

PRODUCT DISCLOSURE STATEMENT

A decorative graphic featuring several white five-pointed stars of varying sizes, arranged in a diagonal line from the bottom left towards the top right. The stars are set against a background of diagonal stripes in shades of brown, tan, and blue. The stripes are layered, creating a sense of depth and movement.

Reloadable Prepaid eftpos Card

PRODUCT DISCLOSURE STATEMENT:

1. INTRODUCTION

This Product Disclosure Statement ("**PDS**") contains important information about the Galaxy Card and its associated features, risks and fees. The purpose of this PDS is to assist you with deciding whether or not to acquire the Galaxy Card.

The first time that you activate your Galaxy Card you will be requested to agree to abide by the terms and conditions set out in this PDS. Therefore this PDS should be read carefully. We suggest that you seek advice if you do not understand any of the information contained within this PDS and how it applies to you. Once you accept the terms and conditions set out in this PDS, they will apply to your use of your Galaxy Card.

This PDS is provided as a requirement pursuant to the *Corporations Act 2001* (Cth) and is issued by Indue Ltd ABN 97 087 822 464 ("**Indue**"). The information contained in this PDS does not take into account your individual objectives, financial situation or needs.

This PDS is dated 30 January 2012.

Words that are capitalised in this PDS are defined in section 12 below.

2. GENERAL DESCRIPTION OF THE GALAXY CARD

The Galaxy Card is a reloadable prepaid eftpos card. The Galaxy Card allows purchases and payments to be made wherever prepaid eftpos cards are accepted (subject to individual merchant's discretion). The Galaxy Card cannot be used to withdraw cash at ATMs or at eftpos terminals.

3. ELIGIBILITY

You must be a current member of Riverstone Schofields Memorial Club to be eligible to apply for the Galaxy Card.

4. GALAXY CARD DISTRIBUTOR

Gobsmacked Marketing Pty Ltd ACN 129 835 632 ("**Gobsmacked**") and Riverstone-Schofields Memorial

Club Ltd ACN 000 898 626 (**"Riverstone Schofields Memorial Club"**) are the distributors and promoters of the Galaxy Card. Both Gobsmacked and Riverstone Schofields Memorial Club are responsible for distributing and promoting the Galaxy Card and providing certain cardholder services to you. These cardholder services include providing you with your Galaxy Card, arranging for a replacement card to be issued to you in accordance with the terms set out in this PDS, providing lost and stolen services and assisting you with any enquiries you may have regarding your use of your Galaxy Card.

Gobsmacked and Riverstone Schofields Memorial Club are not the issuers of the Galaxy Card. Indue is the issuer of the Galaxy Card.

Both Gobsmacked (authorised representative number 333685) and Riverstone Schofields Memorial Club (authorised representative number 416806) are authorised representatives of Indue.

Gobsmacked may be contacted at:

PO Box 2274

BONDI JUNCTION NSW 1355

Phone: (02) 8090 6533

Riverstone Schofields Memorial Club may be contacted at:

Corner of George and Market Sts

RIVERSTONE NSW 2765

Phone: (02) 9627 1811

5. GALAXY CARD ISSUER

The issuer of the Galaxy Card is Indue. Indue is an authorised deposit-taking institution. Indue holds an Australian Financial Services Licence, AFSL number 320204.

You may contact Indue at:

PO Box 523

TOOWONG QLD 4066

Phone: 1300 671 819 between 7.00am – 7.00pm Monday to Friday, Saturday 8.00am – 7.00pm, closed Sundays and national public holidays.

6. ROLES AND RESPONSIBILITIES OF INDUE, GOBSMACKED AND RIVERSTONE SCHOFIELDS MEMORIAL CLUB

By entering into this PDS, you are entering into a contract with Indue. Indue is the issuer of the Galaxy Card and is responsible for effecting settlement of all transactions that may arise as a result of you using your Galaxy Card in accordance with the terms set out in this PDS.

Gobsmacked and Riverstone Schofields Memorial Club are authorised representatives of Indue and are responsible for the distribution and promotion of the Galaxy Card and providing you with the various cardholder services referred to in section 4 above.

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

- make any representations or give any warranties that contradict those contained in this PDS, unless the prior approval of Indue has been obtained;
- 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 reasonably regarded as being intended to influence you in making a decision about whether or not to acquire the Galaxy Card);
- purport to bind or contract for or on behalf of Indue in any way whatsoever, other than as is set out in this PDS; or
- give you information that is inconsistent with the information set out in this PDS.

If you believe that either Gobsmacked or Riverstone Schofields Memorial Club have exceeded their authority by acting in any of the above ways, we request you immediately contact Indue on 1300 671 819 to clarify the matter.

