

FINANCIAL SERVICES GUIDE

Date: 8 November 2012

CANSTAR Pty Ltd ABN 21 053 646 165 Australian Financial Services Licence No: 312804, Level 2, 107 Quay Street, Brisbane Qld 4000.

What is a Financial Services Guide?

This Financial Services Guide ('FSG') is an important document prepared by CANSTAR Pty Ltd ('CANSTAR') to assist you in determining whether you wish to use any of the financial services or products provided by CANSTAR.

This FSG also provides information about:

- who we are;
- what services and types of financial products we are authorised to provide you;
- how we are paid;
- any potential conflict of interest we may have; and
- our internal and external dispute resolution procedures and how you access them.

What Financial Services does CANSTAR offer?

CANSTAR is authorised, pursuant to its Australian Financial Services Licence, to provide general financial product advice through the provision of:

- i. Data services – institutions, intermediaries, re-sellers & consumers;
- ii. Data services – industry bodies, consumer bodies & regulators;
- iii. Data related IT services – institutions and intermediaries (including RateCity);
- iv. Financial product star ratings;
- v. Commissioned Research;
- vi. Media Tables; and
- vii. Awards.

CANSTAR is authorised to carry on a financial services business to provide general financial product advice for the following classes of financial products:

- i. deposit and payment products including:
 - (a) basic deposit products;
 - (b) deposit products other than basic deposit products;
 - (c) non-cash payment products;
- ii. general insurance products; and
- iii. life products limited to:
 - a. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- iv. interests in managed investment schemes excluding investor directed portfolio services;
- v. standard margin lending facility; and
- vi. superannuation.

to retail and wholesale clients.

Who is responsible for the financial service provided?

CANSTAR is licensed under the Corporations Act to provide the services outlined in this FSG.

Why is this guide provided to you?

Under the Corporations Act, CANSTAR is deemed to provide general financial product advice to you through any of the above means, even though we do not deal directly with you. CANSTAR materials may be distributed to you through third party intermediaries, including advisers or mortgage brokers, or may be published on our website.

CANSTAR does not accept instructions in relation to our services directly from consumers.

General advice provided by CANSTAR does not constitute personal advice as it does not take into account your financial situation, needs and objectives.

Are there any relationships that exist that may influence us when we provide advice?

CANSTAR is not owned by any financial product issuer. CANSTAR may provide some product issuers with data, research, licensing, IT or consulting services for a fee.

RateCity Pty Ltd ABN 12 122 743 542 is a joint venture between the shareholders of CANSTAR and ninemsn. Mr Lachlan Given is a non executive director of both CANSTAR and RateCity. Mr Andrew Willink is a non-executive director of RateCity and CANSTAR. Mr Given and Mr Willink represent the interests of their respective related party shareholder on those boards. CANSTAR's CEO, Mr Andrew Spicer, is a non-executive director of RateCity, representing the interests of CANSTAR as a supplier to RateCity. RateCity provides consumers with a search, compare, select and application facility for a wide range of banking and insurance products. CANSTAR supplies data and provides IT services to RateCity on commercial terms.

Staff remuneration, commissions and other benefits

CANSTAR employees receive a salary and do not receive remuneration, commissions or other benefits from any products issuers. They may be eligible for an annual performance payment or retention incentives which are discretionary and based on reaching agreed performance levels.

How are any commissions, fees or other benefits calculated for providing the financial services?

CANSTAR charges the following fees:

- i. Data services – institutions, intermediaries, re-sellers and consumers – an annual subscription/flat rate according to the size of each user and their usage requirements;
- ii. Data services – industry bodies, consumer bodies & regulators – this service may be a free service or is otherwise charged as commissioned research;
- iii. Data related IT Services – institutions and intermediaries (including RateCity). CANSTAR supplies data and provides IT services to Rate City and others on commercial terms;
- vii. Financial product star ratings – institutions purchase a licence to promote their product star ratings. This licence is charged as an annual flat fee per product category;

- viii. Commissioned Research – charged according to the time the research is expected to take and the level of complexity of the work (determined at a daily rate);
- ix. Sponsored Links on the CANSTAR website – CANSTAR may receive a fee from the owner of the Sponsored Link if our users visit/transact on a financial institution's website via that Sponsored Link;
- x. Referral fees in respect of the referral from time to time of website users (at their request) to licensed financial services advisers and service providers in related areas such as comparison websites, credit reporting agency, cash back service provider;
- xi. Advertising placement on CANSTAR's website – CANSTAR may receive a fee from the advertiser for display of an advertisement on the CANSTAR website and/or if CANSTAR's website users visit or transact on the advertiser's website via that advertisement;
- xii. Product Reviews, Media Tables & Awards – there may be a fee for this service.

You may request particulars of fees applicable to a service that you are interested in purchasing by contacting CANSTAR directly.

Will anyone be paid for referring me to you?

There are no fees payable for referrals made to us.

Are there adequate compensation arrangements in place?

CANSTAR holds Professional Indemnity insurance for the purpose of compensation should this become relevant. Representatives who have left CANSTAR's employment are covered by our insurances in respect of events occurring during their employment. These arrangements and the level of cover held by CANSTAR satisfy the requirements of section 912B of the Corporations Act 2001.

What should I do if I have a complaint?

Should you wish to lodge a complaint about the service provided by CANSTAR you should send an email to admin@canstar.com.au addressed to the Complaints Officer.

We have established procedures to ensure that all complaints are properly considered and dealt with. In the event, that the outcome of your complaint is not satisfactory to you, you may request that the matter be referred to the Financial Ombudsman Services Limited (FOS). You may request further information about the complaints scheme at any time. You may contact FOS as follows:

Financial Ombudsman Services Limited
GPO Box 3
Melbourne Vic 3001

Phone: 1300 780 808 (Australia Wide)

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au