

FINANCIAL SERVICES GUIDE

This Financial Services Guide is dated 19 January 2010.

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 The Wollongong Ex-Services Club Ltd ABN 39 001 003 854 ("**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 the Club.

Gobsmacked and the 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. Club's authorised representative number is 344 001.

Gobsmacked and 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 731 363

How to contact Gobsmaeked and Club

You can contact Gobsmaeked at:

PO Box 2274

BONDI JUNCTION NSW 1355

Phone: (02) 9357 7200

You can contact Club at:

82 Church St

WOLLONGONG NSW 2500

Phone: (02) 4228 8522

How can you provide instructions to us?

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

What financial services are Gobsmaeked and Club authorised to provide?

Both Gobsmaeked and 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 Club are authorised to distribute and promote the City Diggers Easy Prepaid Card Product ("**Card**").

Neither Gobsmaeked nor 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 Club are not related entities.

What commissions, fees or other benefits are received?

Both Gobsmaeked and Club receive fees and remuneration in respect of the financial services that they provide in relation to the Card.

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

Indue pays to Gobsmacked the following fees:

Purchase Transaction Fee: \$0.16 per transaction

Declined Transaction Fee: \$0.03 per transaction

Additional PIN Change Fee: \$0.07 per PIN change Club

Club Load Fee: \$0.11 per transaction

Monthly Prepaid Card Fee: \$0.50 per month or part thereof that the Card is active

Load Fee: \$0.08 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 the Club on a monthly basis the following fees:

Purchase Transaction Fee: \$0.03 per transaction

Declined Transaction Fee: \$0.03 per transaction

Additional PIN Change Fee: \$0.03 per PIN change

Monthly Prepaid Card Fee: \$0.50 per month or part thereof that the Card is active

You pay directly to Club the following fees:

- Prepaid Card Purchase Fee - \$7.50

- Prepaid Card Renewal Fee - \$3.00

- Lost, Stolen or Damaged Card Replacement Fee: \$15.00 per Card

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 the Club in the first instance.

If you have a complaint or dispute relating to your Card that is not satisfactorily resolved by the Club, you should immediately contact Indue.

If Indue or the Club (as the case may be) is unable to settle your complaint immediately to your satisfaction, then Indue or the 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 the 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 the 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 the Club is waiting for a response from you and you have been advised that Indue or the 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.