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

7. BENEFITS OF THE GALAXY CARD

The benefits of the Galaxy Card are that:

- the Galaxy Card can be used to buy goods and services

- from merchants in Australia who accept eftpos prepaid cards;
- the Galaxy Card accesses only the Value that is loaded (added) onto the Galaxy Card. It is not a credit card. You can only spend up to the Value of cleared funds stored on your Galaxy Card;
 - the Galaxy Card is reloadable which means you can add extra funds to it, until the expiry of the Galaxy Card, by either Direct Credit or by the conversion of any reward points that you have earned with Riverstone Schofields Memorial Club in accordance with the Loyalty Scheme into a dollar value (refer to section 17 below);
 - it reduces the need to carry cash;
 - it is a simple and convenient way to convert any reward points that you have earned with Riverstone Schofields Memorial Club in accordance with the Loyalty Scheme, into a cash amount that can be spent using the Galaxy Card; and
 - all funds are held by Indue, an authorised deposit-taking institution.

8. RISKS OF THE GALAXY CARD

The risks associated with the Galaxy Card include:

- any attempted load by you or Riverstone Schofields Memorial Club that will take the Value on your Galaxy Card over the Galaxy Card Limit will be rejected in full (refer to section 17 below);
- the Galaxy Card not being able to be used overseas or on the Internet or telephone to make a transaction;
- you not having sufficient Value on your Galaxy Card to cover a payment;
- failure to safeguard your PIN may result in loss of Value (refer to section 25 below for a list of circumstances where you may be held liable for failing to safeguard your PIN);
- circumstances beyond our reasonable control preventing a transaction from being processed;
- merchants may, at their discretion, refuse to accept the Galaxy Card as a method of payment. You should always check with the merchant that it will accept the Galaxy Card before purchasing any goods or services;
- if you do not use the Value loaded (added) onto your Galaxy Card within the timeframes set out in this PDS, you may lose any remaining Value on your Galaxy Card (refer to sections 20 and 21 below);

- unauthorised and fraudulent transactions may occur on your Galaxy Card (refer to section 25 below for a list of circumstances where you may be held liable for unauthorised use on your Galaxy Card);
- due to equipment errors, malfunctions or equipment being used incorrectly, the same transaction may be processed more than once or transactions may not be processed at all. In these cases the errors can usually be corrected but may temporarily inconvenience you as the available value on your Galaxy Card will be incorrect. Where these errors cannot be corrected, we will resolve the issue by adjusting your Galaxy Card in your favour;
- your Galaxy Card may be lost, stolen or destroyed. In these circumstances, you may be held liable for unauthorised use on your Galaxy Card where you unreasonably delay notifying us that your Galaxy Card has been lost or stolen (refer to section 22 below); or
- your Galaxy Card details may become known to criminals via various methods who may be able to withdraw the Value using a counterfeit Galaxy Card. In these cases you will not be liable for these unauthorised transactions unless you have contributed to the loss (refer to section 25 below).

9. OTHER IMPORTANT INFORMATION

You will not earn any interest on any Value stored on your Galaxy Card. You cannot use the Galaxy Card at ATMs or to withdraw cash at eftpos terminals.

Indue is not aware of any conflicts of interests that would affect this product or the service you receive from Indue, Gobsmacked or Riverstone Schofields Memorial Club. Depending on legislation in force from time to time, the Value stored on your Galaxy Card, may not fall within the scope of any deposit guarantee being offered by the Australian government from time to time. As at the date of this PDS, the Value stored on your Galaxy Card will not be protected by the deposit guarantee currently being offered by the Australian government.

As Indue has not taken into account your individual circumstances or needs, you should seek your own independent tax advice in respect of any impact your use of your Galaxy Card may have on your personal tax liability.

10. QUERIES

If you have a query about the Galaxy Card, we request that in the first instance you direct the query to Riverstone Schofields Memorial Club (see contact details in section 4 above).

Any queries in relation to loading value by Direct Credit through your Australian bank or financial institution's website, should be directed to your bank or financial institution.

11. COMPLAINTS AND THE DISPUTE RESOLUTION SCHEME

If you have a complaint or dispute relating to your Galaxy Card, we request that you contact Riverstone Schofields Memorial Club in the first instance. If you have a complaint or dispute relating to your Galaxy 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

Any complaints or disputes in relation to your reward points that you have earned with Riverstone Schofields Memorial Club and the conversion of these reward points to Value are to be directed to Riverstone Schofields Memorial Club (see contact details in section 4 above). Indue is not responsible for the allocation or conversion of reward points to Value.

TERMS AND CONDITIONS

12. DEFINITIONS

In this PDS, unless otherwise indicated:

AML Legislation means the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) and its associated rules, regulatory guides and regulations.

ATM means automatic teller machine.

Business Day means a day that banking institutions are open in Brisbane, excluding Saturday, Sunday and public and bank holidays.

Direct Credit (also known as Electronic Funds Transfer or EFT) enables you, through your Australian financial institution, to load Value from your nominated account onto your Galaxy Card.

Eftpos means Electronic Funds Transfer Point of Sale.

Electronic Banking Terminal means an eftpos device.

Electronic Transaction means a transaction: (i) initiated by your instruction to purchase goods and/or services using your Galaxy Card and your PIN (or signature depending on the relevant authorisation requirement at the Electronic Banking Terminal); (ii) arising from use of your Galaxy Card; or (iii) arising from use of information stored on your Galaxy Card.

