



**Mozo Pty Ltd (“Mozo”)
Financial Services and Credit Guide**

Australian Financial Services and Credit Licence No: 328141

Date prepared: 11 August 2016

What is the purpose of this Financial Services Guide?

This Financial Services and Credit Guide (“**FSG**”) is prepared by Mozo to give you sufficient information to assist you in deciding on whether you wish to use the financial services which Mozo provides. This FSG should be read prior to utilising Mozo’s financial services.

To assist you in making a decision on whether you wish to use Mozo’s services, in this FSG we outline:

- Who we are
- How you can contact Mozo
- The financial services Mozo is authorised to provide under its financial services licence
- Are there any relationships that exist that may influence us when we provide advice?
- The remuneration and commission we will receive if you use our services
- Will anyone be paid for referring me to you?
- Are we adequately insured?
- Details of our Dispute Resolution Procedures if you wish to make a complaint

Who we are?

Mozo is a financial comparison service that allows retail consumers to research and compare factual information on a wide range of financial products. Mozo operates its business via its website and phone based service which allows consumers access to this factual information. Mozo holds an Australian Financial Services and Credit Licence No 328141 that authorises Mozo to operate its financial comparison service.

Mozo also makes its financial comparison service and factual information available via third party websites. In the instance that Mozo makes its information available via third party websites it is clearly marked "Mozo-powered".

How you can contact Mozo?

Address:
Mozo Pty Ltd
Level 11
263 Clarence St
Sydney NSW 2000

Email: hello@mozo.com.au
Website: www.mozo.com.au

What Financial Services is Mozo authorised to provide under its financial services licence?

Under the Corporations Act 2001 and National Consumer Credit Protection Act 2009, an Australian Financial Services Licence (“**AFSL**”) and Australian Credit Licence (“**ACL**”) is required to be authorised to provide advice on certain financial and credit products. Mozo has obtained an AFSL and ACL so that we can offer you advice on these financial products.

Note that the advice provided by Mozo is “general advice” only. It does not constitute “personal advice”, as it does not take into account one or more of your financial objectives, circumstances or needs. We are obliged to warn you that our general advice provided to you does not take account of your objectives, financial situation or needs. Therefore, you are required to ensure that you obtain advice from a licensed professional regarding the suitability for your own circumstances, of utilising our products and services.

As part of Mozo's ACL Mozo makes available factual information that is sourced from credit providers. Mozo is in no way providing or intending to provide credit assistance to you by suggesting or assisting you apply for, remain in, or increase your credit limit with a particular credit product with a particular credit provider. If Mozo refers you to a credit provider or provider of credit assistance you will be dealing directly with them and not Mozo.

Specifically, the authorisation under Mozo’s AFSL is as follows:

Mozo is licensed as an Australian Financial Services Licensee pursuant to section 913B of the Corporations Act 2001, to carry on a financial services business to:

(a) 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; and

(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 limited; and

(iv) securities;

(v) standard margin lending facility; and

(b) deal in a financial product by:

(i) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

(A) deposit and payment products including:

(1) basic deposit products;

(2) deposit products other than basic deposit products;

(3) non-cash payment products; and

(B) general insurance products;

(1) 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;
(D) securities; and
(E) standard margin lending facility;
to retail and wholesale clients.

Specifically, the authorisation under Mozo's ACL is as follows:

- (a) 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*
 - (v) 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*

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

Mozo is independently owned and not tied in any way to any financial institution or issuers of financial or credit products except with regard to the remuneration outlined in the below section of this FSG.

What remuneration or commission will we receive if you use our services?

Mozo may receive fees or commissions from the financial institutions, issuers of financial or credit products and third party advice providers that we display on our site and other 3rd parties for the following activities:

- Fees for market research or data and helping 3rd parties use the data we've collected
- Licensing and hosting fees for content such as financial calculators and other tools
- Advertising fees for product advertisements based on a Cost per impression, Cost per click or Fixed fee
- Licensing fees for the use of badges awarded in our Expert's Choice and other awards programs
- Fees for referrals to product issuers on the following basis
 - Cost per click when you click through to a product issuer's or third party advice provider's website from Mozo

- Cost per application when you complete an application for a product issuer's product after being referred from Mozo
- Cost per approved account when you complete and are approved for a product issuer's product after being referred from Mozo
- Cost per lead when you click through to a product issuer's or third party advice provider's website and submit your contact details, or request that Mozo pass on your contact details to a product issuer or third party advice provider
- Commission share on enquiries referred to product issuers or third party advice providers

The rates of the fees and commissions that Mozo receives vary between financial institutions, product issuers and third parties. It is important to note that:

- The fee or commission received by Mozo does not change the product you receive, or the fees, rates or commissions you are charged by the financial institutions or providers of financial products
- We provide our services free to you

The amount of fees and commissions we receive will vary greatly due to the large number of providers and products we represent on the site, so will depend on the specific products which you choose.

Mozo staff and contractors are remunerated directly by Mozo and not in any way by other financial institutions or providers of financial products.

Other than as set out in this FSG, Mozo does not have any association or relationship with the financial institutions and providers of financial products that we display on our website.

You can request further information on our commissions and remuneration by contacting us on AFSLenquiries@mozo.com.au

Will anyone be paid for referring me to you?

Mozo may pay fees to third party websites for referrals to the Mozo website.

Are we adequately insured?

Mozo is covered by professional indemnity insurance that satisfies the requirements of the Corporations Act for compensation arrangements. This professional indemnity will also cover claims in relation to the conduct of employees who no longer work for us (but who did at the time of the relevant conduct).

What should I do if I have a complaint or dispute?

Mozo takes your complaints seriously, and is committed to trying to resolve them as quickly as possible.

To assist you in any complaints or disputes, we have:

- Established internal dispute resolution procedures
- Become a member of the Financial Ombudsman Service, which allows you an external source of assistance if you are not satisfied with our resolution

If you wish to make a complaint about our services, in the first instance please email us at nothappy@mozo.com.au

The Mozo team will respond to your complaint and seek to come to a satisfactory resolution directly with you.

If the outcome of this is not satisfactory to you, you may refer your complaint to the Financial Ombudsman Services Limited ("**FOS**"), of which Mozo is a member (Member Number 13328).

To find out more about FOS and how they can assist you, please contact them as follows:

Mail:	Financial Ombudsman Services Limited GPO Box 3 Melbourne VIC 3001
Website:	www.fos.org.au
Email:	info@fos.org.au
Phone:	1300 78 08 08 (Australia Wide)
Fax:	(03) 9613 6399