



Credit Guide

The Australian Frequent Flyer ('AFF') (Credit Representative No: 517723) operates as a Credit Representative of Mozo Pty Ltd who is the holder of Credit Licence No: 328141

Date prepared: 16 July 2019

What is the purpose of this Credit Guide?

This Credit Guide is prepared by AFF. In this FSG we outline:

- Who we are
- How you can contact us and Mozo
- The credit activities that Mozo has authorized AFF to provide under its credit licence
- 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?

AFF (ABN: 80 325 856 029) is an Australian Frequent Flyer community and Travel website, established in 1998 by Clifford Reichlin, whom continues to own and manage the company.

Its online community comprises of travellers who discuss their travel experiences on AFF's active online forums. In addition, AFF's lead editor Matt Graham, heads up a team which publishes objective and unbiased articles of interest to frequent flyers covering topics ranging from airlines, miles and points and non-airline loyalty programs to travel lifestyle and trip reports & reviews.

AFF is an independent, privately owned company which is not affiliated with any airline or reward program.

How you can contact AFF and Mozo

AFF:

Business Address:
1/24 Middleton Street
Black Rock, VIC 3193 Australia

Postal Address:
PO Box 539
Black Rock, VIC 3193 Australia

Website: <https://www.australianfrequentflyer.com.au/>
Email: admin@australianfrequentflyer.com.au
Phone: 03 9008 6341

Mozo who can be contacted as follows:

Mozo Pty Ltd

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

What Credit Activities is AFF authorised to provide under Mozo's credit licence?

Under the National Consumer Credit Protection Act 2009, an Australian Credit Licence ("ACL") is required to be authorised to engage in credit activities. Mozo has obtained an ACL so that it can engage in credit activities.

As a credit representative of Mozo's ACL, AFF makes available factual information that is sourced from credit providers. AFF is in no way providing or intending to provide credit assistance to you by suggesting or assisting you apply for, remain in, or increase your credit limit with a particular credit product with a particular credit provider. If AFF refers you to a credit provider or provider of credit assistance you will be dealing directly with them and not AFF.

Specifically, the authorisation under Mozo's ACL (No. 328141) which it has authorized AFF to operate under is as follows:

- (a) Engage in credit activities other than as a credit provider by:*
 - (i) providing a credit service where the licensee is not or will not be:*
 - (A) where the service relates to a credit contract or proposed credit contract - the credit provider under the contract; or*
 - (B) where the service relates to a consumer lease or proposed consumer lease - the lessor.*

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

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

Mozo's remuneration arrangements

Mozo may receive fees or commissions from the financial institutions, issuers of financial or credit 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 credit guide, Mozo does not have any association or relationship with the financial institutions and providers of financial and credit 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.

AFF's remuneration arrangements

AFF 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 AFF's website to that third party's website, or when a person also successfully applies for a product. These third party providers may be consumer credit participants. We estimate that we will receive commissions in the range of \$3.50 to \$150.

AFF staff and contractors are remunerated by directly by AFF and not in any way by the credit providers.

AFF and its associates do not receive any remuneration or benefits in relation to the credit activities we provide, other than disclosed in this credit guide.

AFF does not charge consumers in relation to the services we provide as a Credit Representative of Mozo. AFF provides its credit services free to consumers.

Will anyone be paid for referring me to you?

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

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

AFF 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 admin@australianfrequentflyer.com.au.

The AFF 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 AFF is a member (Member Number 72819).

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