

# Financial Services Guide

Dated: October 2022

## What is a Financial Services Guide?

This Financial Services Guide ("FSG") is an important document to help you understand the financial services that Australian Moneymarket Pty Ltd ("AMM") is able to offer you so you can decide whether to use any of these services. It contains important information on matters such as:

- Who we are and how we can be contacted;
- What services and products we are authorised under our licence to provide to you and how you can give instructions;
- How we (and other related parties) are paid;
- Who to contact should you have a complaint;
- Our insurance arrangements; and
- Record keeping and privacy.

If you choose to use our services, you may also receive from us a Product Disclosure Statement ("PDS") or other type of offer document for the products offered. The PDS or offer document contains information about the particular product and will assist you in making an informed decision about that product. This FSG should be read in conjunction with the PDS or other offer document and is not a replacement for the disclosure contained in the PDS or offer document.

## Who are we and what can we offer?

AMM is a Brisbane-based online investment marketplace, primarily dealing in deposit products and managed investment schemes.

Australian Moneymarket Pty Ltd is a corporate authorised representative (No. 338682) of DDH Graham Limited (AFS Licence No. 226319). Under this licence we are able to provide dealing and execution services and general financial product advice in relation to:

- Deposit products;
- Securities;
- Debentures, stocks or bonds issued by governments; and
- Managed investment schemes.

We provide information on the various products listed above whose issuer has chosen to promote them through our website. We then provide the ability to deal in these products without leaving the AMM website.

As additional services we also provide the following:

- Maintaining AML documentation including individual identification and corporate or trust structures;
- Passing through client instructions regarding rollovers, additions, withdrawals and redemptions;
- Processing of interest accruals/unit distributions;
- A mail house for confirmations and distribution statements;
- End of year and ad hoc reporting on investments held within AMM; and
- Data feeds to various financial services software packages.

## How do you provide instructions to us?

You can give us instructions by completing the AMM application form. You can also give us instructions by calling direct, visiting our website or writing to us.

## What sort of advice will you get?

AMM is not licenced to provide you with personal financial advice. AMM may however, provide you with factual information and in some circumstances may provide general financial product advice.

AMM will not be taking your personal objectives, financial situation or needs into consideration when providing general financial product advice. AMM recommends that you seek independent accounting, financial, taxation and legal advice, tailored to your specific objectives, financial situation or needs, before making any investment decision.

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## What are your rights?

You are entitled to ask us about your rights as an investor in regard to the advice you will receive, our fees, and what you can do should you have a complaint about our services. Key information is set out below, but should you require more information or clarification, please contact your adviser or AMM.

## How are we paid for providing financial services?

Payment for services depends upon the type of service provided by AMM.

### Acting as a broker for deposit products, securities, or managed investment schemes:

For some products we are paid directly by the product provider. This can be anywhere between 0.00 percent per annum and 0.20 percent per annum and is typically 0.10% percent per annum for deposit products and between 0.05 percent per annum to 0.10% percent per annum for managed funds.

For some products we are NOT paid by the product provider. For these products:

- AMM will charge a quarterly fee of between 0.00 percent per annum 0.20 percent per annum for deposit products and between 0.00 percent per annum 0.10 percent per annum for managed funds made available through AMM's website.
- The amount of the fee will be notified to prior to being charged and will be deducted from the client's hub account opened with AMM.
- Should the amount of fees change, AMM will give 30 days' prior written notice of any increase to the fees.

AMM may charge a fee on managed investment schemes in the range of 0.00%pa to 0.20%pa, typically 0.08%pa inclusive of GST. The fee will be charge based on the daily number of units held during a period, and the close of business unit price for the period. An example of the calculation is shown below:

A client invests \$50,000 in a fund on 20 January. The investment purchases 48,971.6 units at a unit price of 1.021 (48,971.6 units x \$1.021 per unit = \$50,000)

At the end of the quarter on 31 March the unit price of the fund is 1.022. In line with the distributions paid by the fund, AMM will charge the client \$7.68 being:

$48,971.6 \text{ units} \times \$1.022/\text{unit} \times 70 \text{ days} / 365 \text{ days} \times 0.08\% \text{ fee} = \$7.68$

### Primary market fixed interest securities:

Issuers of primary market fixed interest securities will pay AMM brokerage directly. This does not affect the yield or price quoted to you. Details of any commissions are available from your adviser. These fees are typically in the range of 0.05% to 1.00%.

## Can Fees Change?

Yes, all fees can change. Reasons might include changing economic conditions and changes in regulation. However, we will give you 30 days written notice of any increase to our fees. This notice may be given by email, letter, by web-based reporting or other electronic form of writing. If you would like to calculate the effect of fees and costs on your investment you can visit the ASIC website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) and use their managed investment fee calculator.

## Can I receive information regarding brokerage and other benefits received by my financial adviser for making recommendations?

Yes. You have the right to know about details of brokerage and other benefits your adviser receives for investment alternatives provided to you. At any time you may request from your financial adviser the basis of their remuneration.

## How does AMM protect my privacy?

AMM is committed to respecting the privacy of your personal information. We need to collect your personal information in order to provide our service and product offering to you, establish and manage your investments and to meet our regulatory obligations. We will collect your personal information directly from you, or from anyone authorised by you or acting on your behalf. We may also collect additional personal information throughout the course of providing the service to you, for purposes which we consider an individual would reasonably expect. If you do not provide your personal information as requested, we may not be able to process an application, provide service to you or provide you with information about our service or product offering. Further details about how we handle your personal information can be located in our Privacy Policy, which is available on the AMM website [www.moneymarket.com.au](http://www.moneymarket.com.au) or by contacting AMM directly.

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## Do we engage related third party service providers?

In order for AMM to send the funds to your chosen institution, they need to be available in an account that AMM is authorised to debit from which is a Cash Management Account ("CMA"). If you do not already have a CMA, we will facilitate the opening of this account through our online marketplace. The Graham Limited ("DDH")/Bank of Queensland Money Market Deposit Account is one such account offered in the AMM marketplace; AMM is a corporate authorised representative of DDH.

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

At AMM we are committed to providing our customers with the best possible customer service experience. We know that despite our best efforts, occasionally things may go wrong. If that happens, we want you to tell us. Resolution of complaints is a priority as it gives us the opportunity to improve our service.

To share your complaint, please follow the link to our Contact page or email our Complaints Officer, as outlined below. Please note, any information you disclose to us will be handled in accordance with our [Privacy Policy](#).

Contact Details: To be directed to our Contact page [click here](#) or email our Complaints Officer on: [compliance@moneymarket.com.au](mailto:compliance@moneymarket.com.au)

## How will your complaint be handled?

If we cannot solve your issue on the spot, we will let you know within 24 hours or one business day, who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business Days. If this is not possible we will keep you informed on our progress.

If your complaint cannot be resolved promptly we will take responsibility and work with you to resolve the matter. If you feel your complaint has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority ("AFCA"). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

In writing to: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

## Insurance Arrangements

It is a requirement under Section 912B of the Corporations Act 2001 (Cth) that AMM have adequate professional indemnity insurance in place for compensating persons for any loss or damage suffered as a result of breaches of AMM's obligations.

AMM has such professional indemnity insurance in place and the policy conforms to the requirements under Section 912B of the Corporations Act 2001 (Cth).

## Contact Details

In writing to: Australian Moneymarket Pty Ltd  
GPO Box 330  
Brisbane QLD 4001

Website: [www.moneymarket.com.au](http://www.moneymarket.com.au)

Email: [admin@moneymarket.com.au](mailto:admin@moneymarket.com.au)

Telephone: 1300 306 281