

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

**Australian Financial Services Licence No: 328141**

Date prepared: 20 October 2008

**What is the purpose of this Financial Services Guide?**

This Financial Services 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:

- How you can contact Mozo
- The financial services Mozo is authorised to provide under its financial services licence
- The remuneration and commission we will receive if you use our services
- Details of our Dispute Resolution Procedures if you wish to make a complaint

**How can you contact Mozo?**

Address:  
Mozo Pty Ltd  
Suite 8, Level 4  
50 Holt St  
Surry Hills NSW 2010

Email: [hello@mozo.com.au](mailto:hello@mozo.com.au)

Website: [www.mozo.com.au](http://www.mozo.com.au)

**What Financial Services is Mozo authorised to provide?**

Under the Corporations Act 2001, an Australian Financial Services Licence (“AFSL”) is required to provide advice on certain retail banking products, most notably Deposit Products.

Mozo has obtained an AFSL so that we can offer you advice on these retail banking products. Note that other retail banking products, most notably lending products, are not regulated in this way and an AFSL is not required to offer advice in relation to these 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 of 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.

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; and*

*(C) non-cash payment products;*

*(ii) general insurance products limited to:*

*(A) consumer credit 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 to:*

*(1) consumer credit insurance products; 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; and*

*(3) non-cash payment products;*

*(B) general insurance products limited to:*

*(1) consumer credit insurance products; and*

*(C) life products limited to:*

*(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 limited to:*

*(a) consumer credit insurance products;*

*to retail and wholesale clients.*

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

Mozo may receive fees or commissions from the financial institutions that we display on our site.

We provide links on our site which allow you to click directly through to the website of a financial institution. If you click to be transferred to the website of a financial institution from the Mozo site, Mozo may receive a benefit for this click. Further, if you then proceed to apply for, or are approved for, a financial product, Mozo may receive a benefit from the financial institution.

The rates of the fees and commissions that Mozo receives vary between financial institutions and providers of financial products. 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.

We also have banner advertising and sponsored listings on our website, and may receive fees from the organisations displayed in these areas on the site.

Mozo staff and contractors are remunerated directly by Mozo and not in any way by other financial institutions or providers of financial products. They do not receive specific remuneration based on the products you choose on our site.

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](mailto:AFSLenquiries@mozo.com.au)

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

Mozo takes your complaints seriously, and are 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
- Taken out Professional Indemnity Insurance. Note that this insurance will 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)

If you wish to make a complaint about our services, in the first instance please email us at [nothappy@mozo.com.au](mailto: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](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

Phone: 1300 78 08 08 (Australia Wide)

Fax: (03) 9613 6399