

FINANCIAL SERVICES GUIDE

This Financial Services Guide is dated 30 January 2012.

Purpose and Contents of this FSG

This Financial Services Guide ("**FSG**") is a document that is designed to provide you with important information regarding the financial services being provided by both Gobsmacked Marketing Pty Ltd ACN 129 835 632 ("**Gobsmacked**") and Riverstone-Schofields Memorial Club Ltd ACN 000 898 626 ("**Riverstone Schofields Memorial Club**").

The purpose of this FSG is to assist you with deciding whether or not to acquire financial services from us. This FSG contains important information, including:

- how we may be contacted;
- what financial services we are authorised to provide to you;
- how we are paid; and
- who to contact should you have a complaint.

Product Disclosure Statement

You will receive a Product Disclosure Statement ("**PDS**") at the same time that you receive this FSG. The PDS will include information to assist you with deciding whether or not to acquire the financial products that are referred to in this FSG.

The PDS contains information about the financial products that are referred to in this FSG and their associated features, risk and fees.

Who we are

This FSG has been prepared jointly by Gobsmacked and Riverstone Schofields Memorial Club.

Gobsmacked and Riverstone Schofields Memorial Club are both authorised representatives of Indue Limited ABN 97 087 822 464 ("**Indue**"). Indue is an authorised deposit-taking institution and the holder of an Australian Financial Services Licence, AFSL number 320204.

Indue is the issuer of the financial products that are referred to in this FSG. Gobsmacked's authorised representative number is 333685. Riverstone Schofields Memorial Club's authorised representative number is 416806. Gobsmacked and Riverstone Schofields Memorial Club are not the issuers of the financial products that are referred to in this FSG.

How to contact Indue

Indue can be contacted at:
PO Box 523
TOOWONG QLD 4066
Phone: 1300 671 819

How to contact Gobsmaeked and Riverstone Schofields Memorial Club

You can contact Gobsmaeked at:
PO Box 2274
BONDI JUNCTION NSW 1355
Phone: (02) 8090 6533

You can contact Riverstone Schofields Memorial Club at:
Corner of George and Market Sts
RIVERSTONE NSW 2765
Phone: (02) 9627 1811

How can you provide instructions to us?

You can provide instructions to us by contacting either Gobsmaeked or Riverstone Schofields Memorial Club (refer to contact details set out above).

What financial services are Gobsmaeked and Riverstone Schofields Memorial Club authorised to provide?

Both Gobsmaeked and Riverstone Schofields Memorial Club are authorised, on behalf of Indue, to arrange for Indue to deal in financial products (being non-cash payment products) by arranging for Indue to issue, vary or dispose of a financial product and arranging for you to acquire or apply for a financial product. At the date of this FSG, Gobsmaeked and Riverstone Schofields Memorial Club are authorised to distribute and promote the eftpos prepaid Galaxy Card ("**Card**").

Neither Gobsmaeked nor Riverstone Schofields Memorial Club has the authority to:

- make any representations or give any warranties on behalf of Indue except with the prior approval of Indue;
- provide you with any financial product advice (that is, advice taking into account your personal circumstances or a recommendation or statement of opinion intended, or could be reasonable regarded as being intended to influence you in making a decision about whether or not to acquire the Card);
- purport to bind or contract for or on behalf of Indue in any way whatsoever, other than as is set out in the PDS; or
- give you information that is inconsistent with the information set out in the PDS.

Indue, Gobsmaeked and Riverstone Schofields Memorial Club are not related entities.

What commissions, fees or other benefits are received?

Both Gobsmacked and Riverstone Schofields Memorial Club receive fees and remuneration in respect of the financial services that they provide in relation to the Card.

In the case of Gobsmacked, these fees are paid by Indue to Gobsmacked on a monthly basis.

Indue pays to Gobsmacked the following fees:

Purchase Transaction Fee: \$0.21 per transaction

Declined Transaction Fee: \$0.03 per transaction

Additional PIN Change Fee: \$0.14 per PIN change

Load Fee: \$0.12 per transaction

Prepaid Card Cancellation Fee: as determined in accordance with the terms of the PDS. For a full description of each of the above fees, refer to the PDS.

Indue may also pay to Gobsmacked any interest that is earned from any funds that are stored on your Card from time to time. The rate of interest that Gobsmacked earns on the funds is determined by Indue and varies from time to time having regard to the market rate.

From the fees that Gobsmacked receives from Indue on a monthly basis, Gobsmacked pays to Riverstone Schofields Memorial Club on a monthly basis the following fees:

Purchase Transaction Fee: \$0.03 per transaction

Additional PIN Change Fee: \$0.03 per PIN change

You pay directly to Riverstone Schofields Memorial Club the following fees:

- Lost, Stolen or Damaged Card Replacement Fee: \$5.00 per Card.

Riverstone Schofields Memorial Club employees may receive incentive payments or rewards for distributing a Card to you.

How is Indue paid?

Indue receives fees and charges. Details of those fees and charges are set out in the PDS.

What should you do if you have a complaint?

If you have a complaint or dispute relating to your Card, we request that you contact Riverstone Schofields Memorial Club in the first instance. If you have a complaint or dispute relating to your Card that is not satisfactorily resolved by Riverstone Schofields Memorial Club, you should immediately contact Indue.

If Indue or Riverstone Schofields Memorial Club (as the case may be) is unable to settle your complaint immediately to your satisfaction, then Indue or Riverstone Schofields

Memorial Club (as the case may be) will acknowledge your complaint within 5 Business Days and may if relevant, request further details from you.

Within 21 days of receiving your complaint or further instructions from you, Indue or Riverstone Schofields Memorial Club will:

- advise you in writing of the results of its investigation; or
- advise you that it requires further time (not exceeding 24 days) to complete its investigation.

Where an investigation continues beyond 45 days, Indue or Riverstone Schofields Memorial Club (as the case may be) will continue to provide you with monthly updates on the progress of the investigation and a date when a decision can be reasonably expected, unless Indue or Riverstone Schofields Memorial Club is waiting for a response from you and you have been advised that Indue or Riverstone Schofields Memorial Club requires such a response.

Where you are not satisfied with the outcome of your complaint, you have the right to contact Indue's External Dispute Resolution Scheme. Indue is a member of the following External Dispute Resolution Scheme:

Credit Ombudsman Service Limited

PO Box A252

Sydney South, NSW 1235

Website: www.creditombudsman.com.au

Telephone: 1800 138 422 or 02 9273 8400

Fax: 02 9273 8440

Compensation Arrangements

Indue is covered by Professional Indemnity insurance, designed to pay claims by third parties (including customers) arising out of any professional negligence on Indue's part. The terms and conditions of Indue's Professional Indemnity insurance satisfy the requirements of section 912B of the *Corporations Act 2001* (Cth) for compensation arrangements.

Authorisation by Indue

The distribution of this FSG has been authorised by Indue.