

FINANCIAL SERVICES and CREDIT GUIDE
CANSTAR PTY LIMITED
Date: 28 April 2016

Canstar Pty Ltd Authorised Representative No. 443019 of Canstar Research Pty Limited
ABN 29 114 422 909, Australian Financial Services Licence and Australian Credit Licence
No: 437917, both of Level 21, 143 Turbot Street, Brisbane Qld 4000.

What is a Financial Services and Credit Guide?

This Financial Services and Credit Guide ('FSCG') 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 FSCG 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 appointment as an Authorised Representative under an 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. Media Tables; and
- vi. 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.

Canstar is authorised pursuant to the Australian Credit Licence, to:

Engage in credit activities other than as a credit provider by:

- i. providing a credit service where the licensee is not or will not be:
 - (a) where the service relates to a credit contract or proposed credit contract – the credit provider under the contract; or
 - (b) where the service relates to a consumer lease or proposed consumer lease – the lessor; and/or
- ii. performing the obligations or exercising the rights of a credit provider in relation to a credit contract or proposed credit contract under which the licensee is not or will not be the credit provider; and/or
- iii. performing the obligations or exercising the rights of a mortgagee in relation to a mortgage or proposed mortgage that secures or will secure obligations under a credit contract under which the licensee is not the credit provider; and/or
- iv. performing the obligations or exercising the rights of a beneficiary under a guarantee or proposed guarantee that guarantees obligations under a credit contract under which the licensee is not the credit provider; and/or
- vi. performing the obligations or exercising the rights of a lessor in relation to a consumer lease or proposed consumer lease where the licensee is not or will not be the lessor

Who is responsible for the financial service provided?

Canstar is licensed by Canstar Research Pty Limited ABN 29 114 422 909, Australian Financial Services Licence No: 437917 under the Corporations Act and Australian Credit Licence No: 437917 under the National Consumer Credit Protection Act 2009 to provide the services outlined in this FSCG.

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.

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

Canstar's credit licence authorization requires it to provide you with a credit guide setting out the information in this document.

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 referrals, data, research, licensing, IT or consulting services for a fee.

RateCity Pty Ltd ABN 12 122 743 542 ('RateCity') is a joint venture between the shareholders of Canstar Research's parent company CANSTAR Pty Ltd ABN 21 053 646 165 ('CANSTAR'), and ninemsn. Mr Andrew Spicer is the CEO and Managing Director of CANSTAR. Ms Annabelle Chaplain, Ms Michelle Tredenick, Mr Lachlan Given, Ms Rosemary Willink and Mr Michael Firmin are non-executive directors of CANSTAR. RateCity provides consumers with a search, compare, select and application facility for a

wide range of banking and insurance products. CANSTAR supplies data 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 may receive fees in relation to the following:

- 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. CANSTAR supplies data and provides IT services on commercial terms;
- vii. Financial product star ratings and awards – institutions purchase a licence to promote their product star ratings or awards. This licence is charged as an annual flat fee per product category;
- viii. Sponsored Links on the CANSTAR website – CANSTAR may receive a fee from the owner of the Sponsored Link if users visit/transact on a financial institution's website via that Sponsored Link;
- ix. Referral fees in respect of the referral from time to time of website users (at their request) to licensed financial services advisers, service providers and financial product providers, including in relation to some products listed on the WealthBricks section of the Canstar website;
- x. 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;
- xi. Media Tables – 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?

From time to time, Canstar pays for placement of advertising in a range of online locations, and uses search engine marketing services to increase traffic to its websites.

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