

dkbMARKETS

FINANCIAL SERVICES GUIDE

TABLE OF CONTENTS – FINANCIAL SERVICES GUIDE

1.	ABOUT THIS FINANCIAL SERVICES GUIDE (FSG)	1
2.	FINANCIAL SERVICES WE CAN OFFER	2
3.	FINANCIAL PRODUCTS WE OFFER	2
4.	OUR ADVICE POLICY	2
5.	PRODUCT DISCLOSURE STATEMENTS	2
6.	USING OUR SERVICES	2
7.	OTHER DOCUMENTS YOU MAY RECEIVE	3
8.	WHO WE ACT FOR	3
9.	WHAT OUR FINANCIAL PRODUCTS COST YOU	3
10.	REMUNERATION OF OTHER BENEFITS RECEIVED BY OUR EMPLOYEES	4
11.	REFERRAL BENEFITS FOR OTHER SERVICES PROVIDERS	4
12.	DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST	4
13.	MAKING A COMPLAINT	4
14.	COMPENSATION ARRANGEMENTS	4
15.	OUR RECORD KEEPING OBLIGATIONS	4
16.	OUR PRIVACY POLICY	4
17.	OUR CONTACT DETAILS	5

1. ABOUT THIS FINANCIAL SERVICES GUIDE (FSG)

This Financial Services Guide is designed to provide you with important general information regarding our services and is typically issued prior to providing you with any of our financial products or services. The information contained within this guide includes the following:

- Who we, dkbMARKETS Limited (dkbMARKETS) are and how you can contact us;
- The services we are authorised to provide to you;
- How you can communicate with us;
- How we are remunerated for these services;
- The disclosure documents and statements you will receive;
- Our internal and external dispute resolution processes; and
- How we deal with your personal information.

This FSG was prepared on 22/05/2014. All information contained in the FSG has been obtained from sources believed to be accurate. Please contact us if you would like further information on this FSG or on any of our services.

2. FINANCIAL SERVICES WE CAN OFFER

We provide the following financial services to retail and wholesale clients:

- deal in foreign exchange contracts and derivatives;
- provide financial product advice in relation to foreign exchange contracts and derivatives;
- make a market in foreign exchange contracts and derivatives.

3. FINANCIAL PRODUCTS WE OFFER

Under this FSG, dkbMARKETS offers the following financial products to its Customers:

- margin foreign exchange and margin foreign exchange options in respect of all major currencies and currency crosses (Margin Contracts);
- contracts for difference (“CFDs”) in respect of index futures, bullion, commodities; and
- such other products as are notified to you from time to time.

4. OUR ADVICE POLICY

We will provide you with general advice about the markets related to our financial products which does not take into account your specific objectives, financial situation or needs. In this instance, you should seek independent professional advice to ascertain whether our advice is appropriate. We do not provide personal advice.

5. PRODUCT DISCLOSURE STATEMENT

All our financial products and services, as identified in section 3, are issued under a Product Disclosure Statement (PDS). If you desire to acquire a financial product, we will provide you with a PDS relating to that service or product before you invest in or purchase that product. We will not provide you with a PDS for an underlying asset. This will help you make an informed decision about whether to acquire or utilise such products.

Any PDS we give you will provide further, general information about the different products which we issue and will identify the risks, terms and conditions, our fees charges and commissions, and any association we have that may influence our advice in respect of the product.

6. USING OUR SERVICES

If you wish to utilise dkbMARKETS’ services you may issue certain instructions via the telephone (closing positions only) or via such other method as may be mutually agreed between us, unless we tell you that

instructions can only be given in a particular way. Instructions, given to us whether they confirm or revoke an instruction, commitment or notice of request do not take effect unless actually received by us.

If you wish to deal in one of our financial products, you may do so directly via the appropriate Internet Trading Platform (ITP) or by telephone (closing positions only). You may give us instructions via the ITP or by telephone during business hours.