Expiry Date means the expiry date printed on the front of your Galaxy Card.

Galaxy Card means the eftpos reloadable Galaxy Card issued by Indue to you at the request of Riverstone Schofields Memorial Club.

Galaxy Card Limit means the total Value that may be

stored on your Galaxy Card at any one time, which as at the date of this PDS is \$5,000.

Indue means Indue Limited ABN 97 087 822 464 being the issuer of the Galaxy Card (Australian Financial Services Licence number 320204).

Loyalty Scheme means a program established by Riverstone Schofields Memorial Club whereby a member of Riverstone Schofields Memorial Club accrues reward points in accordance with Riverstone Schofields Memorial Club's loyalty scheme rules that are in force from time to time.

PIN means the Personal Identification Number required to be entered by you when using the Galaxy Card for Electronic Transactions. The PIN is set by you at the same time you activate your Galaxy Card and may be changed by you from time to time (refer to section 22 below).

Reloadable means that additional Value may be loaded (added) onto your Galaxy Card from time to time in accordance with this PDS and provided that the Value stored on your Galaxy Card does not exceed the Galaxy Card Limit.

Value means the monetary value stored on your Galaxy Card from time to time (expressed in Australian Dollars), that remains available to you.

We, us, our means Indue.

Website means www.riverstonememorial.com.au

Riverstone Schofields Memorial Club means Riverstone-Schofields Memorial Club Ltd ACN 000 898 626.

You, your means the person to whom the Galaxy Card is issued.

13. THE GALAXY CARD

The Galaxy Card is an eftpos prepaid Reloadable card.

The Galaxy Card allows purchases and payments to be made wherever eftpos prepaid cards are accepted in Australia, if a sufficient Value is stored on the Galaxy Card. The Galaxy Card cannot be used to withdraw cash at ATMs or at eftpos terminals.

Some merchants may choose not to accept eftpos prepaid cards. You should always check with the merchant that it will accept your Galaxy Card before you attempt to purchase any goods or services.

You acknowledge and agree that you will not earn any interest on any Value that is stored on your Galaxy Card from time to time. Indue will debit (deduct) against the Value any transaction you authorise using your Galaxy Card.

Indue will (in the first instance) consider a transaction as having been authorised by you when:

- you conduct an Electronic Transaction;
- your Galaxy Card is used to conduct an Electronic Transaction; or
- your Galaxy Card, together with the PIN is used in conjunction with electronic equipment.

Fraudulent transactions can occur on your Galaxy Card. Where you advise Indue or Riverstone Schofields Memorial Club that a transaction that has been debited (deducted) is fraudulent, unauthorised or disputed, Indue or Riverstone Schofields Memorial Club will investigate and review that transaction in accordance with section 26 below.

14. ACTIVATING THE GALAXY CARD

After successful application for a Galaxy Card, you will be required to activate your Galaxy Card before being able to use your Galaxy Card.

To activate your Galaxy Card you can either:

- visit Riverstone Schofields Memorial Club in person; or
- go online at www.riverstonememorial.com.au select "Activate My New Galaxy Card", and follow the prompts.

15. SECURITY OF PIN AND THE GALAXY CARD

If you fail to properly safeguard your Galaxy Card or PIN, you may increase your liability for unauthorised use (refer to section 25 below for a list of circumstances where you may be held to be liable for an unauthorised transaction). We therefore strongly recommend that:

- you not record your PIN on your Galaxy Card or on anything with or near your Galaxy Card;
- you not tell anyone your PIN and try to prevent anyone else from seeing your PIN;
- you try to prevent anyone else seeing you enter your PIN into an Electronic Banking Terminal; and

- if you think that your PIN has become known to someone else, you must notify Riverstone Schofields Memorial Club or Indue immediately.

If you forget your PIN, you are able to reset it by going online to www.riverstonememorial.com.au and following the prompts (refer to section 22 below). In these circumstances, an Additional PIN Change Fee applies (refer to section 18 below). If an incorrect PIN is entered three times when a transaction is attempted using the Galaxy Card, it will be temporarily suspended for up to 24 hours.

Important information you should consider:

- no-one from Indue, Gobsmacked or Riverstone Schofields Memorial Club or any merchant will ever ask you for your PIN, therefore, you should never disclose it to anyone either verbally, in writing or electronically;
- do not access Indue's website or that of Riverstone Schofields Memorial Club via an email link embedded in an email. Always access the website directly from your Internet browser;
- don't choose a PIN that is easily identified with you, e.g. your birth date, an alphabetical code which is recognisable part of your name or your car registration;
- don't choose a PIN that is merely a group of repeated numbers;
- never lend your Galaxy Card to anyone else;
- never leave your Galaxy Card unattended e.g. in your car or at work;
- for security reasons, on the Expiry Date, destroy your Galaxy Card by cutting it diagonally in half;
- examine your account activity to identify and report, as soon as possible, any instances of unauthorised use;
- cover your hand when entering your PIN at an Electronic Banking Terminal;
- do not allow anyone to swipe your Galaxy Card when it is not in full sight of you; and
- maintain up-to-date anti-virus software and a firewall on your computer.

