


FINANCIAL SERVICE GUIDE
金融服務指引

FAIR LANE

FL disclaimer

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本文件中提到的產品，將不在金邊本土發行。本文件和本文件中提到的產品都不適用於金邊本地人。

本文件若在金邊之外的司法管轄區發行需遵守其當地的法律。任何在金邊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

Fair Lane (FL) Company Limited
 Address: Le Sanalele Complex, Ground Floor, Vaea Street, Saleufi, Apia, SAMOA
 Website: www.ppdefl.com.tw
 Financial Services Licence Number: 780240
 Preparation date: September 2016 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 Fair Lane (FL) Company Limited ("FL, 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.

FL 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.

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

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

- a : visiting our institutions ;
- 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?

FL 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. FL 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.

FL 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 FL?

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:



<p>Type Spread Cost</p>	<p>Description 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. Example of a spread: The exchange rate between the Japanese Yen (JPY) and the United States Dollar (USD) might be JPY 79.20 to USD 1. A person looking to convert JPY into USD might have to pay JPY 79.20 for each USD, while a person looking to convert USD to JPY might receive only 79.10 JPY for each USD they convert. It is usually written as USD/YEN 79.10/79.20, or abbreviated to 79.10/20. The bid price is JPY 79.10 and the ask price is JPY 79.20 for USD 1. In this example, the bid-ask spread for the currency pair is $79.20 - 79.10 = 0.10$, or 10 “basis points” . In this example, if FL quoted these prices to you and you proceeded to buy the currency at the ask price, then FL would retain the 10 basis point spread if there is another client who sells the currency to FL at the bid price.</p>
<p>Commission</p>	<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. 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: . a fixed amount for each transaction (eg. USD 20 per contract); or . an amount which is added to the existing spread (eg. An extra 2 basis points to the spread). 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>
<p>Rollover interest rate</p>	<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 .FL 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>
<p>Conversion cost</p>	<p>If you instruct FL 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 FL trading account. The bank will charge you for this service. Alternatively, FL may convert your funds by first quoting you a spot price pursuant to its usual Terms and Conditions. If you choose to accept FL’ 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 FL 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>
<p>Income from binary options</p>	<p>The price of a binary option contract is a fee charged by FL. This fee is income to FL. If the option is “in the money” for you, the money that FL will pay to you will exceed the fee that you will have paid to FL. FL derives its income from binary options purchased by clients that are “out of the money” for clients.</p>

<p>Administrative Charges</p>	<p>FL will charge a fee for the following administrative services when they are requested by you or people authorised to trade on your behalf:</p> <table border="1" data-bbox="507 232 1481 385"> <tr> <td>Hard Copy duplicate statement (posted to you)</td> <td>USD 30.00 per statement</td> </tr> <tr> <td>Transcripts of telephone conversation</td> <td>USD 6 per minute</td> </tr> <tr> <td>Copies of telephone conversation</td> <td>USD 6 per minute</td> </tr> <tr> <td>Audit certificates</td> <td>USD 70 per copy</td> </tr> </table> <p>The above administrative charges will be deducted from your account shortly after the relevant event happens (eg. if you request a particular document from us). These fees are subject to change. You may request more details about the way FL is remunerated within a reasonable time after receiving this document.</p>	Hard Copy duplicate statement (posted to you)	USD 30.00 per statement	Transcripts of telephone conversation	USD 6 per minute	Copies of telephone conversation	USD 6 per minute	Audit certificates	USD 70 per copy
Hard Copy duplicate statement (posted to you)	USD 30.00 per statement								
Transcripts of telephone conversation	USD 6 per minute								
Copies of telephone conversation	USD 6 per minute								
Audit certificates	USD 70 per copy								
<p>Dormant Account Fee</p>	<p>If an account is not used for trading within a 12 month period , FL will charge the account \$ 25 per year for a dormant account. The Fee will be deducted from your account on the anniversary of the last transaction in the account. If your account balance is zero or if the fee will bring the balance to zero (or negative) then FL will charge such part of the fee as brings the account balance to zero and then close the account. The Fee covers the administrative cost of maintaining your account.</p>								

6. How are our people and third parties remunerated?

FL’s directors and its employees are remunerated by annual salary, commission and may also be awarded an annual bonus. These types of remuneration will depend on several factors including:

- . company performance;
- . sales volume;
- . professionalism and adherence to compliance procedures; and . team performance.

