



# Financial Services Guide

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# FINANCIAL SERVICES GUIDE

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## Cash Flow Options Pty Ltd

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Cash Flow Options Pty Ltd is a Corporate Authorised Representative (CAR 001241956 ) of Intelligent Financial Markets Pty Ltd (AFSL 426359).

## Issue Date

This Financial Services Guide (FSG) is dated 21<sup>st</sup> October 2021 and replaces all previous versions. Cash Flow Options Pty Ltd (“Cash Flow Options”) along with Intelligent Financial Markets Pty Ltd (“Intelligent Financial Markets”) authorise the distribution of this FSG.

## About this guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

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If you need further information on any of these matters, please ask.

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## 1. Who we are

### About us

Cash Flow Options Pty Ltd was founded by Sean Allison in early 2012 in Perth, Western Australia. The company has now become the leading source when it comes to providing high quality financial education. This educational company teaches students how to learn to trade Options while protecting their capital at all times. We make sure that our clients are provided with a comprehensive education on Options Trading.

### Our Goals

Our goal is to provide the highest level of customer satisfaction to individuals worldwide. We achieve this by offering only the best financial education and tools so they are empowered to dramatically increase and protect their income. We share our unparalleled expertise and our strong commitment via our team which is composed of only the best and expert, professional level instructors and staff. They will teach individuals how they can properly use the power of Options. They teach our customers that Options trading does not have to be speculative or highly risky as long as they have the financial education that they need. Option trading may actually reduce the risk of owning stocks and can be used to diversify risk through different time horizons and strategies. The programs that we have created are aimed to provide protection and minimize their financial risks so they are secure with a thorough understanding of risk management strategies.

### What to Expect From Us

We offer highly customized programs that are specifically designed to cater to beginners, intermediate, advanced traders who want to maximize their learning. These programs include the Options Training Program, The Options Elite Program and our Day Trading Program which is exclusively offered to our customers only. We have over hundreds customers who are currently getting a top notch financial education and access to our tools. We also have investors who turn to us for expert coaching and mentoring.

### What are our authorisations?

Cash Flow Options Pty Ltd is authorised to provide general financial product advice

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on the following products;

- Derivatives (Options) only, Cash Flow Options is authorised to provide these general advice services to retail and wholesale clients within Australia.

## Who is the person providing general advice?

Cash Flow Options is the company providing general advice and is a Corporate Authorised Representative (CAR 001241956) of Intelligent Financial Markets Pty Ltd (AFSL 426359).

## **2. How you can contact us**

### Contact details:

If you do not have a nominated advisor, you can contact us at:

Cash Flow Options Pty Ltd  
Lot 121 – 18 Fern Street, Surfers Paradise, QLD 4217 Australia

Phone: +61 (07) 5603 3936  
Email: [support@cashflowoptions.com.au](mailto:support@cashflowoptions.com.au)  
Website: [www.cashflowoptions.com.au](http://www.cashflowoptions.com.au)

## **3. Services we offer**

As the Licensor, IFGM is responsible for the general advice you receive from us. If your contact is unable or unwilling to provide you with general advice or services in respect of certain products, the contact will refer you to another representative of IFGM, who should be able to assist you.

### General financial advice

We will only offer you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

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You need to take this into account before deciding whether or not to act on it.

## **4. Required information**

### What do we expect from you?

We expect that you will provide us with accurate information that we request so that we have a reasonable basis on which to provide you with general advice.

We expect that you will use our advice to enable you to make informed financial decisions.

As an authorised financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that IFGM requires that we ask you to present identification documents such as passports and driver's license. IFGM will also retain copies of this information. We assure you that this information will be held securely.

### What are the possible consequences of not providing this information?

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.

## **5. Costs and remuneration information**

### How are we paid for the services we provide?

Cash Flow Options Pty Ltd is remunerated through the fees and commissions that we charge you.

### What are the fees, commissions or other benefits?

Employees of Cash Flow Options Pty Ltd are remunerated in a variety of ways including salary, wages and bonuses.

### Do any relationships exist which might influence the service or advice I receive?

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No

Will you give me advice that is suitable to my investment needs and financial circumstances?

No.

Cash Flow Options are authorised by Intelligent Financial Markets to provide general financial product advice only. General advice includes information contained in our reports, emails, blogs and information about the outlook of the markets. The information provided on our website does not provide advice about products suitable for your particular needs, objectives or financial circumstances, even if we may have commented in view of the current or future market conditions or prospects for the financial product. This information does not constitute personal investment advice and it has been prepared without taking into account your objectives, financial situation or needs. You should always consider the appropriateness of the advice, in light of your own objectives, financial situation or needs before acting on the advice. You should consider and discuss this information with your financial adviser before making your own investment choice.

What information do you maintain you maintain in my file and can I examine my file?

As per regulatory requirements, IFGM is required to hold all information you provide for a period of 7 years. You may view information held by making a request.

How can I give you instructions regarding my account?

You may specify how you would like to give us instructions, for example, by telephone, fax or other means of communication.

What compensation arrangements are in place and are these arrangements compliant?

Cash Flow Options Pty Ltd confirms that arrangements are in place that the Licensor (IFGM) ensures that it continues to maintain Professional Indemnity Insurance in accordance with Section 912 B of the Corporations Act 2001 (as amended). In particular the Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for the Licensee and its authorised representatives, in respect of our authorisations and obligations under the Australian Financial Services License.



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## 6. Complaints

### What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible internal and external complaint resolution mechanisms for our clients. If you have any concerns about the service provided to you, you should take the following steps;

#### Internal Mechanism:

1. Contact your advisor immediately or Email [support@cashflowoptions.com.au](mailto:support@cashflowoptions.com.au)
2. If your complaint is not satisfactorily resolved, please contact Cash Flow Options Pty Ltd's authorising Licensor (Intelligent Financial Markets Pty Ltd) on Phone 1300 735 125 or +61 2 9190 7577 or put it in writing and email to: [support@fbsaustralia.com](mailto:support@fbsaustralia.com)

The Complaints Manager will, on receipt of your written notice:

- Provide a written acknowledgement of your complaint and indicate a timeframe in which we will formally respond to your complaint;
- Consider and investigate the circumstances of your complaint, which may also involve communicating directly with you;
- Notify you in writing of our decision, including the reasons for the decision and any potential remedies, within thirty (30) days from receipt of your complaint; and
- If your complaint is not resolved within thirty (30) days, the Complaints Manager will inform you in writing of the reasons for the delay.

#### External Mechanism:

1. If we cannot reach a satisfactory resolution after thirty (30) days from receipt of your complaint you can raise your concerns with the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or Email: [info@afca.org.au](mailto:info@afca.org.au).
2. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.