

We have a set of standard Broker Fees that we charge you for the cost of services such as:

- Market research on products available.
- Sourcing alternative quotations and coverage.
- Assessing the claims paying ability of insurers.
- Risk analysis and portfolio co-ordination.

All fees payable for our services will be advised to you at the time of providing the advice or service.

We may receive additional remuneration from insurers with whom we have profit share or volume bonus arrangements. This remuneration is payable if we meet certain agreed sales and/or profitability targets set by the insurer. If we have profit share arrangements with an insurer that apply to a product we recommend to you, we will advise you of this at the time of making any such recommendation.

We retain the interest on premiums paid by you that are held in our trust account before paying the insurer.

If you pay by credit card we may charge you a credit card (incl. arrangement & handling) fee, which is disclosed and shown separately on our invoices, they are non refundable. This fee covers the cost of bank charges etc. associated with such facilities. Premium funding products enable you to pay your premiums by installments. Premium funders do charge interest. We can arrange premium funding if you require it. We may receive a commission based on a percentage of the premium from the premium funder for doing so. We will tell you the basis and amount of any such payment if you ask us.

HOW OUR REPRESENTATIVES ARE PAID

Our representatives do not receive any benefit directly from the sale of a product to you. Our representatives may receive bonuses payable based on the overall performance of our business. If a person has referred you to us, we may pay them a part of any fees or commission received. This will be disclosed in any SOA you receive.

COMPLAINTS

Clients who are not satisfied with our services should contact our Complaints Officer. We are also members of the Insurance Brokers Disputes Limited (IBD), a free consumer service.

We also adopt the General Insurance Brokers Code of Practice. Further information is available from our office, or contact IBD on 1300 780 808 or visit www.ibd ltd.com.au

CONFLICTS OF INTEREST

As a business we have relationships with and receive income from various third parties as detailed in this FSG. Details of relationships that impact the advice that we provide will be included in any SOA we send you. We will give you further information regarding relationships and remuneration that may impact any General Advice provided by us or our representatives upon request.

HOW TO CONTACT US

You are able to contact us by phone, by fax, sending an email, mail or in person.



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FAX: 1800 24 31 34
EMAIL: info@mojomo.com.au

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Mojomo Insurance Brokers Pty Ltd ABN: 75 103 403 854
Australian Financial Services Licence No: 297464
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Financial Services Guide

FINANCIAL SERVICES GUIDE FOR

Mojomo Insurance Brokers Pty Ltd ABN: 75 103 403 854
Australian Financial Services Licence No: 297464

THE PURPOSE OF THIS GUIDE

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of our services and contains important information about:

- The services we offer you
- Any potential conflicts of interest we may have
- How we and our associates are paid
- What to do in the event of a complaint

RESPONSIBILITY FOR SERVICES PROVIDED

We hold a current Australian Financial Services Licence and are authorised to issue, advise and deal in the full spectrum of general insurance products. We are responsible for the financial services provided to you, or through you to your family members, including the distribution of this FSG. In order to be granted and then retain our Licence we are required to meet stringent guidelines in areas such as: staff training, organisational competence, management expertise, financial control and compliance disciplines. We have an ongoing requirement to maintain and enhance our professionalism to ensure that you receive fair and honest Financial Services from us.

WHO DO WE ACT FOR

We usually act on your behalf and in your interests in all matters. Sometimes, it may be more appropriate for us to access insurance or manage claims where we act as an agent of the insurer. If and when this situation arises we will explain and highlight this to you.

OUR SERVICES

We offer a range of services to assist you to protect your assets and guard against unexpected liabilities including:

- Reviewing and advising on your insurance needs
- Identifying risk factors to avoid claims
- Seeking competitive premium quotations

OUR PRODUCTS

We can advise and arrange a broad range of insurances on your behalf including: Home Building and Contents, Private and Commercial Motor, Farm, Business Packages, Construction, Liability, Industrial and Professional covers.

RETAIL CLIENTS

Under the Corporation Act 2001 (The Act) Retail Clients are provided with additional protection from other clients. The Act defines Retail Clients as: Individuals or a manufacturing business employing less than 100 people or any other business employing less than 20 people **And** that are purchasing the following types of insurance covers: Motor vehicle, home building, contents, personal and domestic, sickness/accident/travel, consumer credit and other classes as prescribed by regulations. Some of the information in this FSG only applies to Retail Clients and it is important that you understand if you are covered by the additional protection provided.

RETAIL CLIENT ISSUES

Typically we only provide General Advice to our Retail Clients. General Advice does not take into account your particular needs and requirements and you should consider the appropriateness of this advice to your circumstances prior to acting upon it. We will provide you with a General Advice Warning in such cases.

If you are a Retail Client and obtain Personal Advice for Personal Accident or Sickness Insurance, that is, advice that takes into account your particular circumstances, we will usually give you a **Statement of Advice (SOA)**, that sets out the advice provided and the basis on which the advice is made and our remuneration should you purchase the product.

For existing Personal Accident Retail Clients to whom we provide Personal Advice we may not provide an SOA but rather provide the advice to you orally. In such cases you may request us to provide you with a Record of Advice (via phone or in writing) which we will provide to you within 28 days of such request.

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

If we recommend the purchase of a particular financial product, we will also give you a **Product Disclosure Statement** at that time, which sets out details specific to that product and the key benefits and risks in purchasing the product.

All retail products are subject to a 14 day 'cooling off period'. This means that if you are not happy with the product, you have 14 days to withdraw from the contract at no cost to you.

WHAT WE EXPECT FROM YOU

To enable us to provide the right advice we need you to provide us with complete information about the risk(s) that you face and those that you want to be insured for. You should also tell us about any relevant changes as they occur so that we can review your insurance needs accordingly. Of course we also ask you to pay our invoices on time and complete all proposal forms honestly, accurately and return them to us by the required date.

PERSONAL INFORMATION

The Federal Privacy Act 2000 sets out standards for the collection and management of personal information. With your consent, we will only use your personal information for general insurance services.

CLAIMS

We will try and take the pain out of the claims process by assisting and advising you in regard to the scope of cover and explaining how the claims process works. We will promptly forward to you all claims documentation, settlement cheques and other information.

OUR SOURCES OF INCOME

When placing your insurance we usually receive a commission from the insurer. The amount varies between 0% and 25% of the base premium you pay. When we give Retail Clients Personal Advice, full commission details (including the dollar amounts) will be provided in any SOA or (where an SOA is not required to be provided) included on any relevant invoices. When we give you General Advice, full commission information (including dollar amounts) will be provided on request.