.crystalballmarkets.com

AUTHORISATIONS AND SERVICES PROVIDED

Under St. Vincent and the Grenadines law, CrystalballMarkets is authorised to provide dealing and execution services in *over the counter* (OTC) financial derivative products and to give general financial product advice.

When you trade in CrystalballMarkets' OTC CFDs or derivative products, CrystalballMarkets acts as principal and CrystalballMarkets is the issuer of the products.

PRODUCTS

CrystalballMarkets is authorised to offer trading in *Contracts for Differences* ('CFDs') *Spot Foreign Exchange* ('Spot FX', 'Forex') and *Contracts for Differences* ('CFDs') on Currencies, Agricultural Commodities, Metals, Energy, Stocks/ Shares, Indices, Cryptocurrencies.

CFDs are margined OTC equity derivatives that allow clients to trade shares or other financial products, without physical ownership of the underlying stocks or instruments. A CFD constitutes an agreement between two parties to exchange, at the close of the contract, the difference between the opening and closing prices of the contract, multiplied by the number of units specified within the contract.

The products and services issued by CrystalballMarkets are available to all retail, wholesale and professional investors.

NATURE OF ADVICE

CrystalballMarkets only provides clients with general financial product advice – we do not provide personal advice.

The advice provided by CrystalballMarkets relates only to the product and will not be based on your personal circumstances. Newsletters, trade alerts and research papers are examples of general advice CrystalballMarkets may give you.

You should, therefore, before acting on any advice, consider the appropriateness of the advice and the products, having regard to your own personal objectives, financial situation, and needs. You should obtain a *Product Disclosure Statement (PDS)* and consider the contents in the PDS relating to the product before making any decision about whether to use the products or services.

You should also obtain professional financial advice regarding the suitability of the products and services offered in light of your personal financial needs, objectives and circumstances from a licensed professional.

INSTRUCTIONS

You may give Crystalball Markets dealing instructions either by web, mobile device or via desktop trading platform.

Any other form of communication that is not a dealing instruction may be made by telephone, or in writing by post or email. It should be noted that telephone lines may be recorded in order to provide a record of the discussion.

ASSOCIATIONS AND RELATIONSHIPS

CrystalballMarkets has a relationship with providers of broking, settlement and clearing services however these relationships do not materially influence the provision of financial services by CrystalballMarkets to you.

COMMISSION AND PRODUCT COSTS

FEES / CHARGES

You may be charged fees for the financial products or services you receive from CrystalballMarkets.

Commissions or fees (or taxes where applicable) may be payable by you depending on the products or services provided and will be disclosed to, and agreed with you, prior to the commencement of your transaction with CrystalballMarkets. Such commissions or fees may vary according to the type and level of service provided, the size and the frequency of the transaction.

You may also incur failure fees on failed transactions or interest charges on outstanding payments. By using and continuing to use CrystalballMarkets products and services, you agree that:

- all fees and charges received by CrystalballMarkets as described in this FSG are considered a benefit given to CrystalballMarkets by you in exchange for the dealing services provided by CrystalballMarkets;
- CrystalballMarkets does not charge volume-based or asset-based fees for any advice it provides; and
- you understand, consent to, authorise and direct CrystalballMarkets to charge you in this way.

A full description of the fees and charges that it receives for issuing its products and services will be contained in the PDS.

REMUNERATION

In general, CrystalballMarkets' remuneration is built into the terms of the OTC derivative price quoted to you (which is unknown prior to the date of issue and cannot be properly ascertained until the trade is closed).

CrystalballMarkets may also arrange for you to be supplied with financial services or products issued by non-related product providers, and consequently receives a fee, commission or other type of remuneration or benefits from these non-related issuers as a result of you investing in one of their products or services. Any remuneration or benefits that CrystalballMarkets may derive from these non-related issuers is included in the fees and commissions agreed with you – you do not pay extra.

You may request particulars of any remuneration, commission or benefits payable to CrystalballMarkets in respect of a particular product or service.

The amount paid to CrystalballMarkets from third-party product issuers will vary from time to time.

All benefits to CrystalballMarkets form part of CrystalballMarkets' overall earnings.

BENEFITS RECEIVED BY CRYSTALBALLMARKETS' STAFF

All CrystalballMarkets' staff are remunerated by way of salary and other employee benefits. Staff may receive commissions or other benefits in one or more of the following ways:

- payments for reaching sales and revenue targets generated either by their own sales or for referring customers to CrystalballMarkets;

- bonuses based on the total value of products sold or the number of sales achieved by the staff member; or
- bonuses based on a combination of the performance of the staff member's team or business unit and the staff member's own performance – these benefits do not influence the advice provided by the staff member and a balanced approach to calculating performance-based bonuses is followed.

Benefits received by CrystalballMarkets' staff members can be either monetary or non-monetary. Monetary benefits are generally paid directly to the eligible staff member, into the same account which their salary is paid into, or in some circumstances, into another account specified by the staff member. Non-monetary benefits can include prepaid holiday accommodation, gift vouchers, or study assistance.

BENEFITS RECEIVED BY THIRD PARTY REFERRERS

CrystalballMarkets may pay external parties who refer customers to CrystalballMarkets a commission or other benefit. Mainly, a referring party may nominate an additional 'spread' – the differences between the bid price and ask price of a given tradable instrument – or monetary fee to be charged to the referred client.

Full details of the commission and spread payable by you when dealing with CrystalballMarkets are detailed in the PDS, or on written request.

DISPUTE RESOLUTION

CrystalballMarkets has internal dispute resolution procedures in place to resolve complaints or concerns from clients.

If you have any complaints or queries about Crystalball Markets' products or services, you should firstly contact CrystalballMarkets' customer service team or your Account Manager. All complaints and queries will be investigated fully and promptly.

REGULATORY OBLIGATIONS

CrystalballMarkets undertakes to ensure that comprehensive and accurate records of clients are properly maintained.

As a financial services provider, CrystalballMarkets has an obligation under the *Anti-Money Laundering and Counter Terrorism Financing Act (AML/CTF Act) 2006* to verify your identity and the source of any funds. This means that CrystalballMarkets will ask you to provide identification documents such as a valid passport or a driver's licence before setting up your trading account with Crystalball Markets – your information will be held securely.

Please be advised that CrystalballMarkets may not be able to provide any services to you if you are unwilling to provide the required documentation to CrystalballMarkets.

PRIVACY POLICY

All information that CrystalballMarkets collects about you will be treated in accordance with its Privacy Policy which can be found and downloaded online at crystalballmarkets.com.

CrystalballMarkets only discloses personal information to external parties for the purposes of execution, clearing and settlement of transactions, or those who act on its behalf in the operation of its 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, CrystalballMarkets takes reasonable steps to ensure that to the maximum extent reasonably possible any information sent has the same level of privacy protection in line with international standards and best practice.

CrystalballMarkets will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. When CrystalballMarkets collects, uses, discloses or handles your personal information, it is committed to compliance with the *Privacy Act 1988 (Commonwealth) (Privacy Act)*, and the *General Data Protection Regulation (EU) 2016/179 (GDPR)*.