

Terms and Conditions

Effective Date: July 2023

Please read the following terms and conditions ('Terms and Conditions') carefully and consider whether Australian Moneymarket Pty Ltd ABN 56 126 032 755 ('AMM') is right for you.

These Terms and Conditions govern your use of the AMM website (the 'Website'). The Website is owned by AMM which is a corporate authorised representative (No. 338682) of DDH Graham Limited ABN 28 010 639 219 (AFSL No. 226319) ('DDH'). Your access to this Website is subject to these terms and conditions, AMM Privacy Policy, disclaimers and any other terms and conditions or statements contained on the Website. By accessing, viewing or otherwise using this Website, you agree to be subject to the Terms and Conditions.

We may, at our sole discretion, vary or modify these Terms and Conditions without prior notification, any subsequent access to, or use of, the Website by you will constitute an acceptance of those modifications.

Operation of the Website

AMM provides comparative information on a range of financial investment products (the 'Products'), including term deposits and managed funds whose provider has chosen to promote them through our Website. We then provide the ability to deal in these products without leaving the Website. In order to view specific product information on the Website, you will need to register as a member of AMM and setup an account with us ('Account'). In order to deal in any of these products, you will need to set up investment accounts in the name of the investing entity. Where AMM, or one of the product providers on the Website, is required, by law or otherwise, to provide you with a document, you consent to the provisions of that document electronically through the links on this website, as required.

When you place a deal on the Website, including when a deal is placed on your behalf, AMM will 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).

AMM 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. The provider will provide confirmation of placement to you and AMM once the transaction has been completed.

Before accepting any deal, it is important that you check that the terms of the deal are correct. The full product disclosure statement (PDS) from the provider will be made available to you prior to you placing a deal. It is important that you read and consider the information contained within each PDS prior to placing a deal. These are the terms and conditions that you agree to by dealing with the Provider and are 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 Products 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 any and 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, AMM does not accept any liability for any errors or omissions in the information contained within the

ACCEPTABLE USE POLICY

You may not use this the Website to engage in conduct that, in AMM's opinion:

- is unlawful;
- is defamatory, harassing or threatening to any person;
- promotes or encourages physical or mental harm of any person;

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- promotes violence against any person; or
- threatens or promotes terrorism.

In the event that you fail to comply with our Acceptable Use Policy as detailed above, AMM may, immediately and without notice:

1. refuse to process or complete any transaction of yours; and or
2. suspend or discontinue your access to the Website.

You agree to indemnify and keep indemnified AMM, to the extent permitted by law, against any loss or damage incurred as a result of AMM exercising its rights pursuant to these subpoints (1) and (2) above.

Electronic Verification

AMM is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Act) to verify the identity of each of our clients before we can provide you with access to the Products and services. AMM will, at times and with your consent use your personal information to re-identify you. AMM may, in performing any re-identification procedure, use electronic verification.

By accepting these terms and conditions you agree:

1. that the personal information you are providing, or will provide, 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, with your consent, 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 that at the Australian Government Document Verification Services ("DVS"), which is a national online system that allows organisations to match an individual's identifying information with the government record, to verify their identity; and

The personal information you provide will be used by our Service Providers for the sole purpose of performing electronic verification and in accordance with the Privacy Act 1988, other legal obligations, our privacy policy and privacy policies of our Service Providers and External Data Sources.

For more information on electronic verification, please click [here](#).

AMM Client Application Requirements

To place a deal on the Website you must open a facility, to open a facility you must complete an application form. Applications can be submitted through our Website, or by downloading our application form, To submit an application to AMM, you agree to provide us with any information we reasonably require to open a facility. Where you do not provide all the information required in your application, we may be unable to open the facility.

You agree to provide identity information to us as and when required by us to enable us to satisfy our obligations under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 rules and other subordinate instruments (AML/CTF Laws) and/or our internal policies and procedures. any application in its absolute discretion.

