

Financial Services Guide

Date: 23 September, 2010

	Representative	Licensee
Name	Subscribe Pty. Ltd.	Marketch Pty Ltd
ABN	78 118 840 065	85 095 275 657
AFSL/ASIC no.	230014	300001
Address	Level 1, 6 Douro Pl, West Perth, 6005	Level 1, 6 Douro Pl, West Perth, 6005
E-mail	info@marketch.com.au	info@marketch.com.au
Telephone	1800 00 59 55	1800 00 59 55

Purpose:

The purpose of this Financial Services Guide ('FSG') is to assist you, the investor, in deciding whether to use any of the services offered in this guide. This guide contains information about:

- our contact details
- the financial services/products we are authorised to provide to you
- the cost of those services/products
- the remuneration that may be paid to Subscribe Pty Ltd and/or other relevant persons in relation to the services offered
- details of any relationships we have with others that might influence us in providing these services/products
- information about how you may make a complaint against Subscribe Pty Ltd and how these complaints are dealt with.

Authorisations:

Subscribe Pty Ltd is a Corporate Authorised Representative (No. 300001) of Marketch Pty Ltd (ABN 85 095 275 657). Marketch holds an Australian Financial Services Licence (No. 230014) and has authorised Subscribe Pty Ltd to offer the following financial services:

- giving advice (general only) on, and dealing in:
 - basic deposit products
 - non-basic deposit products
 - non-cash payment products
 - derivatives
 - securities
 - superannuation

As Subscribe Pty Ltd provides general advice and information only, in providing these services, Subscribe Pty Ltd does not take into account your particular objectives, financial situation or needs. Because of that you should, before acting on the advice or information, consider the appropriateness of the advice or information having regard to your objectives, financial situation and needs.

Our Financial Services:

Subscribe Pty Ltd provides general advice in various forms including but not limited to:

- Websites
- Email,
- facsimile or mail

Primarily Subscribe provides its services trading as MoneyMedia which is an online media and membership organisation which manages a number of websites concerning investment services. Subscribe Pty Ltd owns and operates a network of websites offering unique content, products and services to our members.

Commissions and other Payments for Subscribe Pty Ltd Services:

The Fees charged for services provided or arranged by Subscribe Pty Ltd are in the form of membership fees to the MoneyMedia network of websites. Different membership levels or types are offered with each level of membership status offering access to different levels of services some of which may be provided by third parties as well as Subscribe Pty Ltd. The level of fees and charges for applicable membership levels or types are set on the relevant websites.

Remuneration or other benefits received by Subscribe Pty Ltd:

Subscribe may receive commissions from third parties when arranging dealings in IPOs which are calculated as a percentage of the value of your subscription to the IPO. This percentage is variable and determined by the prospectus for each individual IPO and is within the range of 0% to 6%.

Subscribe Pty Ltd also receives payment for advertisements on its websites and for providing in promotional material to members of the MoneyMedia network.

Directors and employees of Subscribe Pty Ltd may also receive benefits from the commissions and fees you pay. They will usually receive a salary plus extra income in the form of bonuses or commission, the amount of which will be dependent on the amount of income they generate for Subscribe Pty Ltd.

Remuneration or benefits received by others in relation to Subscribe Pty Ltd services

Marketch, as the authorising licensee of Subscribe Pty Ltd, may receive fees for management services and the licensing of Subscribe Pty Ltd.

Complaints

In providing financial services, Subscribe Pty Ltd will be acting on behalf of Marketch Pty Ltd. Marketch is therefore responsible to you for any financial services that Subscribe Pty Ltd provides. If you have any problems with any aspects of the service you receive from Subscribe Pty Ltd or have any suggestions which may improve our level of service, please contact the Director of Subscribe Pty Ltd on (08) 9322 8444 and tell him or her about your complaint or suggestion.

If your telephone complaint is not resolved in seven days, please submit your complaint in writing to "The Director" Marketch Pty Ltd who will aim to resolve your complaint quickly.

In the event you are still not satisfied with the response you may direct the complaint to the following:

Financial Ombudsman Service (FOS)

You may either telephone the FOS on 1300 78 0808 or fax (03) 9613 6399 or email info@fos.org.au. Write to them at GPO Box 3, Melbourne, Victoria, 3001.

They will act as an independent conciliator to resolve the matter and adjudicate if necessary.

Compensation Arrangements

Marketch has in place professional indemnity insurance that satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001*.