

Financial Services Guide

15 September, 2017

This Financial Services Guide (**FSG**) is provided by Funding.com.au Pty Ltd ACN 603 756 547 (**Funding.com.au, we, our or us**) to you in relation to our activities (if any) which involve the provision of financial services as defined in the Corporations Act 2001(Cth) (**Corporations Act**).

This FSG describes our services to assist you to decide whether to use them. It describes how we are remunerated, compensation arrangements, and how we handle any complaints you may have.

We do not provide personal financial product advice. If you require personal financial product advice we will refer you to, or recommend you contact, an Australian Financial Services (AFS) Licensee who is authorised to provide personal financial product advice.

1. Our Services

We are an authorised representative (AR No. 1239776) of MSC Advisory Pty Ltd (AFSL No. 480649) (**MSCA**), which has authorised the distribution of this FSG.

MSCA is authorised, and has authorised us, to provide the following financial services under its Australian Financial Services Licence (**AFSL**):

- (a) dealing in a financial product by applying for, acquiring, varying or disposing of financial products on behalf of another. Our dealing services are limited to units in the Funding Investment Trust (**Trust**). The Trust is a registered managed investment scheme (ARSN 616 185 276) of which Melbourne Securities Corporation Limited ACN 160 326 545 (AFSL No. 428289) (**MSC**) is the responsible entity and trustee; and
- (b) providing general financial product advice in relation to units in the Trust.

Any financial product advice we provide will be general in nature and will not take into account your objectives, financial situation or needs. Because of this, before acting on any advice, you should consider its appropriateness having regard to your own circumstances,

We operate a lending platform at www.funding.com.au which enables borrowers to obtain loans, funded by the Trust. Using the lending platform, investor in the Trust can select loans they wish to fund through their units in the Trust.

We and MSCA act on your behalf when we provide the financial services described in this FSG to you.

2. How you can give us instructions

You can give instructions to us about our services by contacting us as described in section 7 below.

To become an investor in the Fund, you need to complete an application form available at www.funding.com.au. Additional information about the Trust, including about its features, costs, benefits and risks, is contained in the Product Disclosure Statement (**PDS**) available at https://www.funding.com.au/cms_page/product-disclosure-statement. You should consider the PDS before deciding whether to make an investment.

3. How we are paid

We receive a management fee of up to 6% p.a. of loans made through the lending platform. This fee is deducted from repayments made by borrowers. A portion of the management fee is paid to MSC as trustee of the Trust. Borrowers also pay an application fee to us in relation to loans through the Platform. Further information about these fees is contained in the PDS.

Our employees will receive a salary and may also receive other benefits based on their performance or the performance of Funding.com.au.

We will pay MSC Advisory Pty Ltd as per the Authorised Representative Agreement between us. A related party of MSC Advisory Pty Ltd, Melbourne Securities Corporation Limited (ACN 160 326 545, AFSL 428289), will be the Responsible Entity and Trustee of the Fund, and will receive a Trustee fee.

4. Associations

Loans through the lending platform are made by our related body corporate, Funding Pty Ltd. MSC and MSCA are related bodies corporate.

5. Professional Indemnity Insurance

We have professional indemnity insurance in place that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001. This covers any financial services provided by us as an authorised representative of MSCA.

6. What to do if you have a complaint

If you wish to complain about our services, please contact us as described in section 7. We will acknowledge receipt of your complaint and attempt to resolve it as soon as practicable.

You may also raise your complaint directly with MSC Advisory Pty Ltd (ACN 607 459 441, AFSL No. 480649), the authorising AFS licensee by calling 1300 798 790, or via email at complaints@mscadvisory.com.au. The Complaints Manager of the Trustee is obliged to report all complaints to the Trustee Board of Directors as well as the Compliance Committee.

MSCA is a member of the Financial Ombudsman Service, which is an external dispute resolution scheme. If you are not satisfied with the way we or MSCA respond to your complaint, you are entitled to take your complaint to them.

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Phone: 1800 367 287
Email: Info@fos.org.au

7. How you can contact us

Our contact details are as follows:

Funding.com.au Pty Ltd
Address: Level 3, 33 Elkhorn Avenue
Surfers Paradise QLD 4217
Email: info@funding.com.au

Contact details for our authorising AFS licensee are as follows:

MSC Advisory Pty Ltd
(ACN 607 459 441, AFSL No. 480649)
Level 2, Professional Chambers
120 Collins Street
Melbourne VIC 3000
Email: trustee@melbournesecurities.com.au