

FINANCIAL SERVICES GUIDE

This Financial Services Guide is dated 27 April 2015 and is issued by The Albury Sailors Soldiers & Airmen's Club Ltd.

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 Gobsmacked Loyalty Pty Ltd (ACN 098 218 216) the holder of Australian Financial Services Licence number 444609 ("**GSL**") and its authorised representative The Albury Sailors Soldiers & Airmen's Club Ltd (ABN 47 001 042 397) ("**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 product that is referred to in this FSG.

The PDS contains information about the financial product that is referred to in this FSG and its associated features, risk and fees.

Who we are

This FSG has been prepared by GSL and the Club which, together with GSL, is the provider of the financial services associated with the financial product issued by GSL and described in the PDS.

The Club is an authorised representative of GSL which is the issuer of the financial product that is referred to in this FSG. The Club's authorised representative number is 470743. The Club is not the issuer of the financial product that is referred to in this FSG.

How to contact GSL

GSL can be contacted at:

PO Box 2274

BONDI JUNCTION NSW 1355

Phone: (02) 8090 6533

How to contact the Club

You can contact the Club at:

570-582 Olive Street,

Albury, NSW 2640

Phone: (02) 6041 2222

How can you provide instructions to us?

You can provide instructions to us by contacting firstly the Club and then, if necessary, GSL (refer to contact details set out above).

What financial services are the Club and GSL authorised to provide?

The Club is authorised, on behalf of GSL, to promote the Active Prepaid Eftpos Card ("**Card**") and to arrange for you to acquire or apply for the Card.

GSL is authorised to provide general advice about the Card and to generally deal with the Card by issuing, applying for varying, or disposing of the Card.

The Club does not have the authority to:

- make any representations or give any warranties on behalf of GSL except with the prior approval of GSL;
- 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 Card);
- purport to bind or contract for or on behalf of GSL 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.

GSL and the Club are not related entities.

What commissions, fees or other benefits are received? (Amounts are all exclusive of GST)

The Club receives the following fees and remuneration from GSL in respect of the financial services that it provides in relation to the Card, which fees are paid on a monthly basis:

GSL pays to the Club on a monthly basis the following fees:

Purchase Transaction Fee: \$0.03 per transaction

The Club may receive from you the following fees:

Replacement Fee: \$15.00 per Card.

The Club's employees may receive incentive payments or rewards from GSL or the Club for distributing a Card to you.

If you require further information in relation to the fees and remuneration that the Club or GSL receive, please contact the Club.

What should you do if you have a complaint?

If you have a complaint or dispute relating to your Card, you should 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 GSL.

If GSL or the Club (as the case may be) is unable to settle your complaint immediately to your satisfaction, then GSL 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.

If your complaint is settled to your satisfaction within 5 business days of receiving the relevant details from you, GSL or the Club may advise you of the outcome by means other than in writing (for example, by telephone or in person when you visit the Club). If you wish, you may request that GSL or the Club provides you with a written response.

Within 21 days of receiving your complaint or further instructions from you, GSL 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.

An investigation will continue beyond 45 days only in exceptional circumstances, for example, if there are delays caused by other financial institutions or merchants involved in resolving the complaint, or in circumstances where GSL or the Club investigate the relevant transaction under any applicable industry rules (if you wish to find out what industry rules apply to transactions made using your Card, please contact the Club or GSL).

Where you are not satisfied with the outcome of your complaint, you have the right to contact GSL's External Dispute Resolution Scheme.

GSL is a member of the following External Dispute Resolution Scheme:

Financial Ombudsman Service Limited

GPO Box 3

Melbourne VIC 3001

Website: www.fos.org.au

Telephone: 1300 78 08 08

Fax: 03 9613 6399

Compensation Arrangements

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

Authorisation by GSL

The distribution of this FSG has been authorised by GSL.