16. USING YOUR GALAXY CARD

The Galaxy Card cannot be used to make or complete a transaction that exceeds the Value that is stored on your Galaxy Card from time to time. Any attempted transaction that you

make that is in excess of the Value stored on your Galaxy Card at that time will be rejected. In these circumstances, a Declined Transaction Fee applies (see section 18 below).

The Galaxy Card may be used as many times as desired as long as the necessary Value is available, the Expiry Date has not been reached and the Galaxy Card has not been suspended or cancelled. Indue, Gobsmacked and Riverstone Schofields Memorial Club do not warrant or accept any responsibility if a merchant's Electronic Banking Terminal does not accept your Galaxy Card. You should always check with the relevant merchant that it will accept your Galaxy Card before purchasing any goods or services.

Neither Indue, Gobsmacked nor Riverstone Schofields Memorial Club is responsible in the event that you have a dispute regarding the goods or services purchased with your Galaxy Card. In the first instance, you should contact the merchant directly. If you cannot resolve the dispute with the merchant, Indue has the ability in certain circumstances to investigate disputed transactions on your behalf (refer to section 26 below for a list of the circumstances when Indue can investigate disputed transactions) and attempt to obtain a refund for you.

17. LOADING VALUE

Riverstone Schofields Memorial Club – Converting Reward Points
Riverstone Schofields Memorial Club operates a Loyalty Scheme. Riverstone Schofields Memorial Club has agreed to allow you to use your Galaxy Card as a mechanism for converting any reward points that you have accrued in accordance with the Loyalty Scheme into Value.

You may complete this conversion by visiting Riverstone Schofields Memorial Club in person. It may take up to 3 Business Days once Indue receives a request from Riverstone Schofields Memorial Club, for the funds to be available for use on your Galaxy Card. Conversions are not processed over the weekend or public holidays.

Indue is not responsible for the operation of the Loyalty Scheme and/or the conversion of reward points into Value. If you have any questions or complaints in relation to your reward points that you have earned with Riverstone

Schofields Memorial Club and the conversion of these reward points to Value, these questions and complaints should be directed to Riverstone Schofields Memorial Club (see contact details in section 4 above).

Loading – You

You can load (add) your own funds onto your Galaxy Card. Each time you complete a load transaction, you will be charged a Load Fee (see section 18 below). You are able to load Value onto your Galaxy Card by using electronic funds transfer (EFT/Direct Credit) through your Australian financial institution.

To load funds using Direct Credit, use the BSB and account number that appears on the reverse side of your Galaxy Card. The reference name you supply must be the same that you provided when you activated your Galaxy Card. It can take up to 3 Business Days for your funds to be made available for use through this payment method. Loads via Direct Credit are not processed over the weekend or public holidays.

The total Value that may be loaded onto your Galaxy Card at any one time cannot exceed the Galaxy Card Limit of \$5,000 AUD. Any attempted load that would take the Galaxy Card Value over the Galaxy Card Limit at any one time will be rejected in full. To avoid this, Indue recommends that you regularly check your balance online. See section 23 below on details for how to check your balance online.

18. FEES AND CHARGES

The following standard fees and charges apply. All fees and charges that are set out in this section 18 are inclusive of GST. If you consider that Indue or Riverstone Schofields Memorial Club has incorrectly charged you a fee or charge, you may dispute this by contacting either Indue or Riverstone Schofields Memorial Club in accordance with section 26 below. Any incorrectly charged fee or charge will be reversed by Indue or refunded to you by Riverstone Schofields Memorial Club, as is relevant to the particular circumstances. Indue or Riverstone Schofields Memorial Club may choose to waive or reduce any of the fees set out below.

Riverstone Schofields Memorial Club Fee:

The below fee is paid directly by you to Riverstone Schofields Memorial Club. This amount will not be deducted from your Galaxy Card Value.

Lost, Stolen or Damaged Galaxy Card Replacement Fee: \$5.00 (payable to Riverstone Schofields Memorial Club at the time you pick up your replacement Galaxy Card from Riverstone Schofields Memorial Club. Refer to section 22 below for further details).

Indue Fees and Charges:

Other than the fee referred to above, you agree to pay to Indue all fees and charges that are set out in this PDS. Indue will deduct (debit) these fees and charges from your Galaxy Card by debiting (deducting) the amount of the fee or charge in accordance with this section 18.

Purchase Transaction Fee: \$0.65 per transaction (deducted from your Galaxy Card at the same time you successfully use your Galaxy Card at an Electronic Banking Terminal to make a payment).