Each client and entity must meet a number of basic requirements. Specifically, before submitting an application to AMM, you agree that:

1. you are 18 years of age or older;
2. You are currently an Australian citizen and/ or have the right to reside in Australia;
3. your entity and any relevant trustee is domiciled in Australia.

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You agree that AMM cannot accept an application for a client if any of the above requirements are not satisfied. Notwithstanding this, AMM reserves the right to reject any application in its absolute discretion.

Where you are a financial adviser or other financial services professional acting on behalf of a client, you acknowledge that you are duly authorised to execute and submit an application to us on behalf of your client, have carefully read and understood these terms and conditions and that you have the authority to bind your client to those terms and conditions. In addition, you are deemed to have accepted the terms and conditions on behalf of your client upon submission of an application to us.

Any new adviser groups and advised clients of AMM, and any existing client/ adviser groups who have not previously completed the necessary AML/CTF verification procedure detailed below, must complete and submit the following to AMM:

1. Due Diligence Questionnaire;
2. Financial Intermediary Agreement

AMM will not accept an Application from a Direct Client for a managed investment scheme (MIS) product. Investment in these MIS products is only available to clients who have received Personal Advice in relation to that investment, by an authorised financial adviser ("Advised client"). If, at any time, AMM becomes aware that a client, including an existing client, is no longer an Advised Client, AMM will not facilitate further distribution of MIS products to such clients. AMM accepts no liability for any loss or damage resulting from this process.

Information Contained Within the Website

The Website contains general information. The information published on the Website has been prepared without taking into account your objectives, financial situation or needs. Any prices, quotations, or opinions published on the Website are subject to change and may change without notice. Before acting on any of the information published on the Website, you should consider its appropriateness having regard to your financial objectives, situation and needs.

You should obtain and consider relevant the Product Disclosure Statement (PDS), Terms and Conditions, Financial Services Guide, Customer Information Brochure and Guide to Fees and Charges relating to any product before making any decision about whether to acquire or continue to hold that product. You can obtain a copy of the relevant information from the Website or you can contact AMM directly.

You must not rely on any information published on the Website or any site linked to or from the Website ("Linked Site"). AMM has not reviewed and does not endorse or recommend any of the Linked Sites. Your access and use of any Linked Site is done so at your own risk. To the extent permitted by law, AMM accepts no liability for any loss or damage suffered by you as a result of your interaction with any Linked Site.

Security

AMM treats security seriously. We have asked you to provide us with a password to help us protect your information. This, when used in conjunction with your User ID, will allow you into the part of the Website that contains your personal information. In this respect, you agree to:

1. not disclose any username or password to anyone including a family member or friend;
2. securely store your username and password away from unauthorised persons;
3. try to commit all usernames and passwords to memory and not record them by any means (including by storing them on a computer or Mobile Device, or any article that could be accessed or stolen along with a computer or Mobile Device) without making a reasonable attempt to disguise them;
4. not choose a password which can be easily guessed including, for example, a password that uses repeated characters, consecutive numbers, or a recognisable part of your name, birth date, telephone number or driver's licence number;
5. give AMM such information as requested from time to time in respect of access to the Website by you or by any other person who may have, or be permitted to have, such access; and
6. immediately notify AMM on becoming aware of, or suspecting, unauthorised access to the Website. Please contact us by calling us on 1300 306 281 or emailing us at admin@moneymarket.com.au.

You agree and accept that AMM may rely on the assumption that any person using any username or password allocated to you, is authorised by you to access the Website (regardless of that person's true identity) and to carry out their activities concerning the Website. To this end, you agree to indemnify AMM against any losses, costs, expenses, claims, damages and liability whatsoever, which may be suffered by you or AMM as a result of any access to the Website by a person using your username and/or password.

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You accept that the security measures AMM has implemented in respect of the Website may not be adequate to protect against unauthorised dealings connected with the Website, be those dealings interception, intellectual property infringement, activities aimed at corrupting information, equipment or software, or otherwise. You agree that we may terminate any person's permission to access the Website at any time, effective immediately without notice.