Our employees may also receive a commission on trades. This commission is calculated with reference to trade volume and other performance indicators.

When you are referred by an Authorised Representative or another third party to us we may pay a commission to the third party or Authorised Representative in any of the following ways:

1. A percentage of the commission paid by you to us (see “commission” above) when you trade contracts with us. The percentage may be up to 100% of the commission paid by you;
2. Up to 80% of the Spread Cost (see above) generated from your trading;
3. Any additional spread income generated from your transaction. This will be paid if the third party is an “introducing broker” and has requested that its clients be charged a premium to the standard FL spread, due to the added service they are providing to their clients. The amount of this additional spread will be either the difference between the spread at which you deal and the spread that FL offers, or a flat rate as notified to you by the introducing broker and FL (see “Commission” above).

The amount of commission paid to referrers is negotiated on an individual basis and is typically based on a sliding scale, which takes into account :

1. The number of clients referred or introduced to FL; and
2. The number of contracts traded by clients introduced or referred to FL.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document.

7 . What should you do if you have a complaint?

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

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

Head of Compliance, Internal Audit and Risk Management Fair Lane (FL) Company Limited

See the contact details at the top of this FSG.

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 FL is a member:

You can also contact the FDR through their website: <http://www.fdr.org.nz>.

Personal Information

FL 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 FL Privacy Policy detailing our handling of personal information is available upon request. You may request access to information held about you by contacting the FL Privacy Officer on FL Website.

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.

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

Please retain this FSG for your reference and any future dealings with FL. 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.

金融服務指南

Fair Lane (FL) Company Limited 地址：Le Sanalele Complex, Ground Floor, Vaea Street, Saleufi, Apia, SAMOA
 網址：www.ppdefl.com.tw
 金融服務牌照號碼：780240
 編製日期：2016年9月 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 Fair Lane (FL) Company Limited（「FL、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。

FL 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》。

按照法律的規定，本公司已訂立安排，以購買足夠的專業彌償保險。這項保險為針對本公司及本公司的代表 / 僱員所提出的索償提供補償，當中包括不再任職於本公司的代表 / 僱員但在任職於本公司期間的行為而提出的相關索償。

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；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？

FL 可就非現金付款產品、衍生工具及外匯合約，為零售及批發客戶提供一般建議。FL 亦可就上述產品進行交易。這意味著本公司可為閣下提供建議（並無考慮到閣下的個人具體情況），並協助閣下充分利用本公司的交易平台服務。本公司能夠協助閣下填寫表格及進行並完成買賣及其他相關交易。

FL 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 FL 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 FL 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：

