



信资国际  
CREDIT AND CAPITAL



# FINANCIAL SERVICE GUIDE

金融服務指引

---

## CREDIT AND CAPITAL LIMITED disclaimer

This document is not a PDS, prospectus or investment statement for the purpose of New Zealand financial markets law and is not required to, and may not, contain all of the information that a PDS, prospectus or investment statement is required to contain under New Zealand financial markets law. It has not been registered, filed or approved by any New Zealand regulatory authority under or in accordance with either the Financial Markets Conduct Act 2013 or Securities Act 1978.

The products described in this document are not being offered or issued in New Zealand. This document may not be distributed in New Zealand, and no person in New Zealand may subscribe for or be issued any of the products described.

The distribution of this document in jurisdictions outside of New Zealand may be restricted by the law of those jurisdictions. Any investor who receives this document outside of New Zealand should seek advice on and observe any such restrictions.

### 免責聲明

本文件不是新西蘭金融市場的法律所要求的產品披露聲明，產品說明或投資聲明，所以不一定包含根據新西蘭信息金融市場的法律對產品披露聲明，產品說明或投資聲明所要求的所有信息。本文件沒有依照 2013 年金融市場行為法或 1978 年證券法的要求在任何新西蘭監管機構註冊，申請並獲得批准。本文件中提到的產品，將不在新西蘭本土發行。本文件和本文件中提到的產品都不適用於新西蘭本地人。本文件若在新西蘭之外的司法管轄區發行需遵守其當地的法律。任何在新西蘭以外地區接收到本文件的投資者應尋求諮詢和遵守這些限制。

### Financial Services Guide

CREDIT AND CAPITAL LIMITED

Website: [www.2cmeta.com](http://www.2cmeta.com)

Financial Services Licence Number : FSP5974628

Preparation date: 7<sup>th</sup> Oct, 2017

Version: 1.1

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

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.

It provides you with information about CREDIT AND CAPITAL LIMITED ("C&C, us, our, we") and the services we provide. Its purpose is to educate you, before we provide a financial service, on matters including:

- . who we are and how we can be contacted;
- . what services and products we are authorised to provide to you; . how we (and any other relevant parties) are paid; and . who to contact if you have a complaint.

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.

C&C occasionally provides general advice regarding the financial markets or our services. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before

choosing to proceed with using our products. Additionally, you should obtain and read our Product Disclosure Statement before making a decision.

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.

C&C is a wholly owned subsidiary of CREDIT AND CAPITAL LIMITED.

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

You can instruct us to provide you with our services by:

- a) visiting one of our branches;
- b) contacting us via our online trading platform; or
- c) contacting us via telephone.

Our contact details are at the start of this FSG.

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

As we are the product issuer, we are acting on our own behalf when we provide the services and not on your behalf. Our Authorised Representatives also act on our behalf when providing the services to you.

#### **4. What services and products are we authorised to provide to you?**

C&C is authorised to give you general advice to both retail and wholesale clients in relation to non-cash payment products, derivatives and foreign exchange contracts. C&C is also authorised to deal in relation to those same products.

This means that we can advise you (without taking into account your personal circumstances), and help you use our trading platforms. We can help you fill out the forms and undertake and complete trades and other related transactions.

C&C is also authorised to “make a market” for foreign exchange and derivatives contracts. This allows us to quote market prices to you, including buy and sell prices.

In providing our service, other financial issues may arise, such as how to invest money, or taxation issues. However, we are not authorised to provide advice relating to those financial issues, or any other issues except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

#### **5. What fees and commissions are payable to C&C?**

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

- a) 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.
- b) We do not charge volume-based or asset-based fees for any advice we provide.
- c) You understand, consent to, authorise and direct us to charge you in this way.

