

Seniors Housing Online Pty Ltd T/A Downsizing.com.au Financial Services Guide

Seniors Housing Online Pty Ltd T/A Downsizing.com.au ('SHO') (Authorised Representative No.: 1281948) operates as an Authorised Representative of Mozo Pty Ltd who is the holder of Australian Financial Services Licence (AFSL No: 328141)

Date prepared: 3 June 2020

What is the purpose of this Financial Services Guide?

This Financial Services Guide is prepared by SHO. In this guide we outline:

- Who we are
- How you can contact us and Mozo
- The financial services that Mozo has authorized SHO to provide under its AFSL
- The commissions, fees and charges we will receive if you use our services
- Details of our Dispute Resolution Procedures if you wish to make a complaint

Who we are?

Seniors Housing Online T/A Downsizing.com.au is Australia's leading real estate site for retirement property.

How you can contact SHO and Mozo

Seniors Housing Online Pty Ltd

Level 14
5 Martin Place
Sydney NSW 2000
Email: enquiries@downsizing.com.au
Website: <https://www.downsizing.com.au/>

Mozo Pty Ltd

Level 10
89 York St
Sydney NSW 2000
Email: hello@mozo.com.au
Website: www.mozo.com.au

What Financial Services is SHO authorised to provide under Mozo's AFSL?

Under the Corporations Act 2001, an Australian Financial Services Licence is required to be authorised to provide advice on certain financial products. Mozo has obtained an AFSL so that it can offer advice on these financial products.

As an authorised representative of Mozo's AFSL, SHO provides general advice only. It does not constitute "personal advice", as it does not take into account one or more of your financial objectives, circumstances or 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, we recommend that you ensure that you obtain advice from a licensed professional regarding the suitability for your own circumstances, of utilising our products and services.

Specifically, the authorisations under Mozo's AFSL which it has authorised SHO to operate under are as follows:

(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;

(C) non-cash payment 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;

(3) non-cash payment products; and

to retail and wholesale clients.

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

Neither Mozo or SHO (including employees) has any associations or relationships with product issuers, that might reasonably be expected to be capable of influencing the services SHO provides other than those described in this financial services guide.

Mozo's remuneration arrangements

Mozo may receive fees or commissions from the financial institutions, issuers of financial products and third party advice providers that it displays on its site and other 3rd parties for the following activities:

- Fees for market research or data and helping 3rd parties use the data Mozo has collected
- Licensing and hosting fees for content such as financial calculators and other tools
- Advertising fees for product advertisements based on a Cost per impression, Cost per click or Fixed fee
- Licensing fees for the use of badges awarded in Mozo's Expert's Choice and other awards programs
- Fees for referrals to product issuers on the following basis:
 - Cost per click when a person clicks from Mozo's website through to a product issuer's or third party advice provider's website
 - Cost per application when a person completes an application for a product issuer's product after being referred from Mozo
 - Cost per approved account when a person completes and is approved for a product issuer's product after being referred from Mozo

- Cost per lead when a person clicks through to a product issuer's or third party advice provider's website and submits his or her contact details, or requests that Mozo passes on his or her contact details to a product issuer or third party advice provider
- Commission share on enquiries referred to product issuers or third party advice providers

The rates of the fees and commissions that Mozo receives vary between financial institutions, product issuers and third parties. It is important to note that:

- The fee or commission received by Mozo does not change the product its clients receive, or the fees, rates or commissions the client is charged by the financial institutions or providers of financial products
- Mozo provides its services free to consumers

The amount of fees and commissions Mozo receives will vary greatly due to the large number of providers and products Mozo represents on the site, so will depend on the specific products which customers choose.

Mozo staff and contractors are remunerated directly by Mozo and not in any way by other financial institutions or providers of financial products.

Other than as set out in this financial services guide, Mozo does not have any association or relationship with the financial institutions and providers of financial products that they display on their website.

You can request further information on Mozo's commissions and remuneration by contacting them on compliance@mozo.com.au.

SHO's remuneration arrangements

SHO receives 50% of the revenue that Mozo is paid by third party product issuers on a cost per click basis or approved application basis, when a person clicks through SHO's website to that third party's website, or when a person also successfully applies for a product. We estimate that we will receive commissions in the range of \$3 to \$200.

SHO staff and contractors are remunerated directly by SHO and not in any way by the financial product providers.

SHO and its associates do not receive any remuneration or benefits in relation to the financial services we provide, other than disclosed in this financial services guide.

SHO does not charge consumers in relation to the services we provide as an Authorised Representative of Mozo. SHO provides its financial services free to consumers.

Will anyone be paid for referring me to you?

SHO may pay fees to third party websites for referrals to the SHO website.

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

SHO takes your complaints seriously, and is 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 Australian Financial Complaints Authority which allows you an external source of assistance if you are not satisfied with our resolution

If you wish to make a complaint about our services, in the first instance please email us at enquiries@downsizing.com.au.

The SHO 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 Australian Financial Complaints Authority ('AFCA') of which SHO is a member (Member Number 76594).

To find out more about AFCA and how they can assist you, please contact them as follows:

Mail: Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, VIC 3001

Website: <https://www.afca.org.au/>
Email: info@afca.org.au
Phone: 1800 931 678
Fax: (03) 9613 6399