

Financial Services Guide

Dated: 6 January 2014

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;
- How we (and other related parties) are paid;
- Who to contact should you have a complaint; and
- Our insurance arrangements.

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 our investment products. 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 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 AMM website.

Australian Moneymarket Pty Ltd 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 financial product advice in relation to Deposit Products.

How do you provide instructions to us?

You can give us instructions by completing the application form in the relevant PDS or offer document. You can also give us instructions by calling direct, visiting our website or writing to us.

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.

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.

How are we paid for providing financial services?

Issuers of 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.

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.

