

## Terms and Conditions

Our Terms and Conditions describe the way in which we operate Australian Moneymarket Pty Ltd (AMM), and cover the legal issues involved, so it is important that you take some time to read them. By agreeing to these terms and conditions you are permitted to use our website.

### Operation of the Site

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. In order to view specific product information on the site, you will need to register as a member. In order to deal in any of these products, you will need to set up investment accounts in the name of the investing entity.

When you accept a deal on the site, we send the relevant provider the following information:

- a contract note containing the terms of the deal;
- an application form containing details required to open an account in your name (if required);
- the authority to direct debit your Cash Management Account for the amount prescribed in the contract note (if required).

We will also provide you with a contract note to confirm the terms of the deal. The existence of this contract note does not indicate that your application has been successful, since this information needs to come from the provider themselves. The provider will confirm both to you and AMM the completion of the transaction.

Before accepting any deal, it is important that you check that the terms of the deal are correct. The full product disclosure statement from the provider will be made available before completion of any deal. These are the terms and conditions that you agree to by dealing with them and are completely separate from those of AMM.

You acknowledge that AMM will not act on a discretionary basis on your behalf, or for your benefit, under any circumstances in relation to the AMM service. You authorise and request AMM to make investments in your name, at your direction or at the direction of any Authorised Representative(s) you have appointed to provide instructions on your behalf.

We accept no responsibility, or any liability whatsoever, for the terms applying to any of the product entered into with any provider, or for any problems or complaints that may arise in relation to these products. If any information has been incorrectly entered it is your responsibility to identify the mistake and, as such, we exclude, all our liability which, by law, we can exclude, in respect of all losses you may incur.

We have taken every reasonable step to make sure the information contained in this website is accurate and up-to-date. However, we can accept no liability for any errors or omissions. We reserve the right to add, amend or delete information from this site at any time.

### Electronic Verification

AMM is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) to verify the identity of each of our clients before we can provide you with financial products and services. AMM will, at times, use your personal information to re-identify you. This may be in the form of electronic verification.

By accepting these terms and conditions you agree to:

1. The personal information you are providing to AMM is your personal information and you have authority to provide it to AMM; or
2. If you have provided personal information about someone else to AMM (Third Party), you:
  - have that Third Party's consent to act on their behalf;
  - have obtained that Third Party's permission and authority to provide their personal information to AMM; and
  - will make the Third Party aware of what they are agreeing to by providing them with a copy of the information contained on this page; and
3. AMM will disclose the personal information you provide (your name, address, date of birth and information from your identification documents) to AMM's Service Providers and External Data Sources to assist with the electronic verification of your identity. AMM's Service Providers will match and exchange your personal information with External Data Sources. AMM will provide your name, residential address and date of birth to a Credit Reporting Agency for the purpose of verifying your identity (in accordance with the AML/CTF Act). You acknowledge that the Credit Reporting Agency may provide an assessment of whether your personal information matches (in whole or in part) information about you on your credit information file; and
4. You understand that at the conclusion of the electronic verification process, AMM will be provided with a personal information verification report.
5. You appoint AMM's Service Providers as your agents for the purpose of using, accessing, displaying and reproducing the personal information you provide for the sole purpose of performing the electronic verification of your identity.

