

FINANCIAL SERVICES GUIDE

This Financial Services Guide is dated 4 September 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 Wagga RSL Club Ltd ABN 12 000 947 071 ("**Wagga RSL 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 Wagga RSL Club.

Gobsmacked and Wagga RSL 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 product that is referred to in this FSG. Gobsmacked's authorised representative number is 333685. Wagga RSL Club's authorised representative number is 426247. Gobsmacked and Wagga RSL Club are not the issuers of the financial product that is 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 Wagga RSL Club

You can contact Gobsmaeked at:

PO Box 2274

BONDI JUNCTION NSW 1355

Phone: (02) 9357 7200

You can contact Wagga RSL Club at:

30 Dobbs Street

Wagga Wagga, NSW 2650

Phone: (02) 6921 3624

How can you provide instructions to us?

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

What financial services are Gobsmaeked and Wagga RSL Club authorised to provide?

Both Gobsmaeked and Wagga RSL 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 Wagga RSL Club are authorised to distribute and promote the Wagga RSL Nexus Prepaid eftpos Card ("**Card**").

Neither Gobsmaeked nor Wagga RSL 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 Wagga RSL Club are not related entities.

What commissions, fees or other benefits are received?

Both Gobsmaeked and Wagga RSL 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 Gobsmaeked the following fees:

Purchase Transaction Fee: \$0.21 per transaction

Declined Transaction Fee: \$0.03 per transaction

PIN Change Fee: \$0.14 per PIN change

Load Fee (by Cardholder): \$0.12 per transaction

Cancellation Fee and Expiry 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 Gobsmaeked any interest that is earned from any funds that are stored on your Card from time to time. The rate of interest that Gobsmaeked earns on the funds is determined by Indue and varies from time to time having regard to the market rate.

From the fees that Gobsmaeked receives from Indue on a monthly basis, Gobsmaeked pays to Wagga RSL Club on a monthly basis the following fees:
Purchase Transaction Fee: \$0.03 per transaction

You pay directly to Wagga RSL Club the following fees:

Nexus Card Replacement Fee: \$10.00 per Card.

Wagga RSL Club's employees may receive incentive payments or rewards for distributing a Card to you.

If you require further information in relation to the fees and remuneration that Wagga RSL Club and Gobsmaeked receives, please contact Wagga RSL Club or Gobsmaeked.

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, you should contact Wagga RSL Club in the first instance.

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

If Indue or Wagga RSL Club (as the case may be) is unable to settle your complaint immediately to your satisfaction, then Indue or Wagga RSL 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, Indue or Wagga RSL 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 Indue or Wagga RSL Club provides you with a written response.

Within 21 days of receiving your complaint or further instructions from you, Indue or Wagga RSL 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 Indue or Wagga RSL 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 Wagga RSL Club or Indue).

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.