Intellectual Property

Unless agreed to in writing, AMM prohibits any activity that uses intellectual property owned by, or licensed to us or which may involve AMM in any liability. You agree that all intellectual property rights in and related to the Website are owned by AMM. Other than reading the information on the Website via authorised online access, you may not exercise any intellectual property right in respect of the Website.

AMM does not warrant that the Website, including any content or linked content on the Website, is free from viruses or anything else that has potentially harmful properties.

AMM reserves the right to amend these Terms and Conditions at any time, from time to time, and without notice to you. The amended terms will be effective from the date they are posted on the Website.

Privacy

To use the Website, you must agree to the terms set out in AMM's Privacy Policy available [here](#).

Facility Operation

We may place a block on your facility in the following circumstances and you will not be able to access your facility until the block is lifted:

- we have not received required verification of identification documentation;
- we have received returned mail because you have not advised us of a change of address;
- you are in breach of any of these terms and conditions;
- you die;
- if we become aware of any dispute which in our reasonable opinion has a bearing on your facility, including without limitation as to who may operate or who owns a facility, or whether instructions provided to us are authorised or valid. In this case, we may place a block on your facility until an agreement has been reached between the parties which is acceptable to us;
- we are required to do so by court order or otherwise by law.

To the extent permitted by law we are not liable for any loss or damage arising from placing a block on your facility.

Facility Closures

We may close a facility at any time by giving you reasonable notice and repaying to you any remaining credit balance after associated costs and fees are deducted AMM may, in its absolute discretion, close an Account where the Account has been inactive for a minimum period of two (2) years. For the avoidance of doubt, 'inactive' means no current investments or new transactions during the period of two years. As part of the account closure process, AMM may remove the link between the AMM facility and the Client's CMA account.

How AMM is Paid for Providing Financial Services

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

Where AMM is 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:
 1. 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.

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2. The amount of the fee will be notified to the client prior to being charged and will be deducted from the client's hub account opened with AMM.
3. In the event that the amount of fees payable changes, AMM will give the client 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 charged 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 units x \$1.022/unit x 70 days/ 365 days x 0.08% 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%.

Authorisations

When completing and submitting an AMM application form ('Application Form'), you may consent for any named party on the Application Form to be authorised to sign for a range of account and investment changes. If you authorise either named party to sign, you accept that AMM may rely on this authorisation and will not require the signature of all parties to the application for certain account-level changes. Notwithstanding this, AMM still requires that all parties listed on an Application Form sign certain account change authorisations, including:

- adding a new linked account.

Privacy Policy

Dated: May 2022

Australian Moneymarket Pty Ltd ABN 56 126 032 755 is a corporate authorised representative (No. 338682) of AMM Graham Limited ABN 28 010 639 219 (AFSL No. 226319). Australian Moneymarket Pty Ltd (referred to as "AMM", "our" "we" and "us") recognise that the privacy of your personal information is important to you and is committed to protecting the privacy of any personal information it collects from you. Unless you give us your consent to do otherwise, we will only collect and use your personal information as set out below.

AMM abides by the Australian Privacy Principles ("APPs") under the Privacy Act 1988 (Cth) ("the Act"). This Privacy Policy outlines how we will handle and manage personal information we collect about you. You can obtain information about the APPs and your privacy rights at the website of the Office of the Australian Information Commissioner at www.oaic.gov.au/privacy-portal/.

Exclusions

This policy relates to our collection and handling of personal information that is covered by the Act; it is not intended to cover categories of personal information not covered by the Act.

What information do we collect?

AMM collects and holds personal information from clients, customers, employees, contractors, financial advisers and other individuals. We collect personal information that is necessary for us to conduct our business. Personal information is any information that can be used to identify you and may include:

- name;
- date of birth;
- address;
- telephone numbers;
- email address;
- occupation;
- financial information, including assets, income and superannuation details;
- bank account details; and
- tax file number.

