

Financial Services Guide

Dated: 31 October 2018

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 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 investment platform, primarily dealing in deposit products. 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
- Securities
- Debentures, stocks or bonds issued by governments
- Managed Investment Schemes

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 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?

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

- **Acting as a broker for deposit products, securities, or managed invest schemes:** Issuers of deposit products, securities or managed invest schemes will pay AMM brokerage directly. This brokerage is usually in the range of 0.00% to 0.20%p.a. and is typically 0.10%.
- **Foreign exchange services:** AMM acts as a referrer between clients and an Australian bank for provision of foreign currency by the bank to the client. AMM will receive a fee for the service, which is typically in the range of 0.10% to 1.00%.
- **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%.

Employees of AMM who provide services to you do not receive specific payments or commissions for the provision of those services. These employees and our directors receive salaries, bonuses and other benefits from us. Bonus payments and other benefits are discretionary, and based on achievement of pre-determined objectives.