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

Type	Description
<b>Spread Cost</b>	<p>Foreign exchange, commodities, and index transactions incur costs relating to the spread between the bid price and ask price. The “bid price” represents the price at which we are willing to notionally buy currency or commodities from clients and the “ask price” is the price at which we are willing to notionally sell to clients. This price difference is called the “spread”. The price difference of this spread will depend on factors such as the size and value of the transaction and prevailing market rates. 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.</p> <p><b>Example of a spread:</b></p> <p>The exchange rate between the Japanese Yen (JPY) and the United States Dollar (USD) might be JPY 112.400 to USD 1. A person looking to convert JPY into USD might have to pay JPY 112.400 for each USD, while a person looking to convert USD to JPY might receive only 112.375 JPY for each USD they convert. It is usually written as USD/YEN 112.375/112.400. The bid price is JPY112.375 and the ask price is JPY 112.400 for USD 1. In this example, the bid-ask spread for the currency pair is <math>112.400 - 112.375 = 0.025</math>, or 25 “basis points”. In this example, if C&amp;C quoted these prices to you and you proceeded to buy the currency at the ask price, then C&amp;C would retain the 10 basis point spread if there is another client who sells the currency to C&amp;C at the bid price.</p>
<b>Commission</b>	<p>A commission may be charged to you in addition to the spread on transaction, depending on which of our trading platforms you use. The commission charged will be between 0.005% and 0.015% of the executed opening and closing transaction value.</p> <p>If you use our services via a third party (see Section 6 below), you may also be charged a commission by us, on their behalf, in one of two ways:</p> <ul style="list-style-type: none"> <li>. a fixed amount for each transaction (eg. USD 50 per contract); or</li> <li>. an amount which is added to the existing spread (eg. An extra 2 basis points to the spread).</li> </ul> <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>
<b>Rollover interest rate</b>	<p>You may earn or pay interest (“rollover interest”) by entering and holding a margined contract overnight. The interest rate 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 (where applicable) and the duration of the rollover period. Interest rates are calculated on an on-going basis and are subject to change due to many macroeconomics factors including but not limited to the monetary policies of central banks and the liquidity in the international banking system. C&amp;C may adjust interest rates at any time based on the market conditions and its own positions in the market without notice to the client.</p>
<b>Conversion cost</b>	<p>If you instruct C&amp;C to effect a transaction denominated in a foreign currency, you will need to convert your currency into the required foreign currency through a bank and deposit the money into your C&amp;C trading account. The bank will charge you for this service.</p> <p>Alternatively, C&amp;C may convert your funds by first quoting you a spot price pursuant to its usual Terms and Conditions. If you choose to accept C&amp;C’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 C&amp;C 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).</p>

## 6. What should you do if you have a complaint?

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

If your complaint is not satisfactorily resolved within 6 weeks, please contact by telephone or in writing:

We will try and resolve your complaint quickly, fairly and within prescribed time frames.

If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Financial Dispute Resolution (FDR) which is an external complaints service, of which C&C is a member:

### Personal Information

C&C 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 1993* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2009*. The C&C Privacy Policy

detailing our handling of personal information is available upon request. You may request access to information held about you by contacting the C&C Privacy Officer.

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 transfer money or otherwise provide you with our services.

C&C 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. C&C will not provide your information to any third party other than in accordance with the C&C Privacy Policy.

**Please retain this FSG for your reference and any future dealings with C&C. We may also add documents at a 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.**

**Upon the happening of any event of default, all the rights and remedies of C&C shall automatically become exercisable without the need of any notice being given to the Client, including but not limited to all powers of sale of securities, set-off and consolidation of Accounts, cancellation of unperformed contracts, set-off of unliquidated contracts and appropriation of product from the Client's Account, or sale thereof**



# 金融服務指南

信資國際有限公司 CREDIT AND CAPITAL LIMITED

網址：[www.2cmeta.com](http://www.2cmeta.com)

金融服務牌照號碼：FSP5974628

編製日期：2017年10月7日

版本：1.1

## 1. 何謂金融服務指南？

閣下如有意使用本公司為閣下提供的金融服務，本金融服務指南（「指南」）是幫助閣下瞭解並作出決定的重要文件。

本指南為閣下提供有關信資國際 CREDIT AND CAPITAL LIMITED（「C&C、本公司」）及本公司所提供服務的資料。本指南旨在於本公司提供金融服務前，使閣下瞭解相關事宜，其中包括：

