

Combined Financial Services and Credit Guide (CFSCG)

A guide to the financial product and credit services we provide.

1. About Us

Linea Operations Pty Ltd ABN 78 639 332 317 trading as “Acacia Money”, is a

- Corporate Authorised Representative (001304494), and a
- Credit Representative (550226), of

Moneysherpa Pty Ltd (“Moneysherpa”) ABN 32 164 927 708.

Moneysherpa (AFSL No. 451289) has authorised Linea Operations Pty Ltd (“us”, “we” or “Acacia Money”) to provide general financial product advice, arrange and deal in a range of financial products, and engage in credit activities, by the provision of credit assistance, other than as a credit provider. Detailed information on this arrangement, and the services we are authorised to provide, are documented in section 4: “Our products and service” of this **Combined Financial Services and Credit Guide (CFSCG)**.

When Acacia Money provides you with: factual information, credit assistance, general advice about financial products (such as deposit accounts or superannuation) or when we help you purchase these products; we are doing so as a Moneysherpa representative.

If you need personal advice, please let us know and we can refer you to a [advice professional](#) who can provide you with the service you require.

We are located at: Level 1, 383 George Street, Sydney, NSW 2000.

Our website is <https://www.acaciamoney.com/>.

2. The purpose of this document

The CFSCG is designed to help you understand the services that we are authorised to provide and to decide whether you wish to use the services we offer.

This document outlines:

- The services and types of products that we are authorised to provide to you;
- How we are paid for the services we provide;

- Any associations, interests or relationships that might influence our advice or the services we provide; and
- How you can provide us with feedback on our services or get help if you have a problem.

Moneysherpa has authorised us to distribute this CFSCG.

3. Our services

Acacia Money aims to help you improve your financial and climate performance. Making your money work harder for you and the planet is simply what it is all about.

Acacia's research interrogates financial and climate performance data for banking, mortgage, life insurance and superannuation providers. So, you can clearly understand your financial and environmental performance. And get the most out of your money.

Any information provided to you by us is general in nature, which, when prepared, does not consider your individual circumstances, objectives or financial situation. It is not intended to take the place of personal financial advice. Before making a financial decision, you need to consider whether this information is appropriate to your needs, objectives, and circumstances. You should consider seeking personal financial advice and consider your own personal financial circumstances when using the Acacia Money App and comparing products.

4. Our products and service

We provide comparative information and general advice on a range of financial products. While we endeavour to provide an objective view across a broad range of products, we do not provide information on all available products. You should consider whether the products featured in the Acacia Money App are appropriate for your needs.

We are authorised to:

- Provide general advice and deal in superannuation, securities, managed investment schemes, life insurance products, basic deposit products and term deposits,
- Engage in credit activities, by the provision of Credit Assistance other than as a credit provider, where the service relates to a:
 - credit contract or proposed credit contract - the credit provider under the contract; and/or
 - consumer lease or proposed consumer lease.

The advice we provide via the Acacia Money App is in the form of comparative financial product information. We provide you with information on these products and we can refer you to the product provider if you wish to apply for the product.

Where we need to collect information from you to provide you with relevant product comparison information, please be aware that we do not recommend that a specific product is appropriate for you. We don't know enough about your circumstances to provide you with personal advice. Please consider your own situation and needs to determine the appropriateness of the information we provide.

We don't provide personal financial product advice. Therefore, you won't receive a Statement of Advice ("SoA") from us.

5. Product Information

Should you decide to purchase any of the products about which we provide factual information or general advice, we recommend that you read the Product Disclosure Statement ("PDS") and the Target Market Determination ("TMD") for that product.

The PDS is designed to assist you to understand the financial product, its risks and benefits as well as the fees and charges. A Target Market Determination is a document which describes who a product is appropriate for (target market), and any conditions around how the product can be distributed to customers.

The PDS and TMD can be found on the product provider's websites

6. Costs and Conflicts

Neither Acacia Money nor Moneysherpa are owned by financial product issuers, therefore the services we provide are not directly influenced by product providers.

Where a customer using the Acacia Money app clicks on a link to access the providers web site via the Acacia App, or elects to open a new account via the app, Acacia may receive a referral fee or payment. In all instances Acacia Money will ensure our ranking or comparison of a banking, electricity or other product providers is conducted on an objective and factual basis, which does not favour product providers who pay Acacia Money a referral fee.

Our staff are salaried employees and do not receive any additional benefits that may influence the general advice or factual information that they provide to you. Any payment we receive is paid to us by the product provider and is not a direct cost to you. We pay a monthly fee to Moneysherpa for our authorisation and professional indemnity insurance.

7. Our remuneration

Acacia may offer users paid plans which are subject to subscription fees. The applicable Fees may be listed on our website, within our app or on the applicable app store. Fees may change from time to time but we will always give you at least 30 days' notice of any fee increase. All amounts will be in Australian dollars and are inclusive of any applicable taxes. All Fees are non-refundable.

Where a customer using the Acacia Money app clicks on a link to access the providers web site via the Acacia App, or elects to open a new account via the app, Acacia may receive a referral fee or payment.

We may also generate revenue from display advertising which includes banner advertisements.

8. Moneysherpa

Acacia Money is a Corporate Authorised Representative (001304494), and a Credit Representative (550226), of Moneysherpa Pty Ltd ABN 32 164 927 708.

Moneysherpa Pty Ltd is an Australian Financial Services Licensee (no. 451289) located at 31/1-7 Hampden Avenue, Cremorne, NSW 2090.

9. Protecting your privacy

The privacy of your personal information is important to us. We won't ask you for information we don't need but, in order to provide some product comparison, we may need to collect some personal information from you.

You have the right not to provide the personal information we request, but this may compromise the effectiveness of the advice or information you receive. Any personal information we collect or receive will be handled in accordance with our [Privacy Policy](#).

10. Professional Indemnity Insurance

We maintain professional indemnity insurance via Moneysherpa; to cover the information, advice, and services we provide. The Moneysherpa professional indemnity policy that we operate under satisfies the requirements imposed by the Corporations Act 2001, the National Consumer Credit Protection Act, and other relevant financial services regulations.

11. Complaints and Dispute Resolution

If you wish to lodge a complaint about the services provided by Acacia you should send an email to support@acaciamoney.com addressed to the 'Complaints Officer'. We

have established procedures to ensure that all complaints are properly considered and dealt with.

If your complaint is not satisfactorily resolved within three days, please contact Moneysherpa Pty Ltd on 0414 741 622 or put your complaint in writing and send it to:

Moneysherpa: 31/1-7 Hampden Avenue, Cremorne, NSW 2090

Moneysherpa Pty Ltd will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following independent services:

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	<p>Australian Financial Complaints Authority: AFCA provides fair and independent financial services complaint resolution that is free to consumers.</p> <p>Phone: 1800 931 678 Online: afca.org.au Post: GPO Box 3, Melbourne VIC 300 Email: info@afc.org.au</p>
Personal information concerns	<p>Office of the Australian Information Commissioner (OAIC): OAIC's primary functions are privacy, freedom of information and government information policy. Their responsibilities include conducting investigations, reviewing decisions, handling complaints, and providing guidance and advice.</p> <p>Phone: 1300 363 992 Online: https://www.oaic.gov.au/about-the-OAIC/contact-us Post: GPO Box 5288 Sydney NSW 2001</p>