



Financial Services Guide

Wilfred Knight PTY LTD

Company: Wilfred Knight Pty
Ltd ACN: 654 233 762
AFSL (CAR): CAR no. 1296405
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Titan Securities Pty Ltd

Date: 08/07/2025

Titan Securities Pty Ltd ABN 51 120 951 608 is an Australian Financial Services Licensee (AFSL No. 307040 (**Licensee**)).

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Phone	0468 848 240
Email	compliance.officer@titansecurities.au

The Licensee appoints Authorised Representatives to act on its behalf for the provision of authorised financial services.²

This Financial Services Guide (**FSG**) is provided by:

- Wilfred Knight Pty Ltd (Corporate Authorised Representative No.1296405)

The distribution of this FSG is authorised by the Licensee.

¹ s 942C 2)(c).

² s 942C(2)(a).

Purpose of FSG

The purpose of this FSG is to inform you of our services and fees and assist you when deciding whether to use those services.

This FSG includes information about:

- Wilfred Knight Pty Ltd and our contact details
- general information about the financial services and products we provide;
- the advice and documents you may receive;
- your privacy and how we collect your personal information;
- what to do if you have a complaint;
- the significant relationships and associations we have;
- the remuneration and other benefits that may be received by us or other relevant persons in connection to the financial services we provide to you;
- information about any potential conflicts of interest we may have; and
- fees and charges for our services.

Wilfred Knight Pty Ltd (ABN 49 654 233 762) (Wilfred Knight, we, our or us) is a Corporate Authorised Representative (CAR) (no. 1296405) of Titan Securities Pty Ltd (ABN 51 120 951 608) (AFSL 307040) (Titan Securities). Our authorisation as a CAR of Titan Securities is strictly limited to the provision of copy trading services. Wilfred Knight is not authorised to provide financial services in relation to any other products or services that fall outside of copy trading services. The copy trading service is regulated under applicable Australian financial services laws.

Financial services we provide:

- The Licensee authorises us to provide General Financial Product Advice Only on and deal in the following financial products;
 - Provide General Financial Product Advice Only In The Following Classes: Derivatives
 - Deal in a financial product by: Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products: Derivatives
 - We are not authorised to give **personal financial product advice**.

General Advice:

We are obliged to warn you that unless otherwise expressly agreed, we will only provide you with general financial product advice, which does not take account of your objectives, financial situation or needs. Therefore, you should, before acting on the advice, consider its appropriateness regarding the suitability of our products and services for your personal financial needs, objectives and circumstances and you may wish to seek personal financial product advice from a licensed financial adviser.

Documents you may receive

In addition to this FSG, we may provide other documentation as required. These documents may include educational material, client agreements, other offer documents (such as a PDS from the product issuer) or target market determinations.

What risks are involved in trading the financial products we may advise you on generally?

The products we provide general financial product advice on involve risk. A description of the risks associated with each product will be outlined in detail in the relevant Product Disclosure Statement (PDS), which will be provided to you by the product issuer.

You should consider the information contained in the relevant PDS before investing in or trading on any financial market.

How can you provide us with instructions?

You can give us instructions in writing, by phone, email or any other means that we agree with you from time to time.

Who do we act for?

Wilfred Knight acts on behalf of Titan Securities Pty Ltd (AFSL 307040) when providing general financial product advice in relation to copy trading services.

Fees and charges

Remuneration, commissions and other benefits

How we are paid

Wilfred Knight's employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a bonus which is based on achievement of pre-determined business objectives such as: contribution to profit, ongoing company performance, client service, leadership, product, and risk management.

Commissions or fees (plus GST) may be payable by clients via a subscription service otherwise depending on the services provided, and will be disclosed to, and agreed with, you prior to the commencement of its service. Such fees and commissions may vary according to the type and level of subscription or service provided.

We are not financially incentivised in relation to the Copy Trading service other than through the subscription fee that clients pay to purchase a license key. This license key can also be used for other Wilfred Knight offerings, including non-financial services such as the HyperTerminal signal service, in addition to the licensed Copy Trading service.

Importantly, we do not receive any commissions, rebates, or volume-based spread incentives (\$0) from the broker and do not make any commission from any licensed activity. We are only licensed to provide general financial product advice in relation to derivatives as well as arranging on behalf of another person (referring and onboarding clients) to a broker.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$50 and \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to educational and training purposes.

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

1. 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 services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.

3. You understand, consent to authorise and direct us to charge you in this way.

Conflicts of Interests

Wilfred Knight's directors and employees may hold or invest in any of the financial products that we provide general financial product advice or dealing services for to our clients.