Declined Transaction Fee: \$0.25 per transaction (deducted from your Galaxy Card at the same time you attempt to use your Galaxy Card to purchase goods and services at an Electronic Banking Terminal but the transaction is declined for whatever reason). For example, a transaction may be declined if you attempt to use the Galaxy Card by pressing "CREDIT" on an Electronic Banking Terminal; if you key in an incorrect PIN or if you attempt to withdraw cash using your Galaxy Card.

Additional PIN Change Fee: \$0.25 per PIN change (deducted from your Galaxy Card at the same time you reset your PIN in accordance with section 22 below).

Load Fee: \$0.67 per transaction (deducted from your Galaxy Card at the same time you arrange for funds to be loaded (added) to your Galaxy Card via Direct Credit – refer to section 17 above).

Servicing Fees:

Galaxy Card Cancellation Fee: refer to sections 20 and 21 below.

19. LIMITATIONS ON USE OF THE GALAXY CARD

The Galaxy Card must not be used for illegal purposes, including the purchase of goods or services deemed illegal by any Australian law.

20. GALAXY CARD EXPIRY

The Galaxy Card is valid until the Expiry Date. You must use all the Value by the Galaxy Card Expiry Date to ensure you receive the benefit of the Value. Prior to the Expiry Date, you may request for Riverstone Schofields Memorial Club on our behalf to provide you with a new Galaxy Card. In these circumstances, you will be required to attend Riverstone Schofields Memorial Club to pick up your new Galaxy Card.

If we provide you with a new Galaxy Card prior to the Expiry Date, we will transfer any Value remaining on your existing Galaxy Card onto the new Galaxy Card. In these circumstances, you will not be charged a fee associated with transferring any Value remaining on your existing Galaxy Card to the new Galaxy Card.

On the Expiry Date we will stop your Galaxy Card and you will no longer be able to use it.

If on the Expiry Date, Value remains on your Galaxy Card then:

- if the Value remaining on your Galaxy Card is less than or equal to \$15.00, you will be charged a Galaxy Card Cancellation Fee equal to the Value remaining on your Galaxy Card. For example, if the Value remaining on your Galaxy Card on the Expiry Date is \$12.22, we will charge you a Galaxy Card Cancellation Fee equal to \$12.22; or
- if the Value remaining on your Galaxy Card is greater than \$15.00, then Riverstone Schofields Memorial Club on Indue's behalf will contact you and work with you to determine whether you wish to place the Value that is stored on your expired Galaxy Card onto a new Galaxy Card or for the Value to be converted back into reward points in accordance with the Loyalty Scheme.

If after 6 months after the Expiry Date Riverstone Schofields Memorial Club (on Indue's behalf) has not been able to contact you after reasonable enquiries have been made in order for us to arrange for the Value remaining on your expired Galaxy

Card to be placed onto a new Galaxy Card or the Value to be converted back into reward points in accordance with the Loyalty Scheme, then all funds held will be automatically re-converted back into reward points in accordance with the Loyalty Scheme. You must not use your Galaxy Card after the Expiry Date shown. In some circumstances your Galaxy Card may be used for store purchases which are below floor limits and where no electronic approvals are in place. If you use your Galaxy Card after the Expiry Date in these circumstances then you will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amount owing from you.

21. CANCELLATION AND RETURN OF YOUR GALAXY CARD

The Galaxy Card always remains the property of Indue.

Indue, Gobsmacked or Riverstone Schofields Memorial Club may cancel and demand the return of the Galaxy Card issued to you at any time:

- for security reasons and to protect the remaining Value where the Galaxy Card has been or is reasonably suspected by Indue to have been compromised and such compromise has been caused directly by you or third parties as a result of your conduct; or
- if you breach the terms and conditions set out in this PDS and that breach is of a serious nature.

If these circumstances arise, Indue (or Gobsmacked or Riverstone Schofields Memorial Club) will notify you that your Galaxy Card has been cancelled.

You may cancel your Galaxy Card at any time by giving Indue or Riverstone Schofields Memorial Club notice in writing, by telephone or by visiting Riverstone Schofields Memorial Club. Prior to the cancellation of your Galaxy Card, you should ensure that you use all Value that is remaining on your Galaxy Card.

In this section 21, the date that your Galaxy Card is cancelled by Indue, Gobsmacked, Riverstone Schofields Memorial Club or you in accordance with this section 21 is referred to as the Cancellation Date.

If on the Cancellation Date, Value remains on your Galaxy Card then:

- if this Value is less than or equal to \$15.00, you will be charged a Galaxy Card Cancellation Fee equal to the Value remaining on your Galaxy Card. For example, if the Value remaining on your Galaxy Card on the Cancellation Date is \$7.22, on the Cancellation Date we will charge you a Galaxy Card Cancellation Fee equal to \$7.22; or
- if this Value is greater than \$15.00, then we will arrange for Riverstone Schofields Memorial Club on our behalf to make reasonable attempts to contact you and work with you to determine whether you wish to place the Value that is stored on your cancelled Galaxy Card onto a new Galaxy Card or for the Value to be converted back into reward points in accordance with the Loyalty Scheme.