Before you log onto the ITP to deal in one of our financial products it is important that you understand the risks, costs and benefits of dealing in that financial product. For information on the risks, costs and benefits related to our financial products you should turn to the PDS document.

7. OTHER DOCUMENTS YOU MAY RECEIVE

General transaction documents

We will provide you with the relevant documentation to facilitate the requested transactions. These may include, but not be limited to client agreements, account opening applications, and deal confirmations.

Factual information

We can provide you with written factual information regarding current or historical market rates.

8. WHO WE ACT FOR

dkbMARKETS is responsible for the financial services we provide to you under our Financial Services Licence. dkbMARKETS through its partner is a market maker, not an agent, when dealing in its financial products, which are off market over-the-counter (OTC) derivatives, dkbMARKETS through its partner acts as principal in all transactions with you in respect of these financial products offered by us.

9. WHAT OUR FINANCIAL PRODUCTS COST YOU

Our Product Disclosure Statements provide details about specific transaction fees and costs associated with our financial products. However, please note, with the exception of one type of financial product: dkbMARKETS Pro Account – “ECN Style Forex” where the commissions are set out on our Website, that there will be no commissions payable on foreign exchange or for trading in financial products, including Margin Contracts and contracts for difference with dkbMARKETS. We generally make our revenue by earning the spread in the rates quoted to you (buy/sell spread) when you seek to transact with us.

The common fees and charges when dealing in such financial products may incorporate any or all of the following:

- payment of margin;
- margin adjustments;
- rollover charges calculated at our rollover rates;
- interest charges applied to debit balances;
- premiums in case of Margin FX Options;
- commission in the case of Share CFDs; and
- administration fees.
- a commission in respect of the type of financial product specified above

10. REMUNERATION OF OTHER BENEFITS RECEIVED BY OUR EMPLOYEES

Employees of dkbMARKETS who provide you with execution services may receive remunerations for the provision of these services. Employees also receive salaries, and may also receive performance-related bonuses and other benefits.

11. REFFERAL BENEFITS FOR OTHER SERVICES PROVIDERS

You may have been referred to us by a service provider who may receive financial or non-financial benefits from us. These should have been disclosed to you by the service provider in question. Please note that such benefits **will not** impact transaction fees or margins payable for transactions undertaken with dkbMARKETS. We will provide details of any referral benefits that relate to your transactions on your reasonable request prior to us providing you with any of our financial services.

12. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

We do not have any relationships or associations which might influence us when providing you with our services.

13. MAKING A COMPLAINT

dkbMARKETS has an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. These should be directed to our Complaints Officer who will seek to resolve your complaint within 14 days. Complaints can be made by telephone, electronic mail or letter at the address and telephone numbers provided in section 16 below.

14. COMPENSATION ARRANGEMENTS

dkbMARKETS will work with you to resolve any issues or concerns that you may have. If dkbMARKETS or its partner(s) have been at fault then it will look to make redress where appropriate. However we will not be liable for events that are outside of our direct control. The dkbMARKETS Client Agreement details our obligations to you.

15. OUR RECORD KEEPING OBLIGATIONS

We will maintain comprehensive and accurate records of your client transactions and advice provided.

16. OUR PRIVACY POLICY

We are committed to protecting your privacy. The information you provide to us and any other information provided by you in connection with your transactions will primarily be used for the processing of your application and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to see a copy of our privacy statement.

17. OUR CONTACT DETAILS

You can contact us by:

- a) 27 Ribadu Road, Ikoyi ,Lagos, Nigeria.
+234 8089892338
- b) Kigali City Tower, 14th floor, Avenue du Commerce, Kigali, Rwanda.
+250 788528112

support@dkbmarkets.com

dkbMARKETS Limited

27 Ribadu Road, Ikoyi ,Lagos, Nigeria.
+234 8089892338

Kigali City Tower, 14th floor, Avenue du Commerce, Kigali, Rwanda.
+250 788528112

support@dkbmarkets.com