Wilfred Knight may pay a fee or other benefit to other persons for introducing clients, either by way of one-off fee, as a percentage of income generated by those clients referred to Wilfred Knight or a combination of both. Those other persons may be obliged to disclose to you the fees or other benefits they receive.

Wilfred Knight has a policy for managing, avoiding (if appropriate) and disclosing relevant conflicts of interests.

Complaints Handling

If your complaint relates specifically to the provision of general financial product advice (copy trading services) in derivatives, you may direct your complaint to the licensee Titan Securities Pty Ltd.

Complaints and Dispute Resolution

Titan Securities Pty Ltd is committed to dealing with complaints fairly, efficiently, and in accordance with Australian regulatory requirements.

Before lodging a complaint with an external body such as the Australian Financial Complaints Authority (AFCA), you must first raise your complaint directly with Titan Securities using our Internal Dispute Resolution (IDR) process.

Many matters can be resolved quickly once the correct firm is contacted.

Step 1: Contact Titan Securities Directly (Internal Dispute Resolution)

All complaints relating to Titan Securities Pty Ltd, AFSL 307040, must be submitted in writing. Please include:

- Your full name and contact details
- The name of the relevant authorised representative (if applicable)
- A clear description of your concern
- Copies of any relevant documents

Send complaints to: compliance.officer@titansecurities.au

Titan Securities will acknowledge your complaint and respond within the timeframes required under Australian law.

Important Clarifications

Please note:

- Titan Securities Pty Ltd is not responsible for products, services, or conduct of other entities that use the word "Titan" in their business name.
- Titan Securities is not responsible for non-financial products or services offered by authorised representatives where those activities fall outside the scope of Titan's AFSL authorisations.
- Complaints relating to products or services not covered under Titan Securities' AFSL may not be

eligible for dispute resolution through AFCA under Titan Securities Pty Ltd.

Lodging a complaint against Titan Securities for matters that do not involve Titan Securities may delay resolution and may result in the complaint being redirected or dismissed.

Step 2: External Dispute Resolution (AFCA)

If you are not satisfied with the outcome of our Internal Dispute Resolution process, you may then lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA generally requires confirmation that you have first attempted to resolve the matter directly with the financial firm.

AFCA contact details are available at:

<https://www.afca.org.au>

Financial Services Guide

Further information about Titan Securities Pty Ltd, our services, authorisations, and complaint handling process is available in Titan Securities' Financial Services Guide:

<https://www.titansecurities.com.au/fsg>

Misuse of Complaint Processes

Submitting complaints against Titan Securities where there is no factual or contractual connection to Titan Securities may constitute a misuse of dispute resolution processes. Where appropriate, Titan Securities reserves the right to provide regulators with evidence clarifying responsibility.

For all other matters relating to non-AFSL activities, including software licensing, technology issues, or product support, please direct your enquiry or complaint to:

	Wilfred Knight Pty Ltd
	Level 1, 20 Spink Street, Brighton VIC 3186
	Phone: (03) 9116 8396
	Email: info@wilfredknight.com.au

Compensation arrangements

As a Corporate Authorised Representative of Titan Securities Pty Ltd (AFSL 307040), Wilfred Knight is covered under Titan Securities' Professional Indemnity insurance policy, which meets the requirements of section 912B of the Corporations Act 2001.

We also hold Professional Indemnity insurance in respect of our financial services which complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services you are provided.

Privacy

Australian Privacy Principles apply to how we collect and use personal information. The information you provide to us for the purposes of obtaining financial product advice must only be used to:

- fully understand your financial needs and requirements
- provide you with information, products or services that you might reasonably expect or request
- manage rights under any laws applying to the services provided; and
- conduct research and marketing which includes direct marketing (although you have the right to specifically instruct us not to use your personal information for these purposes).

For details of how we collect and use your personal information, please contact us or refer to our privacy policy which is available on our website/available by request.

AML/CTF

As part of our compliance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, we may be required to verify your identity before providing financial services.

Further Information

If you have any further queries about our financial services, please contact us.

Contact Us

Name	Wilfred Knight Pty Ltd
Address	Level 1/20 Spink Street Brighton
Phone	03 9116 8396
Email	info@wilfredknight.com.au

Important Limitation on Authorised Activities

Wilfred Knight Pty Ltd is authorised under Titan Securities Pty Ltd's AFSL 307040 to provide general financial product advice and dealing in a financial product relating to derivatives in relation to copy trading services only.

All other business activities conducted by Wilfred Knight Pty Ltd, including but not limited to the development, sale, or licensing of algorithmic trading software, AI tools, and related technology, are not authorised, licensed, supervised, or endorsed by Titan Securities Pty Ltd. These services are offered independently and fall outside the scope of the AFSL.



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