Where relevant we may ask you for other information, for example, qualifications and employment history if you are applying for employment with us. We also collect certain sensitive information (such as health information) but only where you have expressly consented to this collection.

How do we collect and hold your personal information?

We usually collect personal information in the following ways:

- Directly from you, either in person, in documents, by email, facsimile or via the AMM website. We may also collect information via telephone, where calls we receive from you may be recorded for quality assurance purposes.
- From third parties, such as your employer, financial advisers, stockbrokers, financial institutions or Self-Managed Superannuation Fund administrators, where we have established accounts or other banking facilities in your name, business associates and business counterparties, lessors and solicitors; and
- From publicly available resources.

We hold personal information in hard copy and electronic files.

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Collection of information from the AMM website

When using the AMM website you may voluntarily disclose personal information to us. Our service provider logs the following information for statistical purposes: your server address, top level domain name (eg .com, .gov, .au, .uk, etc.), the date and time of your visit, the pages accessed, the documents downloaded, the previous site visited and the type of browser used. This information is used for internal purposes only and to properly manage our website, including statistical purposes. None of this information specifically identifies an individual.

We will not try to identify users or their browsing activities except as necessary to investigate or report any suspected unlawful activity, as required or authorised by law or as reasonably necessary for the activity of an enforcement body.

Cookies are used on our website. Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work or work more efficiently as well as to provide information (noted above) to the owners of the site.

Unless you have provided it to us otherwise than through the AMM website, we will only record your email address if you send us a message. In those circumstances, your email address will not be automatically added to any mailing list.

For what purposes do we collect personal information and what are the consequences of not providing us with the information requested?

The main purpose for which we collect, hold and use personal information about you are:

- to provide you with a range of products and services, to meet our obligations to you and to enable us to conduct our business;
- to maintain contact with you; and
- as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

We also collect personal information so you can seek employment with us or communicate with us in writing, by e-mail, telephone or via the AMM website.

If you do not give us the requested personal information, or if the information you give us is incomplete or inaccurate, we may be delayed or prevented from providing you any products or services, carrying any transaction for you, providing information to you, processing any application or otherwise meeting our obligations to you.

How do we use your personal information?

We use the personal information we collect primarily to provide you with a range of products and services, to meet our obligations to you and to enable us to conduct our business, including:

- administering and reporting to you on a variety of investment solutions, carrying out investments on your behalf as well as managing and reporting to you on your investments;
- providing you with superannuation administration services and insurance claims processing;
- establishing accounts or other banking facilities on your behalf with third party financial institutions, and administering your accounts or other banking facilities;
- negotiating and documenting leases and related decisions; communicating operational matters in relation to tenancies; and arranging for the sale of premises;
- conducting our internal business operations (including meeting any relevant legal requirements);
- managing client relationships and improving the services we provide;
- providing you with information about financial and superannuation products and services or events through our newsletters and other promotional materials;
- providing your appointed financial adviser or authorised third party with information about your investments held through AMM, which may be done through electronic means, such as software-based data feeds; and
- assessing applications for employment.

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To whom do we disclose personal information?

We will only disclose personal information for the purposes for which it was collected or in the following circumstances:

- Internally to our staff;
- To any entity owned or controlled by AMM
- To our related bodies corporate;
- To any person where necessary or desirable in connection with the provision of our products or services, including to financial institutions where we may establish accounts or other banking facilities on your behalf;
- To your appointed financial adviser or authorised third party;
- To our professional advisers such as auditors, accountants and lawyers, insurance companies, property managers, consistent with normal business practices;
- To third parties we may engage from time to time to assist us in the promotion of our products and services, and who may receive limited personal information for that purpose;
- To external service providers in Australia, New Zealand, India, Philippines and the United Kingdom (on a confidential basis) so they can provide us services related to our business, for example mailing services, IT services, and off-site secure data storage providers. We require our service providers to adhere to our Privacy Policy and not to keep, use or disclose personal information we provide to them for any unauthorised purpose.
- Where required or authorised by law; and
- Where you consent to the disclosure.

