

Our Product Disclosure Statements are for foreign exchange products and services offered to personal and business clients. They are designed to help you make informed decisions. They will help you to:

- Decide if our foreign exchange products and services meet your needs
- Compare our products and services with other similar products

The information contained in our Product Disclosure Statements is general and has been prepared without taking into account your personal circumstances.

Because of our regulatory requirements, it is also necessary for us to provide a Financial Services Guide to Australian clients. This is provided in a combined document.

To view a copy of our Product Disclosure Statements, please select the links relevant to you:

Australian based:

- [Foreign Exchange Product Disclosure Statement and Financial Services Guide](#)
- [Forward Foreign Exchange Product Disclosure Statement and Financial Services Guide](#)

New Zealand based:

- [Foreign Exchange Product Disclosure Statement](#)
- [Forward Foreign Exchange Product Disclosure Statement](#)

Please note: We are able to provide our services to clients based in many other countries, but regulations do not permit us to provide services to some, for example the United States of America. If you do not live in Australia or New Zealand, our services will be provided to you in accordance with our two New Zealand Product Disclosure Statements listed above, and in accordance with our New Zealand Terms and Conditions document.