

Financial Services Guide

What is a Financial Services Guide?

This Financial Services Guide (FSG) is an important document to help you understand the financial services that The Term Deposit Shop Pty Ltd ABN 97 159 123 001 an Authorised Representative (No. 438880) of TTDS Holdings Pty Ltd ACN 140 742 383 (AFSL 344 582) ("TTDS") offers so that you can decide whether to use any of these services. It contains important information on matters such as:

1. Who we are and how we can be contacted;
2. What services and products we are authorised under our licence to provide to you;
3. How we (and other related parties) are paid;
4. Who to contact should you have a complaint; and
5. Our insurance arrangements.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS) or other type of offer document for the deposit products that we distribute. The PDS or offer document contains information about the particular product and will assist you in making an informed decision about that product. This FSG should be read in conjunction with the PDS or other offer document and is not a replacement for the disclosure contained in the PDS or offer document.

All references to term deposit accounts in this FSG include deposit accounts with set maturity dates, at-call accounts, notice accounts and any other type of interest bearing deposit products, including internet based savings accounts ("Deposit Products").

Who are we and what can we offer?

TTDS operates an online platform that provides access to term deposits and other deposit products being offered by banks, building societies and credit unions (ADI's*) throughout Australia.

We provide comparative information on products and the ability to deal in these products without leaving TTDS website.

TTDS provides dealing and execution services. TTDS does not provide financial product advice and only provides information in relation to Deposit Products.

* Authorised Deposit Taking Institutions (ADI's) as permitted under the Banking Act 1959 (Cth) to take deposits throughout Australia.

How can we be contacted?

You can contact us by calling TTDS direct, visiting our website, or writing to us. Contact details are shown below:

The Term Deposit Shop

Level 1, 245A Richmond Road

Richmond SA 5033

Ph: (08) 8231 9250 or 1300 837 467 (1300 TD SHOP)

Email: info@ttds.com.au

Web: www.ttds.com.au

What are your rights?

You are entitled to ask us about your rights as an investor in regard to the advice you will receive, our fees, and what you can do should you have a complaint about our services. Key information is set out below, but should you require more information or clarification, please contact your adviser or TTDS.

What sort of advice will you get?

TTDS will provide you with factual information on Deposit Products and in some circumstances may provide general financial product advice. TTDS will not be taking your personal circumstances into consideration when providing general financial product advice.

TTDS recommends that you seek independent accounting, financial, taxation and legal advice, tailored to your specific objectives, financial situation or needs, before making any investment decision.

How are we paid for providing financial services?

TTDS receives a small fee for its services that is either paid directly by the financial institution you place your funds with or is deducted when you receive interest payments on your deposit.

Details of any fees can be obtained from TTDS, or if dealing with us via an adviser, from your adviser.

How is my personal information dealt with?

The privacy of your information is important to us. In general, we collect your personal information to administer our client relationships.

For further information on our privacy policy and information handling practices, please refer to our Privacy Policy, which is available on TTDS website.

What should I do if I have a complaint?

TTDS values your business and should any complaint or dispute arise, you should contact us ((08) 8231 9250) and put your complaint in writing using the contact details set out earlier in this document.

We will acknowledge any complaint immediately and will make every effort to resolve your issue within 45 days of being notified.

If the action taken by us is not to your satisfaction, a complaint can be lodged with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution service provider, which provides free advice and assistance to consumers to help resolve complaints relating to financial service providers, and can be contacted as follows:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Freecall: 1300 56 55 62

Insurance Arrangements

It is a requirement under Section 912B of the Corporations Act 2001 (Cth) that TTDS have adequate professional indemnity insurance in place for compensating persons for any loss or damage suffered as a result of breaches of TTDS's obligations under the financial services provisions of the Corporations Act.

TTDS has such professional indemnity insurance in place and the policy conforms to the requirements under Section 912B of the Corporations Act.