Where applicable we may rely on employee and related bodies corporate exemptions that are available to us under the Privacy Act when using or disclosing personal information.

Financial Adviser Information

From time to time, we may use contact information provided to us by financial advisers for marketing and promotional purposes, such as rate sheets, newsletters and other notifications you would reasonably expect from our service. We may also disclose contact information provided to us by financial advisers to third party product providers for the purpose of direct marketing. If at any time you would not like to receive marketing or promotional material from AMM, you can notify us in writing or by clicking the 'Unsubscribe' option on any marketing or promotional material we may send to you by email. If at any time you would not like AMM to disclose your contact information to third party product providers for direct marketing purposes, you can notify us in writing or by opting out at the time of registering as a financial adviser with AMM.

Electronic Verification

To meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), AMM, with your consent, may use your personal information to verify your identity through the process of electronic verification. We may also perform the same process to re-identify you, from time to time.

We will disclose your personal information to our service providers and external data sources, in order for us to verify your identity by electronic verification. Our service providers will match and exchange your personal information with external data sources, which may include a credit reporting agency. If personal information is disclosed to a credit reporting agency for the purpose of electronically verifying your identity, the credit reporting agency will not record this as an enquiry on your consumer credit report.

For more information regarding electronic verification, please see our Verifying Your Identity Electronically document, which is available on our website.

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Dated: May 2022

Cross-border disclosure of personal information

Some of our third-party contractors and service providers may perform certain services overseas. As a result, your personal information may be disclosed to a recipient in a foreign country, including in India, Philippines, New Zealand and the United Kingdom. For example, we may use external service providers overseas so they can provide us services related to our business, for example mailing services and IT services. Under privacy laws effective from 12 March 2014, we must take reasonable steps, in the circumstances, before personal information is disclosed to an overseas recipient to ensure that the overseas recipient does not breach privacy laws in relation to that information.

How secure and accurate is your personal information?

We will take reasonable steps to ensure that all personal information we collect or use is:

- accurate, complete, up-to-date, relevant and not misleading;
- stored in a secure environment; and
- protected from misuse and loss as well as unauthorised access, modification or disclosure.

If any of your details change, please let us know as soon as possible by using the contact details below so we can maintain the accuracy of your personal information.

Data breach notification

We acknowledge the introduction of a mandatory data breach notification scheme which commenced on 22 February 2018. In the event of an 'eligible data breach' we will promptly notify the Office of the Australian Information Commission and any affected or at-risk individuals. Generally speaking, this would be when we have reasonable grounds to believe that there has been unauthorised access or disclosure of personal information, or that the information has been lost in a way that is likely to give rise to unauthorised access or disclosure. Importantly, we are only required to make a notification where there is a likely risk of serious harm as a result of the unauthorised access or disclosure.

If we notify you of a breach, where possible we will provide recommendations as to the steps you should take regarding the breach.

There are a number of exceptions that apply in relation to our obligation to notify you of an eligible data breach. These include where we have taken sufficient remedial action before any serious harm is caused.

How can you access and correct your personal information?

You have a right to access personal information we hold about you. We will comply with any request to access your personal information that you send us by emailing admin@moneymarket.com.au, except where the Privacy Act 1988 (Cth) or the APPs allow us to refuse to do so. There is no fee for making a request to access your personal information, but we may charge a fee for giving you access to your personal information in a mutually agreed format, usually by sighting the accessible information held on file.

