



Financial Services Guide

Dated 01 September 2018

This Financial Services Guide (FSG) is provided by OurMoneyMarket Pty Ltd (we, our or us) to you to the extent (if any) that our activities in relation to our website or services involve the provision of financial services as defined in the *Corporations Act 2001 (Cth)* (Corporations Act).

This FSG describes our services to assist you to decide whether to use them. It describes how we are remunerated, our professional indemnity insurance, and how we handle any complaints you may have.

We do not provide personal financial product advice. We recommend all investors seek financial, legal and taxation advice specific to their circumstances prior to making an investment.

1. Our Services

We are an authorised representative (AFSAR No.1252443) of MSC Advisory Pty Ltd (AFSL No. 480649), who has authorised the distribution of this FSG, and is authorised to provide the following financial services under its licence:

- a) dealing applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of interests in managed investment schemes, such as units in the OurMoneyMarket Investment Trust; and
- b) advice: provide financial product advice in respect of interests in managed investment schemes, such as units in the OurMoneyMarket Investment Trust.

We operate an online platform that facilitates loans to consumers, funded by investors who can view and select the individual loans they wish to be exposed to by way of units in the OurMoneyMarket Investment Trust.

2. How you can deal with us

You can apply to become an investor by completing our online application form. Once accepted, you can invest in units in the OurMoneyMarket Investment Trust via our online platform.

Further details on investing are set out on our website and in the Product Disclosure Statement (PDS) which can be accessed at https://apmw.ourmoneymarket.com/media/OurMoneyMarket_Investment_Trust_-_Product_Disclosure_Statement.pdf. The POS contains information about the features, costs, risks, and benefits of the OurMoneyMarket Investment Trust and becoming an investor, along with other information to help you make an informed decision about becoming an investor. You should consider the POS carefully before making a decision to become an investor.

3. How we are paid

Our main source of income is primarily derived from the loans which are issued by our associated company (OurMoneyMarket Lending Pty Ltd) to consumers. We charge borrowers an upfront fee and we retain 12.5% of the gross interest paid on all loan repayments made by the borrower, prior to payments of interest being made to investors in the OurMoneyMarket Investment Trust.

We also charge investors a once off establishment fee of \$1 (inclusive of GST) payable if you cease to be an investor in the OurMoneyMarket Investment Trust account.

For further information please refer to section 7 of the POS which can be accessed at https://apmw.ourmoneymarket.com/media/OurMoneyMarket_Investment_Trust_-_Product_Disclosure_Statement.pdf.

4. Whodo we pay

The directors, officers, employees and agents of OurMoneyMarket Pty Ltd are entitled to be paid salaries and fees (as applicable).

5. Professional Indemnity Insurance

We have professional indemnity insurance in place that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. This covers the services provided by us and our representatives (including after they cease working with us).

6. What to do if you have a complaint

If you wish to complain about our services, please email us at info@ourmoneymarket.com or contact us via post at OurMoneyMarket Pty Ltd, Suite 111, 147 Pirie Street, Adelaide, NSW 5000. We will acknowledge receipt of your complaint and attempt to resolve it as soon as practicable.

You may also raise your complaint with our authorising AFS licensee by calling 1300 798

790, or via email at complaints@mscadvisory.com.au. The complaints manager of our authorising AFS licensee is obliged to report all complaints to its board of directors.

Our authorising AFS licensee is a member of the Australian Financial Complaints Authority (member number 36916), which is an external dispute resolution scheme. If you are not satisfied with the way we respond to your complaint, you are entitled to take your complaint to them:

Australian Financial Complaints Authority

GPO Box A 252

Phone 1800 931 678

Email www.afca.org.au

7. How you can contact us

Our contact details are as follows:

OurMoneyMarket Pty Ltd

AFSL Authorised Representative Number

1252443

Suite 111, 147 Pirie Street

Adelaide SA 5000

Email: info@ourmoneymarket.com

Our authorising AFS licensee

MSC Advisory Pty Ltd

AFSL Number

480649

Level 2, Professional

Chambers 120 Collins Street

Melbourne VIC 3000

Email: enquiries@mscadvisory.com.au