

Yahoo!7 Money Hound Pty Ltd

ACN 151 232 450

**Yahoo!7 Money Hound Pty Ltd
Australian Financial Services Licence 407341
Australian Credit Licence 407723**

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Yahoo!7 Money Hound Pty Ltd (“we”, “us”, “our” or Money Hound) 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 Combined Financial Services Guide & Credit Guide (“Guide”, “FSG/CG”).

The Corporations Act requires us to provide you with this FSG/CG 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.

Level of Advice Provided for Financial Services & Credit

The advice provided through the Money Hound 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, Money Hound 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.

Financial Services Guide

Who are we ?

Money Hound 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. 407341 that authorises us to operate a financial services business.

Money Hound 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.

Money Hound 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 general financial product advice and deal in financial products to retail and wholesale clients. The financial services we are authorised to provide relate to the following financial products:

- Deposit Products
- Debentures, Stocks and Bonds
- Life Insurance – Investment
- Life Insurance – Risk
- Managed Investment Schemes
- Retirement Savings Accounts
- Securities
- Superannuation

Professional Indemnity Insurance

Money Hound 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 Money Hound (but did at the time of the relevant conduct).

How are Money Hound Staff Remunerated ?

Money Hound employs salaried staff and they are not in any way remunerated by commissions, or other benefits, from product providers.

How are any payments calculated for the financial services provided ?

Money Hound may receive fees & commissions from product providers, affiliate networks & other AFS licensees for the following activities :

- Fees for enquiries to product providers on the following basis
 - Click through from Money Hound to a product provider
 - Application submitted to a product provider
 - Applications approved by product provider
 - Lead generated through online enquiry to a product provider

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

Money Hound has partnered with Lifebroker (AFSL 400209) to provide personal insurance information, advice and implementation. Personal Insurance queries will be referred to Lifebroker, who will pay Money Hound 70% of any fees or commissions generated as a result of the referral. In making any recommendation Lifebroker will inform you of the fees or commissions applicable to that recommendation.

Example:

Total Commission received by Lifebroker \$1000

Paid to Lifebroker \$1000 x 30% = \$300
Paid to Moneyhound \$1000 x 70% = \$700

Money Hound has partnered with Rate City (AFSL 316710) to provide General insurance information, advice and implementation. General Insurance queries will be referred to Rate City. When a car insurance policy is commenced by a person as a result of comparing on Money Hound, RateCity will pay to Money Hound a referral fee of \$125.

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

Money Hound, its directors, officers and/or Representatives do not have ownership in any product provider.

Will anyone be paid for referring me to you?

Money Hound does not pay fees to third parties for referrals.

Privacy of Your Information?

We handle your information in accordance with the Privacy Policy available on the site, this should be read along with our Financial Services Guide / Credit Guide.

Credit Guide

The National Credit Code generally regulates loans to individuals where the loan is provided or intended to be provided wholly or predominantly for personal, domestic or household purposes, or to purchase, renovate or improve residential property for investment purposes (or the refinancing of any such loans).

Under the Credit Licence, Money Hound provides general financial product advice and also acts as an intermediary between the credit provider and the consumer. The financial services we are authorised provide relate to the following financial products:

- home loans (first & subsequent mortgage)
- overdrafts
- vehicle loans
- boat loans
- other personal loans
- credit cards
- car leases
- other personal loans
- other consumer leases

Unsuitable Credit Contracts & Preliminary Assessment

Money Hound will only provide general advice regarding the products presented on its web site. Money Hound will not recommend products to you and will not assess your personal

circumstances. Money Hound will not carry out a “preliminary assessment” to determine whether a product is suitable for you.

How will I pay for the credit services provided?

Money Hound will be remunerated for its services primarily by fees paid by the product providers for clients selecting their product through the Money Hound web site. All revenue received from product providers will be generated through this electronic referral mechanism.

What should I do if I have a complaint?

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

The Complaints Manager
Yahoo!7 Money Hound Pty Ltd
Level 2, Pier 8/9, 23 Hickson Road, Millers Point NSW 2000
Tel (02) 8288 4600
Fax (02) 8288 4601
Email moneyhound@yahoo-inc.com

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

Money Hound is a member of the Credit Ombudsman Resolution Scheme. If we cannot reach a satisfactory resolution within 45 days, or 90 days with your permission, you have the right to complain to the Credit Ombudsman at:

Credit Ombudsman Service
Tel 1800 138 422
Fax (02) 9273 8440
Web www.cosl.com.au
PO Box A252
Sydney South NSW 1235