You also have the right to ask us to correct information about you that is inaccurate, incomplete, out-of-date, irrelevant or misleading. If we refuse to correct your personal information as requested, we must:

- notify you in writing of the reasons for the refusal unless it would be unreasonable to do so, and how to complain of the refusal; and
- upon request from you that we associate a statement that the information is inaccurate, incomplete, out-of-date, irrelevant or misleading, take such steps as are reasonable in the circumstances to associate such a statement so that it will be apparent to users of the information

AMM links to other websites

Sometimes the AMM website may contain a link to third party websites. We are not responsible for the content or material contained in, or obtained through, any third-party website or for the privacy practices of the third-party website. We suggest that you review the privacy policy of each website that you visit.

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How can I contact AMM?

If you have any questions or complaints about how we handle your personal information, you can contact our Privacy Officer, being our Senior Compliance Officer, on 07 3228 2688 during business hours or email compliance@moneymarket.com.au.

We will consider and respond to any complaint notified to us within 30 days. We will always endeavour to resolve any complaint to your satisfaction. Further details about how we handle complaints can be found in our Financial Services Guide.

Australian Privacy Commissioner

If you are not satisfied with the way in which we handle your enquiry or complaint, you can contact the Office of the Australian Privacy Commissioner www.oaic.gov.au

Changes to this Privacy Policy

This is our current Privacy Policy outlining our personal information management practices. This Policy replaces any other privacy policy published by us to date. We may vary this policy from time to time. We encourage you to review the AMM website regularly to ensure that you are aware of our current Privacy Policy.

Collection Statement

Australian Moneymarket Pty Ltd ABN 56 126 032 755 is a corporate authorised representative (No. 338682) of DDH Graham Limited ABN 28 010 639 219 (AFSL No. 226319). Australian Moneymarket Pty Limited of Level 9 324 Queen Street, Brisbane QLD 4000 and its related entities may collect information about you in accordance with its Privacy Policy and the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) for the purpose of:

- administering and reporting to you on a variety of investment solutions, carrying out investments on your behalf as well as managing and reporting to you on your investments;
- establishing accounts or other banking facilities on your behalf with third party financial institutions, and administering your accounts or other banking facilities;
- conducting our internal business operations (including meeting any relevant legal requirements);
- managing client relationships and improving the services we provide;
- providing you with information about financial and superannuation products and services or events through our newsletters and other promotional materials; and
- assessing applications for employment.

If you do not give us the requested personal information, or if the information you give us is incomplete or inaccurate, we may be delayed or prevented from providing you any products or services, carrying any transaction for you, providing information to you, processing any application or otherwise meeting our obligations to you.

From time to time, we may ask you to provide sensitive information (for instance, tax file number) to us. By providing this information, you consent to the collection and use of that sensitive information by us. We will handle your sensitive information in accordance with our privacy policy.

We may disclose your personal information:

- internally to our staff;
- to our related bodies corporate;
- to any person where necessary or desirable in connection with the provision of our products or services, including to financial institutions where we may establish accounts or other banking facilities on your behalf;
- to our professional advisers such as auditors, accountants and lawyers, insurance companies, property managers, consistent with normal business practices;
- to third parties we may engage from time to time to assist us in the promotion of our products and services, and who may receive limited personal information for that purpose;
- to external service providers in Australia, United Kingdom and India (on a confidential basis) so they can provide us services related to our business, for example mailing services, IT services.
- where required or authorised by law; and
- where you consent to the disclosure.

Our Privacy Policy, available as a hard copy upon request or online at www.moneymarket.com.au, provides information about how you may access and seek correction of your personal information we hold as well as complain about our handling of your personal information.

For further information contact our Managing Director on 07 3228 2688 during business hours or email admin@moneymarket.com.au.

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.

Financial Services Guide

Dated: October 2022

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) 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 or by contacting AMM directly.

Financial Services Guide

Dated: October 2022

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

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.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

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

Website: www.moneymarket.com.au
Email: admin@moneymarket.com.au
Telephone: 1300 306 281
In writing to: Australian Moneymarket Pty Ltd
GPO Box 330
Brisbane QLD 4001