If after 6 months after the Cancellation Date Riverstone Schofields Memorial Club (on Indue's behalf) has not been able to contact you after reasonable enquiries have been made in order for us to arrange for the Value remaining on your cancelled Galaxy Card to be placed onto a new Galaxy Card or the Value to be converted back into reward points in accordance with the Loyalty Scheme, then all funds held will automatically be reconverted back into reward points in accordance with the Loyalty Scheme.

You must not use your Galaxy Card after the Cancellation Date. In some circumstances your Galaxy Card may be used for store purchases which are below floor limits and where no electronic approvals are in place. If you use your Galaxy Card after the Cancellation Date in these circumstances then you will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amounts owing.

22. LOSS, THEFT AND UNAUTHORISED USE

By Website

If you believe your PIN record has been lost or stolen or your PIN has become known to someone else, you should **IMMEDIATELY** logon to www.riverstonememorial.com.au and select "change your PIN", and follow the prompts. An Additional PIN Change Fee applies in circumstances where you change your PIN (refer to section 18 above).

If you believe your Galaxy Card has been lost or stolen, you should **IMMEDIATELY** logon to the Galaxy cardholder website at www.riverstonememorial.com.au. Click on the Cardholder website, login and select "lost and stolen card" and follow the prompts. Upon successful suspension of your Galaxy Card, all transactions will be blocked (other than transactions which are below merchant's floor limits and where no electronic approval is required) and even if you should find your Galaxy Card, you will not be able to use it until you have spoken with Riverstone Schofields Memorial Club to reactivate your Galaxy Card. Riverstone Schofields Memorial Club will use its best endeavours to contact you within 24 hours of the next Business Day from when you placed a stop on your Galaxy Card to arrange either a replacement card to be issued to you or for your Galaxy Card to be reactivated in circumstances where you have found it.

You must not use your Galaxy Card after you have successfully suspended your Galaxy Card but before Riverstone Schofields Memorial Club has contacted you to arrange either a replacement card to be issued to you or for your Galaxy Card to be reactivated. In some circumstances your Galaxy Card may be used for store purchases which are below floor limits and where no electronic approvals are in place. If you use your Galaxy Card after the successful suspension of your Galaxy Card but before your Galaxy Card has been reactivated in circumstances where you have found it, you will be liable to Indue for the Value of any transaction as well as any reasonable costs incurred by Indue in collecting the amount owing.

By Telephone or visiting Riverstone Schofields Memorial Club

Alternatively, if you believe your Galaxy Card or PIN record has been lost or stolen, or your PIN has become known to someone else, you should **IMMEDIATELY** report this by contacting Riverstone Schofields Memorial Club on (02) 9627 1811 or visiting Riverstone Schofields Memorial Club in person.

Notification Requirements

If you cannot reasonably notify Riverstone Schofields Memorial Club or Indue in accordance with one of the methods described above, then any losses occurring due to non-notification will be the liability of Indue, Gobsmacked and Riverstone Schofields

Memorial Club. To avoid further losses you are required to continue to try to notify Riverstone Schofields Memorial Club or Indue using one of the methods described above. Providing you continue to try to use reasonable endeavours having regard to your own individual circumstances to notify Indue or Riverstone Schofields Memorial Club, Indue, Gobsmacked and Riverstone Schofields Memorial Club will continue to be liable for any loss occurring on your Galaxy Card. If you do not try to notify us as is reasonable having regard to your own individual circumstances, then you may become liable for any losses occurring on your Galaxy Card in accordance with section 25 below.

Procedure

You will need to attend Riverstone Schofields Memorial Club to pick up your replacement Galaxy Card. Once a replacement Galaxy Card is issued to you, the Value remaining on your lost or stolen Galaxy Card will be transferred to your new Galaxy Card less any unauthorised transactions for which you are liable (refer to section 25 for a list of circumstances where you may be held liable for unauthorised transactions). In these circumstances, you will be required to pay directly to Riverstone Schofields Memorial Club the Lost, Stolen or Damaged Galaxy Card Replacement Fee (refer to section 18 above).

23. STATEMENT OF TRANSACTION HISTORY

You may check the Value that is available on your Galaxy Card and your transaction history, 24 hours a day 7 days a week, by visiting the Website. Go to www.riverstonememorial.com.au

24.PRIVACY AND INFORMATION COLLECTION

Collection of information

Indue, Gobsmacked and Riverstone Schofields Memorial Club may collect your personal information:

- to identify you if required in accordance with the AML Legislation;
- to provide information about a product or service;
- to consider your request for a product or service;
- to provide you with a product or service;
- to assist in arrangements with other organisations in relation to the promotion and provision of a product or

service or suspend its operation until it is provided;

- to perform administrative and operational tasks (including systems development and testing, staff training, and market or customer satisfaction research);
- to prevent or investigate any fraud or crime (or a suspected fraud or crime); and
- as required by relevant laws.

Absence of relevant information

If you do not provide some or all of the information requested, Indue, Gobsmacked and/or Riverstone Schofields Memorial Club may be unable to provide you with a product or service.