- 本公司的簡介及聯絡方式
- 本公司可為閣下提供的服務及產品
- 本公司（及任何其他有關人士）的收費方式；及
- 如有投訴可聯絡的專責人士

於本公司向閣下發出任何特定金融產品前，本公司將為閣下提供一份《產品披露聲明》（「聲明」）。聲明載有產品的資料，以協助閣下就該產品作出知情決定。聲明將會概述相關條款、重大風險（如有），以及與產品有關的費用及收費。

C&C 會不時就金融市場或本公司的服務提供一般建議。若本公司為閣下提供一般建議，該等建議可能不符合閣下的需要、財務狀況或目的，因此閣下於選擇使用本公司的產品前，應考慮閣下的具體情況。另外，閣下於作出決定前，應索取並細閱本公司的《產品披露聲明》。

## 2. 我們將如何為閣下提供金融服務？

閣下可透過以下方式指示本公司為閣下提供服務：光臨本公司其中一家分行；透過本公司的網上交易平臺聯絡本公司；或透過電話聯絡本公司。

本公司的聯絡詳情載於本指南首頁。

## 3. 當本公司為閣下提供服務時，本公司是代表誰人行事？

由本公司是產品發行人，本公司於提供服務時是代表本公司本身行事，而非代表閣下行事。本公司的授權代表向閣下提供服務時亦是代表本公司行事。

## 4. 本公司能為閣下提供哪些種類的服務及產品？

C&C 可就非現金付款產品、衍生工具及外匯合約。

C&C 亦可就外匯及衍生工具合約進行「叫價」，容許本公司為閣下提供市場報價，包括買入價及賣出價。本公司在提供服務時，有可能會出現其他金融事項，例如如何投資金錢或稅務事宜。但是，本公司未獲授權就該等金融事項或上文所述以外的任何其他事宜提供建議。倘該等事宜與閣下有關，則閣下應向合適的專業人士尋求具體建議。

## 5. 閣下應向 C&C 支付哪些費用及佣金？如使用或者繼續使用我們的服務，您同意：

- 此金融服務指引 FSG 描述了我們所收的所有費用以及收費（第三方費用以及收費除外）細節。此費用是我們為您提供市場作價和交易服務的收益。
- 我們為您提供的任何意見的收費不是基於您的交易量或者投資數量。
- 您明白，同意，授權和指示 C&C 以這種方式收取費用。

如欲使用本公司的服務，閣下或須向本公司支付若干收費、費用及佣金。



- 在發生任何不履行合約事件時，C&C 享有的所有權利及補償即自動變成可以行使，而毋須向客戶發出任何通知。此等權利及補償包括但不限於出售抵押品、抵銷及合併帳戶、取消尚未執行的合約、將未平倉的合約平倉及自客戶帳戶中調撥或出售產品之一切權利。

