

FINANCIAL SERVICES GUIDE
DATA DISTRIBUTION & MARKETING PTY LIMITED
Date: 20 July 2015

What is a Financial Services Guide?

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

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.

Who will be providing the Financial Services?

Data Distribution and Marketing Pty Ltd ACN 150 515 941 Authorised Representative No. 420360 of Canstar Research Pty Ltd, Australian Financial Services Licence No. 437917, both of Level 21, 143 Turbot Street, Brisbane Qld 4000.

What Financial Services does DDM offer?

DDM is authorised, pursuant to its appointment as Authorised Representative of Canstar Research Pty Limited, to provide general financial product advice through the provision of financial data under licence to institutions and intermediaries (including RateCity and Compare Health). DDM also provides advertising and lead referral services.

As an Authorised Representative of Canstar Research, DDM 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.

Why is this guide provided to you?

Under the Corporations Act, DDM is deemed to provide general financial product advice to you through any of the above means, even though we do not deal directly with consumers.

DDM does not accept instructions in relation to our services directly from consumers. General advice provided by DDM does not constitute personal advice as it does not take into account its clients' financial situation, needs and objectives.

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

DDM is not owned by any financial product issuer. DDM has been appointed by Canstar Research as a distributor of financial product and services data ('Data') on a wholesale basis, and related services. The Data is produced by Canstar Research or its Authorised Representative CANSTAR Pty Limited A.C.N. 053 646 165 AR 443019 ('CANSTAR'), and is not altered or modified by DDM before distribution. DDM and Canstar Research are wholly owned subsidiaries of CANSTAR. See Canstar Research's FSG for further details about its business.

RateCity Pty Ltd ABN 12 122 743 542 ('RateCity') is a joint venture between the shareholders of DDM'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. DDM supplies lead referral and advertising placement services to RateCity, as agent for CANSTAR.

Staff remuneration, commissions and other benefits

DDM employees (if any) 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?

DDM charges the following fees:

- i. Data services – institutions, intermediaries, re-sellers pay a fee calculated as a percentage of revenue generated by use of the Data;
- ii. Referral fees in respect of the referral from time to time of website users (at their request) to product providers, licensed financial services advisers and other service providers, calculated as a flat fee, a fee per user activity, or a percentage of revenue generated by the referral.
- iii. Advertising fees in respect of the placement by advertisers of material on the CANSTAR website from time to time, calculated as a flat fee, a fee per user activity, or a percentage of revenue generated by the advertisement.

What compensation arrangements in place?

DDM holds Professional Indemnity insurance for the purpose of compensation should this become relevant. Representatives who have left DDM's employment are covered by our insurances in respect of events occurring during their employment. These arrangements and the level of cover held by DDM 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 DDM 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