Providing your information to others

Indue, Gobsmacked or Riverstone Schofields Memorial Club (as the case may be) may provide your information:

- to another company within its group of companies;
- to any outsourced service providers (for example mailing houses, data switch service companies);
- to regulatory bodies, government agencies, law enforcement bodies and courts;
- to other parties as is authorised or required by law; or
- to participants in the payments system and other financial institutions for the purpose of resolving disputes, errors or other matters arising out of your use of the Galaxy Card or third parties using your Galaxy Card or card information.

Accessing your personal information

Subject to the provisions of the *Privacy Act 1988* (Cth), you may access any of your personal information at any time by calling Indue, Gobsmacked or Riverstone Schofields Memorial Club. Indue, Gobsmacked or Riverstone Schofields Memorial Club (as the case may be) may charge you a reasonable administration fee for access. This fee will be advised to you upfront in order for you to determine whether you wish to access your personal information. If you can show that information about you is not accurate, complete and up to date, Indue, Gobsmacked or Riverstone Schofields Memorial Club (as the case may be) will take reasonable steps to ensure it is corrected so that it is accurate, complete and up to date.

Indue, Gobsmacked or Riverstone Schofields Memorial Club will not collect sensitive information about you, such as health information, without your consent.

25. YOUR LIABILITY IN CASE YOUR GALAXY CARD IS LOST OR STOLEN OR IN THE CASE OF UNAUTHORISED USE

(1) You are not liable for any unauthorised use of your Galaxy Card:

- (a) before you have actually received your Galaxy Card or PIN;
- (b) after you have reported it lost or stolen under section 22 above; or
- (c) if you did not contribute to any unauthorised use of your Galaxy Card.

(2) For the purpose of section 25(1)(c), Indue, Riverstone Schofields Memorial Club or Gobsmacked will undertake an assessment to consider whether you have contributed to any loss caused by the unauthorised use of your Galaxy Card. This assessment will include a review of whether you:

- (a) in relation to a transaction arising out of a sales voucher, unreasonably delayed notification of your Galaxy Card being lost or stolen or of any unauthorised use of your Galaxy Card;
- (b) in relation to transactions carried out at Electronic Banking Terminals:
 - (i) voluntarily disclosed your PIN to anyone, including a family member or friend;
 - (ii) voluntarily allowed someone else to observe you entering your PIN into an Electronic Banking Terminal;
- (c) wrote or indicated your PIN on your Galaxy Card;
- (d) you wrote or indicated your PIN (without making any reasonable attempts to disguise the PIN) on any article carried with your Galaxy Card or likely to be lost or stolen at the same time as your Galaxy Card;
- (e) allowed anyone else to use your Galaxy Card;
- (f) unreasonably delayed notification of:
 - (i) your Galaxy Card or PIN record being lost or stolen; or
 - (ii) unauthorised use of your Galaxy Card; or
 - (iii) the fact that someone else knows your PIN.

(3) If Indue, Gobsmacked or Riverstone Schofields Memorial Club can prove on the balance of probability that you have contributed to the unauthorised use of your Galaxy Card

under section 25(2), your liability will be the lesser of:

- (a) the actual loss when less than the Value stored on your Galaxy Card at that time the loss occurred;
- (b) the actual loss at the time Indue or Riverstone Schofields Memorial Club is notified of the loss or theft of your Galaxy Card; or
- (c) the Galaxy Card Limit.

(4) Where a PIN was required to perform an unauthorised transaction and it is unclear whether or not you have contributed to any loss caused by unauthorised use of your Galaxy Card, your liability will be the lesser of:

- (a) \$150;
- (b) the actual loss when less than the Value stored on your Galaxy Card at that time the loss occurred; or
- (c) the actual loss at the time Indue or Riverstone Schofields Memorial Club is notified of the loss or theft of your Galaxy Card.

(5) In determining your liability under this section 25:

- (a) Riverstone Schofields Memorial Club, Gobsmacked and Indue will consider all reasonable evidence including all reasonable explanations for an unauthorised use having occurred; and
- (b) the fact that an account is accessed with the correct PIN, while significant, is not of itself conclusive evidence that you have contributed to the loss.

(6) Your liability for losses occurring as a result of unauthorised access will be determined under the EFT Code of Conduct (or the ePayments Code) as issued or replaced from time to time by the Australian Securities and Investments Commission. The guidelines set out at section 15 to safeguard your Galaxy Card and PIN are the minimum suggested security measures you should take. If you disagree with the process undertaken by Indue, Gobsmacked or Riverstone Schofields Memorial Club, you should contact Indue or Riverstone Schofields Memorial Club and request that Indue or Riverstone Schofields Memorial Club review its decision in accordance with section 26 below.

26. RESOLVING ERRORS ON ACCOUNT STATEMENTS

If you believe a transaction is wrong or unauthorised or your account statement contains any instances of unauthorised

use or errors, you must immediately notify Riverstone Schofields Memorial Club. As soon as you can, you must also provide Riverstone Schofields Memorial Club the following:

- your name and address and Galaxy Card number;
- details of the transaction or the error you consider is wrong or unauthorised;
- the dollar amount and an explanation as to why you believe it is an unauthorised transaction or an error; and
- details of whether your Galaxy Card is signed and your PIN secure.

