

**Infochoice Limited
Financial Services Guide
Australian Financial Services Licence 349445**

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The financial services offered in this Guide are provided by:

Infochoice Limited
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Suite Level 2 341 George Street NSW 2000
Email general.enquiries@infochoice.com.au
Australian Financial Services Licence No. 349445

Infochoice Limited (**we, us, our** or **Infochoice**) wants you to understand the financial services we offer by providing you with information to assist you in deciding whether or not to use any of the services offered in this Financial Services Guide (**Guide, FSG**).

The Corporations Act requires us to provide you with this FSG before we provide financial services and we encourage you to read this document carefully. It contains information about the financial services we may offer you, remuneration paid in relation to the services offered, any potential conflict of interest we may have, and information on what to do if you have a concern or complaint about our services.

Who are we ?

Infochoice is a financial services business dedicated to providing information to enable clients to access information regarding financial products and services that are available to the public. We hold an Australian Financial Services Licence No. 349445 that authorises us to operate a financial services business.

Infochoice provides access to their website which contains data and factual information about a range of financial products available to the public, which allows you to generate product comparisons.

Infochoice also provides links to product providers to facilitate access to relevant Product Disclosure Statements, should you wish to obtain more detailed information.

What financial services are we authorised to provide to you and what kinds of Financial Products do those services relate to ?

Our AFS Licence authorises us to provide financial product advice and deal in financial products to retail and wholesale clients. The financial services we provide relate to the following financial products:

- Deposit Products
- Debentures, Stocks and Bonds
- General Insurance
- Life Insurance – Investment
- Life Insurance – Risk
- Managed Investment Schemes

- Retirement Savings Accounts
- Securities
- Superannuation

Level of Advice Provided

Infochoice is licensed to provide General and Personal Advice. At present Infochoice only provides General Advice.

The advice provided through the Infochoice website is regarded as General Advice. It is generally factual information about financial products. Product comparisons, based upon factual information are provided, as well as links to relevant Product Issuers' websites to allow access to Product Disclosure Statements (**PDS**).

In making any general product recommendations, Infochoice has not considered whether it is appropriate for your personal circumstances, financial situation or needs. As a result, you need to consider the appropriateness of the information or general advice given to you, having regard to your personal circumstances before buying or investing in any product.

Other Services Infochoice Provides

Infochoice also provides a range of services to the financial industry :

- Data services to product providers
- Financial calculators and tools

Professional Indemnity Insurance

Infochoice Representatives and Employees are indemnified under Professional Indemnity Insurance. This insurance will also cover claims in relation to the conduct of Representatives and Employees who no longer work for Infochoice (but did at the time of the relevant conduct).

How are Infochoice Staff Remunerated ?

Infochoice employs salaried staff who are not in any way remunerated by commissions or other benefits from product providers.

Do we have any relationships or associations that you should be aware of ?

Infochoice does not have ownership in any product provider.

Once Pty Limited ACN 099 104 686 (**Once**) is a shareholder of Infochoice and provides limited administration services to Infochoice. Once also operates other entities within the Once Group of companies including Bidmyloan and Once Life. Once products may be included on the Infochoice website in a similar way that other products are included.

Garry William Howell and Tan Shook Yng are directors of both Infochoice and Once.

How are any payments calculated for the financial services provided?

Infochoice may receive fees & commissions from product providers for the following activities :

- Subscription fees for data provision
- Fixed cost development, licensing and hosting fees for the use of financial calculators
- Advertising fees from product providers for product advertisements placed on the Infochoice website based on Cost per Impression, Cost per Click or Fixed Monthly Sponsorship fee.
- Fees for clicks referred to product providers on the following basis:
 - Cost per Click for click referred from the Infochoice website to a product provider
 - Cost per Application for completed applications that resulted from clicks referred from the Infochoice website to a product provider
 - Cost per Lead for enquiries referred to a product provider or where enquiries result from referred clicks from the Infochoice website to a product provider
 - Commission share on referrals to third party advice providers.

You may request particulars of fees by contacting Infochoice directly. Fees are negotiated with institutions on a case by case basis.

Will anyone be paid for referring me to you?

Infochoice may pay fees to third parties for referrals to the Infochoice website.

Privacy of your Information

We handle your information in accordance with our Privacy Policy, this should be read along with our Financial Services Guide.

You are entitled to obtain access to the information which we hold about you at any time by contacting the Privacy Manager at Infochoice.

What should I do if I have a complaint?

Contact the Infochoice Complaints Manager, either in writing, by phone or email:

The Complaints Manager
 Infochoice Limited
 P.O. Box R145, Sydney NSW 2000
 Email general.enquiries@infochoice.com.au

We will try to resolve your complaint as quickly and fairly as possible.

Infochoice is a member of the Financial Services Dispute Resolution Scheme, the Financial Ombudsman Service (**FOS**). If we cannot reach a satisfactory resolution within 45 days, or 90 days with your permission, you have the right to complain to FOS at:

The Financial Ombudsman Service
 Tel 1300 78 08 08
 Fax (03) 9613 6399
 Web www.fos.org.au
 Email info@fos.org.au
 Mail GPO Box 3, Melbourne, Victoria, 3001