

Financial Services Guide

Dated: 30 September 2013

What is a Financial Services Guide?

A: This Financial Services Guide (FSG) is an important document to help you understand the financial services that Australian MoneyMarket is able to offer you. Its purpose is to educate you, prior to a financial service being provided, on certain 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;
- How we (and other related parties) are paid; and
- Who to contact should you have a complaint.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS) or other types of Offer Document. The PDS or Offer Document contains information about the particular product and will assist you in making an informed decision about that product.

Who are we and what can we offer?

A: Australian MoneyMarket is a Brisbane-based term deposit broker. We provide comparative information on products whose provider has chosen to promote them through our website. We then provide the ability to deal in these products without leaving the Australian MoneyMarket website.

Australian MoneyMarket is an AFS 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 product advice in relation to:

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

How can we be contacted?

A: You can contact us by calling Australian MoneyMarket direct, visiting our website, or writing to us. Contact details are shown below:

Australian MoneyMarket Pty Ltd
GPO Box 330
Brisbane QLD 4001
Ph: (07) 3228 2688
Fax: (07) 3229 2014
Email: admin@moneymarket.com.au

What are your rights?

A: 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 Australian MoneyMarket.

What sort of advice will you get?

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

Australian MoneyMarket will not be taking your personal circumstances into consideration when providing general financial product advice.

How are we paid for providing financial services?

A: Issuers of fixed interest securities will pay Australian MoneyMarket brokerage directly. This does not affect the yield or price quoted to you. Details of any commissions are available from your adviser.

While dealing with us

Q: *Can I receive information regarding brokerage and other benefits received by my adviser for making recommendations?*

A: 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 adviser the basis of their remuneration.

Q: *Will you give me advice, which is suitable to my investment needs and financial circumstances?*

A: No. Australian MoneyMarket provides general market advice only. If you require specific advice tailored to your personal financial needs, you should contact your financial adviser.

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What should I know about any risks involved with investments offered to me?

A: We will provide you with an outline of any significant risks involved with investments or strategies. If we do not do so, you should ask us to explain these risks to you. You should contact your investment adviser should you require investment advice specific to your personal financial situation.

Can I determine how I wish to instruct you to buy or sell my investment?

A: Yes. You may specify how you would like to communicate instructions to us. For example, by telephone, facsimile, email or other agreed means.

Q: *If I receive general product advice over the telephone from you can I get confirmation of this in writing?*

A: Yes. We will confirm all trades in writing to you. If you require a written copy of the general product advice provided please request this at the time of the transaction.

How is my personal information dealt with?

A: The privacy of your information is important to us. In general, we collect your personal information to administer our client relationships.

For further information on our privacy policy and information handling practices, please refer to our Privacy Policy Statement, which is available on the website or by contacting us directly.

Complaints

A: Australian Moneymarket values your business and should any complaint or dispute arise, you should take the following steps:

1. Contact your adviser and inform him/her of your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Directors in writing at:

GPO Box 330 Brisbane QLD 4001.

We will endeavour to resolve your complaint quickly and fairly.

3. If you still do not obtain a satisfactory outcome, you have the right to complain to the Financial Industry Complaints Service Limited by Phone: 1300 78 08 08 or in writing to:

Financial Industry Complaints Services
PO Box 57
Collins Street West
Melbourne VIC 8007

The Australian Securities and Investment Commission can also be contacted on 1300 300 630 if you have a complaint or wish to obtain information about your rights.

Professional Insurance arrangements

A: It is a requirement under Section 912B of the Corporations Act that Australian Moneymarket have adequate professional indemnity insurance in place for compensating persons for any loss or damage suffered as a result of breaches of Australian Moneymarket's obligations under its licence.

We confirm that Australian Moneymarket has such professional indemnity insurance in place and conforms with the requirements under Section 912B of the Corporations Act.