



Financial Services Guide & Credit Guide

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InfoChoice Pty Ltd ABN 93 061 105 735
Australian Financial Services Licence No: 349445
Australian Credit Licence No: 349445

Address: 294 Bay Road, Cheltenham VIC 3192
Telephone: 13 37 51
Email: enquiries@infochoice.com.au

Financial Services and Credit Guide

What is the purpose of this **Financial Services and Credit Guide** (“FSCG”)?

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 and Credit Guide.

The Financial Services and Credit Guide is an important document and provides you with the following information:

- Our name and contact details
- Our service and what we are authorised to provide
- How we are paid
- Any potential conflict of interest we may have
- Our internal and external complaints procedures

The Corporations Act 2001 and National Consumer Credit Protection Act 2009 require us to provide you with this Financial Services and Credit Guide when we provide financial or credit services and we encourage you to read this document carefully.

Who is **InfoChoice** & What do we offer?

InfoChoice is a financial service business dedicated to providing information to enable consumers to be better informed regarding financial products that are available to the public.

InfoChoice is authorised, pursuant to its Australian Financial Services Licence No. 349445, to provide general and personal financial product advice. At present InfoChoice only provides general advice, through the provision of:

- a. an internet-based information service for consumers to find, compare and select financial products;
- b. data services to product providers; and
- c. financial calculators and tools.

InfoChoice is authorised to provide general advice in relation to the following financial products:

- d. Deposit and payment products
- e. Debentures, stocks and bonds
- f. General insurance
- g. Life insurance products that include; risk and investment
- h. Managed investment schemes
- i. Retirement savings account
- j. Securities
- k. Superannuation

InfoChoice is a part of the iSelect Group which includes: iSelect Pty Ltd, iSelect General Pty Ltd, iSelect Life Pty Ltd and iSelect Health Pty Ltd. Sometimes when you acquire a product through our website, for example car insurance, the financial service may be provide by another iSelect entity. If this is the case we will tell you and provide you with the relevant FSG before the service is provided.

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 does not consider whether they are 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.

InfoChoice also holds an Australian Credit Licence and is authorised under its credit licence to engage in credit activities other than as a credit provider.

Credit Providers

InfoChoice conducts the majority of its credit related business with the following credit providers:

- Westpac
- NAB
- ANZ
- Loans.com.au
- Citibank
- St George

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

InfoChoice, its directors, officers and/or Representatives do not have any ownership of any financial or credit products or platform providers that would influence us when we provide advice. We may receive fees and commissions from product providers for services we provide as detailed below.

InfoChoice is a wholly owned subsidiary of iSelect Ltd ABN 48 124 302 932.

How does InfoChoice get paid?

InfoChoice may receive fees and 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.
- InfoChoice may also receive a commission when a representative refers or completes the following:
 - ❖ Credit card application ranging from \$0 - \$290 for a standard credit card and \$180 - \$550 for a platinum or black credit card.

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

How are InfoChoice Staff remunerated?

Our consultants are paid a salary and may receive bonuses, which may be based on a number of factors including:

- Customer service excellence;
- Performance in relation to sales targets and referrals;
- Compliance; and/or
- Annual Salary.

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

InfoChoice's Terms of Use apply to your use of this service. Please review these carefully. If you use the InfoChoice website, you will be deemed to have accepted these terms and conditions.

We collect, use and disclose your information in accordance with our Privacy Policy which is available on our website.

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

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).

What should I do if I have a Complaint?

Contact the InfoChoice Compliance Manager, either in writing, by phone or email:

The Compliance Manager
InfoChoice Pty Ltd
294 Bay Rd, Cheltenham VIC 3192
Phone: 0392768000
Email: complaints@infochoice.com.au

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

If you believe your complaint has not been resolved to your satisfaction within 45 days, you may want to refer the matter to an external dispute resolution service. InfoChoice is a member of the Financial Ombudsman Service (FOS). FOS independently and impartially resolve disputes between consumers and financial service providers (InfoChoice).

The contact details for the Financial Ombudsman Service are:

Be better informed



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