Riverstone Schofields Memorial Club and Indue have the ability to investigate any disputed transactions which occur on your Galaxy Card. You may wish to dispute a transaction in circumstances where:

- the transaction is not recognised by you;
- you did not authorise the transaction;
- you did not receive the goods or services to which the transaction relates;
- the transaction amount differs to the purchase amount; or
- you believe a transaction has been duplicated.

If Riverstone Schofields Memorial Club or Indue find that an error was made or that you are not liable for the transaction in accordance with the terms set out in section 25, then Indue will make the appropriate adjustments to your Galaxy Card and will advise you in writing of the amount of the adjustment.

Where possible, Indue will attempt to recover funds from the relevant merchant's bank via way of a chargeback where industry rules and regulations allow charge backs. Typically, Indue will be able to chargeback a transaction where a transaction occurred offline (for example, a fallback transaction) and the relevant transaction is over the offline limit that has been set.

27. CHANGES TO THESE TERMS AND CONDITIONS

We may change, add to or delete the terms and conditions set out in this PDS at any time if we provide you with at least 30 days notice of the change or variation. This includes varying our fees or charges. In these circumstances, we will notify you of the change by sending to you a supplementary product disclosure statement. If you wish to cancel your Galaxy Card as

a result of any change or variation we make to this PDS, you must contact Indue or Riverstone Schofields Memorial Club to cancel your Galaxy Card. In these circumstances, you will not be charged any cancellation fee.

Any notice or document may be given by us sending it to your last known address. Except where it contravenes a law, if we send it to your last known address, it is taken to have been received on the date it would have been delivered in the ordinary course of the post.

A copy of the latest version of this PDS will be available at all times online www.riverstonememorial.com.au at no cost to view.

28. OTHER GENERAL CONDITIONS

You may not assign your rights under this PDS to any other person. Indue may assign its rights or transfer the contract to another person where such assignment is to a related party or third party where such third party has a similar or more fair dispute resolution procedures than Indue. If Indue assigns or transfers the rights under this PDS, this PDS will apply to the transferee or assignee as if it were named as Indue. If we assign this PDS, we will provide you with notice and you will be able to cancel your Galaxy Card as a result of this assignment without being charged any card cancellation fees.

29. ANTI-MONEY LAUNDERING AND COUNTERTERRORIST FINANCING

You acknowledge and agree that:

- where required, you will provide to Indue all information reasonably requested by Indue in order for Indue to comply with the fraud monitoring and anti-money laundering and counter terrorism financing obligations imposed on it pursuant to the AML Legislation;
- Indue may be legally required to disclose information about you to regulatory and/or law enforcement agencies;
- Indue may block, delay, freeze or refuse any transactions where Indue in its sole opinion considers reasonable grounds exist to believe that the relevant transactions are fraudulent, in breach of the AML Legislation or any other relevant law;
- where transactions are blocked, delayed, frozen or refused by Indue in accordance with this section 29, you agree that

Indue is not liable for any loss suffered by it or other third parties arising directly or indirectly as a result of Indue taking this action; and

- where required, Indue will monitor all transactions that arise pursuant to your use of your Galaxy Card in accordance with its obligations imposed on it in accordance with the AML Legislation.

30. INTERPRETATIONS

Reference to:

- one gender includes the other;
- the singular includes the plural and the plural includes the singular;
- a party named in this PDS includes the party's executors, administrators, successors and permitted assigns;
- money is referring to Australian Dollars unless otherwise stated;
- "Including" and similar expressions are not words of limitation;
- where a word or expression is given a particular meaning, other parts of speech and grammatical forms of that word or expression have a corresponding meaning;
- headings and any table of contents or index are for convenience only and do not form part of this Agreement or affect its interpretation;
- if an act must be done on a specified day which is not a Business Day, it must be done on the next Business Day.

31. PARTIES

If a party consists of more than 1 person, the terms and conditions set out in this PDS bind each of them separately and 2 or more of them jointly and severally.

An obligation, representation or warranty in favour of more than 1 person is for the benefit of them separately and jointly.



Indue Limited ABN 97 087 822 464 is the issuer of the Galaxy Card. AFS Licence No. 320 204. Riverstone-Schofields Memorial Club Ltd ABN 31 000 898 626 and Gobsmacked Marketing Pty Ltd ABN 30 129 835 632 are authorised representatives of the issuer. Please refer to the Financial Services Guide. The Product Disclosure Statement is available and can be obtained online at www.riverstonememorial.com.au. You should consider the Product Disclosure Statement in deciding whether or not to acquire the Galaxy Card.

For further information visit: www.riverstonememorial.com.au. Riverstone-Schofields Memorial Club Ltd, Market Street, Riverstone NSW 2765, 02 9627 1811