<p>類別 差價收費</p>	<p>說明</p> <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 79.20 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 79.20 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 79.10 日圓。兌換率通常寫作 USD / JPY 79.10 / 79.20，或略作 79.10 / 20。每 1 美元的日圓買入價為 79.10，而日圓的賣出價為 79.20。在本例子中，該貨幣組合的買賣差價為 $79.20 - 79.10 = 0.10$，或稱作 10 個「基點」。在本例子中，若 FL 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 FL 出售有關貨幣時，FL 將取得 10 個基點的差價。</p>								
<p>佣金</p>	<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其一，代其向閣下收取佣金：</p> <ul style="list-style-type: none"> 每宗交易收取固定金額（例如每張合約 20 美元）；或 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）。 <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>								
<p>隔夜利率</p>	<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。FL 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>								
<p>兌換成本</p>	<p>若閣下指示 FL 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 FL 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，FL 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 FL 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 FL 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>								
<p>二元期權的收入</p>	<p>一個二元期權合約的價格是 FL 所收取的費用。此費用為 FL 的收入。如果該期權對您是“價內”狀態，那麼 FL 付給您的金額將超過您付給 FL 的費用。如果您購買的二元期權處於“價外狀態”，那麼該期權價格為 FL 的收入。</p>								
<p>行政費用</p>	<p>FL 將對由閣下或獲得授權代表閣下進行交易的人士要求的下列行政服務收取費用：</p> <table border="1" data-bbox="646 1720 1302 1877"> <tr> <td>單列印副本（郵寄予閣下）</td> <td>每張結單 30.00 美元</td> </tr> <tr> <td>電話對話的謄寫本</td> <td>每分鐘 6 美元</td> </tr> <tr> <td>電話對話的副本</td> <td>每分鐘 6 美元</td> </tr> <tr> <td>審計證明書</td> <td>每份 70 美元</td> </tr> </table> <p>上述行政費用將於有關事項（例如，若閣下要求本公司提供特定文件）發生後，即時由閣下的賬戶中扣除。該等費用可予調整。</p> <p>閣下於接獲本文件後的合理時間內，可要求索取更多關於 FL 如何收取報酬的詳情。</p>	單列印副本（郵寄予閣下）	每張結單 30.00 美元	電話對話的謄寫本	每分鐘 6 美元	電話對話的副本	每分鐘 6 美元	審計證明書	每份 70 美元
單列印副本（郵寄予閣下）	每張結單 30.00 美元								
電話對話的謄寫本	每分鐘 6 美元								
電話對話的副本	每分鐘 6 美元								
審計證明書	每份 70 美元								

休眠賬戶收費

如果一个在 12 个月無任何交易發生的賬戶，FL 將向該賬戶收取每年 25 美元的休眠賬戶用。該費用將在您發生最后交易一周年之後從您的中扣除。如果您的賬戶余帳是零或扣除帳用之後賬戶余帳將帳零（或帳），那麼 FL 帳扣除該部分用，使得余零，然後。休眠賬戶收費用於支付行政用，以及您的維護費用。

6. 本公司的職員及第三方如何獲取報酬？

FL 的董事及其僱員以年薪及佣金方式獲取報酬，亦可能獲授年度獎金。這幾種報酬將取決於多項因素而定，其中包括：

- . 公司表現；
- . 銷售量；
- . 專業精神及遵守合規程序；及
- . 團隊表現。

本公司的僱員亦可能收取買賣佣金。這類佣金是參考交易量及其他表現指標計算。

倘閣下是由授權代表或其他第三方轉介予本公司，則本公司或會以下列任何一種方式向該第三方或授權代表支付佣金：

1. 當閣下與本公司買賣合約時，以閣下支付予本公司的佣金的某一百分比（見上文「佣金」一節）。該百分比最高可達閣下所支付佣金的 100%；
 2. 從閣下買賣所產生的差價成本（見上文）最多 80%；
 3. 從閣下交易產生的任何額外差價收入。倘該第三方為「引薦經紀商」，且以向客戶提供附加服務為由，要求向客戶收取較標準 FL 差價有溢價的收費，本公司則會支付上述差價。這項額外差價的金額可為閣下交易所依據的差價與 FL 所提供差價之間的差異，或引薦經紀商及 FL 通知閣下的固定比率（見上文「佣金」一節）。支付予轉介人的佣金金額是按個別基準磋商，並一般以滑準法為基準，以及考慮到：
1. 轉介或引薦予 FL 的客戶數目；及
 2. 轉介或引薦予 FL 的客戶所買賣合約數目。

閣下於接獲本文件後的合理時間內，可要求索取更多關於該等人員或實體如何收取報酬的詳情。

7. 閣下如有投訴應如何提出？

閣下如有投訴，可聯絡閣下的 FL 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：

Fair Lane (FL) Company 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 FL 為該機構會員。

閣下可透過 FDR 的網站聯絡該機構，網址為：<http://www.fdr.org.nz>。

個人資料 FL 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》。FL 的隱私政策詳細訂明，本公司會因應要求而處理個人資料。閣下可至官網聯絡 FL 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。

FL 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。FL 將不會向任何第三方提供閣下的資料，惟根據 FL 隱私政策所提供則除外。請保留本指南作為閣下日後與 FL 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。



FAIR LANE