

CREDIT GUIDE

IBIS Group Pty Ltd

ACN 114 205 551

Trading as

MONEY BUDDY

4/8 Old Northern Rd

Baulkham Hills NSW 2153

Ph: 02 8854 2950

Email: info@moneybuddy.com.au

Web: www.moneybuddy.com.au

Authorised Credit Representative number: 431794

of Pingtree Pty Ltd ACN 159 893 491

(Australian Credit Licence number 434380)

Fees

Consumers using our services (by accessing the information on our website www.moneybuddy.com.au) are not required to pay any fees to us.

Credit Representative

Money Buddy is a Credit Representative of Pingtree Pty Ltd ACN 159 893 491 (Australian Credit Licence number 434380) (referred in this document as Pingtree"). Pingtree has authorised Money Buddy to provide information about credit providers on the Money Buddy website.

Money Buddy does not provide advice, does not provide recommendations, and does not seek information about the consumer's personal circumstances. Money Buddy simply collates information provided by credit providers for use by consumers.

Commissions

Money Buddy does not receive commissions from Pingtree but may receive a referral fee from a company listed on our website. If you click an "apply now" link on our website associated with a listed company, you may be redirected to a financial institution's website. We may be paid a "click through" a fee for the traffic generated. If you then choose to apply for a product, the financial institution may pay us a referral fee. You are under no obligation to apply for financial products because you have used our website.

The amount of the fee varies between companies. The fee could be anywhere between \$5.00 and \$500.00. The amount of the referral fee, if any, depends on a number of factors including the commercial arrangement with the company, the type of credit facility which is the subject of the referral and whether or not the referral results in a successful application being made by the consumer.

Money Buddy does not pay commission to a third party for introduction.

Credit providers with which Money Buddy deals

Money Buddy deals with many credit providers. The credit providers with which Money Buddy deals with most are:

1. ING Direct
2. NAB
3. Virgin Money
4. RACV
5. Nimble
6. Money3

This list is based upon the number of referral fees paid, and is not in any specific order.

Volume bonus arrangement

Money Buddy has a volume bonus arrangement with Nimble. For between 1 and 10 referrals per month Money Buddy receives \$200.00 per successfully funded loan. For 11 or more referrals per month Money Buddy \$250 per successfully funded loan.

Complaints and Disputes:

If you have a complaint or dispute with us, please first raise the issue with our internal dispute resolution procedure by contacting our complaints officer:

Name: Luke Howes
Telephone: 02 8854 2950
Email: customer.care@moneybuddy.com.au
Address: 4/8 Old Northern Rd
Baulkham Hills NSW 2153

If you consider that does not resolve the, you may contact our independent external dispute resolution scheme which is:

Credit and Investments Ombudsman (formerly Credit Ombudsman Service Limited)
Phone 1800 138 422 (9:00am to 5:00pm Sydney time Monday to Friday)
Fax (02) 9273 8440
Mail PO Box A252, South Sydney NSW 1235
E-Mail info@cosl.com.au
Web: www.cosl.com.au