類別	說明
差價收費	<p>在外匯，商品及指數交易中，會產生涉及買入價與賣出價之間差價所引致的成本。「買入價」代表本公司願意向客戶概念上購買貨幣或商品的價格，而「賣出價」指本公司願意向客戶概念上出售的價格。這項價格差異被稱為「差價」。這項差價的價格差異將視乎交易的規模及價值和當前的市場水平等因素而定。這項差價由閣下支付，但其計入所提供報價，因此閣下毋須在有關報價之外另行應支付收費或費用。</p> <p>差價的例子</p> <p>日圓(JPY)與美元(USD)之間的匯率可能為 112.400 日圓兌 1 美元。有意將日圓兌換為美元的人士，需要就每美元支付 112.400 日圓。有意將美元兌換為日圓的人士，就兌換每美元可能只能收回 112.375 日圓。兌換率通常寫作 USD / JPY 112.375/112.400。每 1 美元的日圓買入價為 112.375，而日圓的賣出價為 112.400。在本例子中，該貨幣組合的買賣差價為 <math>112.400 - 112.375 = 0.025</math>，或稱作 25 個「基點」。在本例子中，若 C&amp;C 向閣下提供有關報價，而閣下按賣出購買有關貨幣，則當有另一名客戶按買入價向 C&amp;C 出售有關貨幣時，C&amp;C 將取得 10 個基點的差價。</p>
佣金	<p>視乎閣下所使用的本公司交易平台，除差價外，閣下還可能需要就交易支付佣金。所收取的佣金將介乎所執行開倉及平倉交易價值的 0.005% 至 0.015%。</p> <p>若閣下通過第三方（見下文第 6 節）使用本公司的服務，本公司可能將通過兩種方式之一，代其向閣下收取佣金：</p> <ul style="list-style-type: none"> <li>· 每宗交易收取固定金額（例如每張合約 50 美元）；或</li> <li>· 於現有差價之上另加一個金額（例如在差價之上再加 2 個基點）。</li> </ul> <p>閣下將支付的實際佣金將取決於多項因素，包括閣下參與的交易量、閣下所使用的平台，以及閣下從或通過本公司或本公司授權代表獲得的產品及服務。</p>
隔夜利率	<p>閣下若開立及隔夜持有保證金合約，則可以賺取或支付利息（「隔夜利息」）。閣下賺取或支付的利率取決於閣下所購買或出售產品的類型及多少、閣下所買賣貨幣組合的利率差異（如適用）及隔夜期間的長短而定。利率是根據持續基準計算，並會受到多項宏觀經濟因素影響而改變，有關因素包括但不限於央行貨幣政策及國際銀行體系的流動性。C&amp;C 可能在不會通知客戶的情況下，隨時根據市場狀況及其本身的市場頭寸而調整利率。</p>
兌換成本	<p>若閣下指示 C&amp;C 使用某一外國貨幣進行交易，則閣下將需要透過某銀行將閣下的貨幣兌換成所需的外國貨幣，然後將有關款項存入閣下的 C&amp;C 買賣賬戶中。有關銀行會這項服務向閣下收取費用。</p> <p>此外，C&amp;C 可根據其一般條款及條件，向閣下首先提供現貨報價，然後將閣下的資金兌換。倘閣下選擇接受 C&amp;C 的報價，則交易一般會於收到閣下的已結算資金後即時進行。新貨幣將會存入閣下的 C&amp;C 賬戶中。本公司將會收取的費用為本公司向閣下購買及出售貨幣的匯率差異（亦稱作「差價成本」，見上文）。</p>

## 7. 閣下如有投訴應如何提出？

閣下如有投訴，可聯絡閣下的 C&C 代表就閣下的投訴作出說明。

假如閣下的投訴在 6 星期內未獲滿意解決，請致電或致函聯絡下列人士：

信資国际 CREDIT AND CAPITAL LIMITED

聯絡詳情請見本指南首頁的聯絡詳情

本公司將嘗試在指定時限內，迅速及公平地解決閣下的投訴。

假如閣下對投訴的解決方法仍感不滿，閣下有權將事件提交金融糾紛調解機構（FDR）處理，這是一個外界投訴服務機構，而 C&C 為該機構會員。

C&C 致力確保其客戶的個人資料獲得保密及安全得到保障，並致力遵守《1993 年私隱法》及《2009 年反洗錢及打擊恐怖活動融資法》。C&C 的隱私政策詳細訂明，本公司會因應要求而處理個人資料。閣下可致電

聯絡 C&C 職員，要求索取本公司所持有的有關閣下的資料。

假如閣下並無提供本公司的申請表格上所要求提供的部分或全部資料，則本公司可能無法接受閣下轉移資金的申請，亦無法為閣下提供服務。

C&C 可使用取自其客戶的資料，以便不時向其客戶發送市場推廣資料，惟閣下選擇拒絕接收該等資料則除外。C&C 將不會向任何第三方提供閣下的資料，惟根據 C&C 隱私政策所提供則除外。請保留本指南作為閣下日後與 C&C 進行任何交易時的參考。本公司亦可能於稍後時間增發相關文件，而該等文件將構成本指南的一部分，並應與本指南一併閱讀。該等文件的標題將載有「指南」的字詞。註：中英文版本之內容如有歧義，概以英文版本為準。

