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FINANCIAL SERVICES GUIDE

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PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") is prepared by Emerchants Payment Solutions Limited ABN 30 131 436 532 ("EPSL").

Under its Australian Financial Service Licence, EPSL is authorised to provide financial services including arranging for the issue of non-cash payment facilities such as the bookmaker.com.au Visa Card.

This FSG is an important document which provides information about the financial services offered by EPSL and its Corporate Authorised Representatives ("Your Representatives"), whom EPSL has agreed may provide financial services on its behalf.

After reading this FSG, you will know:

- Who we are and how to contact us;
- What financial services can be provided to you and how these services will be provided to you;
- How we (and any other relevant persons) may be remunerated;
- Whether any relevant associations or relationships exist that may influence our advice;
- How we maintain your personal information; and
- How to access our internal and external complaints handling arrangements.

The content of this FSG is general information only and does not take into account any person's particular needs or objectives. EPSL provides no warranty as to the suitability, for any person, of the services outlined in this FSG.

If you need any more information than is contained in this document please contact us. You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

ABOUT EPSL

EPSL is an AFSL holder, Licence No. 404131. EPSL arranges for the sale and distribution of the bookmaker.com.au Visa Card.

EPSL can be contacted via:

Phone: 1300 739 889 between 8:30am to 5pm Queensland time.

Mail: Locked Bag 5, Fortitude Valley Business Centre QLD 4006

Email: support@emERCHANTS.com.au

Internet: www.emERCHANTS.com.au

EPSL will be acting on its own behalf at all times when:

- Ladbroke's arranges for the sale of and provides general financial product advice in relation to the bookmaker.com.au Visa Card; and
- Ladbroke's promotes the bookmaker.com.au Visa Card.

EPSL is therefore responsible for those financial services provided by its Corporate Authorised Representatives. EPSL has authorised Ladbroke's to distribute this FSG.

YOUR REPRESENTATIVE

Your Representative is Ladbroke's Australia Pty Limited, ABN 91 135 501 807 ("Ladbroke's"), Authorised Representative number 454209. bookmaker.com.au is a registered business name of Ladbroke's. Ladbroke's is authorised by EPSL to arrange for the issue of, and to provide general financial product advice in relation to the bookmaker.com.au Visa Card through its registered business name, bookmaker.com.au. Ladbroke's is not authorised to give you personal financial product advice in relation to the bookmaker.com.au Visa Card.

bookmaker.com.au can be contacted via:

Phone: 1300 123 888 between 8:00am to 11pm Queensland time.

Mail: 461-473 Lutwyche Road, Lutwyche QLD 4030

Email: support@bookmaker.com.au

Internet: www.bookmaker.com.au

WHAT KINDS OF FINANCIAL PRODUCTS AND SERVICES CAN LADBROKES PROVIDE?

Your Representative is authorised by EPSL to provide general financial product advice to retail and wholesale clients in relation to deposit and payment products limited to:

- Basic deposit products; and
- Non-cash payment products.

The bookmaker.com.au Visa Card is a facility for making non-cash payments (a prepaid Visa card product) issued by Cuscal Limited ACN 087 822 455 AFSL 244116 (Cuscal), which is an authorised deposit-taking institution.

This means your Representative can:

- Arrange for the issue of the bookmaker.com.au Visa Card;
- Provide general financial advice in relation to the bookmaker.com.au Visa Card; and
- Publish or issuing certain promotional material in relation to the bookmaker.com.au Visa Card.

Ladbroke's is not authorised to provide (and EPSL itself does not provide) personal advice about financial product. Personal advice is advice when your objectives, financial situation or needs have been or would be expected to be considered.

This means that Ladbroke's won't take your objectives, financial situation or needs into account whenever it gives advice (in publishing or issuing promotional material) about the bookmaker.com.au Visa Card. The kind of advice that Ladbroke's may give is called general financial advice.

It is therefore your responsibility to decide for yourself whether any general financial advice given by Ladbroke's in its promotional material is suitable for you, or to get personal advice from a financial adviser who holds an Australian Financial Services licence or who is an authorised representative of the holder of an Australian financial services licence.

Your Representative can only provide advice on deposit and non-cash payment products limited to the:

- Betstar Visa Card;
- bookmaker.com.au Visa Card;
- Ladbrokes Visa Card; and
- Ladbrokes Card.

A Corporate Authorised Representative of EPSL cannot advise you on, or influence you in favour of, a financial product which is not a product they are authorised to provide advice on.

Please be aware that EPSL shall not be responsible where the Corporate Authorised Representative provides any services to you which are outside of their authorisation limits. You should therefore ask your Representative to specifically confirm that the service or product does not fall within one of the above exclusions, prior to acting on any general advice.

We will also provide you with, or explain how to access, a Product Disclosure Statement ('PDS') for the bookmaker.com.au Visa Card. The PDS contains information about the costs, benefits, risks and other features of the recommended financial product. You should read this information to enable you to make an informed decision prior to acquiring the recommended financial product.

CAN I PROVIDE LADBROKES WITH INSTRUCTIONS

You may provide Ladbrokes with specific instructions by letter, email, telephone, fax or other means (as agreed with bookmaker.com.au).

DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

EPSL and Ladbrokes are not related entities. Ladbrokes do not have any relationships or associations that might influence us in providing you with our services.

Ladbrokes is a wagering services operator, licenced to act as a bookmaker in respect of race meetings and sports betting. Ladbrokes is licenced and regulated under the Norfolk Island license number 20110511 and are governed by their Responsible Gambling Code of Conduct.

The revenue received by Ladbrokes for the provision of wagering services has no relation to the issue of the bookmaker.com.au Visa Card. Ladbrokes does not receive any portion of the bookmaker.com.au Visa Card fees and charges.

HOW ARE WE PAID FOR PROVIDING FINANCIAL SERVICES

Ladbrokes directors and staff are remunerated by salary that includes superannuation benefits. Ladbrokes staff may also be eligible for an annual bonus payment based on agreed performance levels.

Employees of EPSL do not receive, whether directly or indirectly, any fee, commission, benefit or advantage (pecuniary or otherwise) in connection with the financial services provided.

Fees and Charges to be paid by the Cardholder	
Card Issue and Funds Loading	
Card Issue Fee	Free
Funds credit loaded from the Ladbrokes Wagering Account	Free
Replacement Card Fee	\$5.00
ATM Withdrawals	
ATM Transactions	
<ul style="list-style-type: none"> When using an ATM which is not part of the rediATM network When using a rediATM 	<ul style="list-style-type: none"> ATM Owners Fees \$2.00 rediATM Usage Fee
Point of Sale (POS) Purchases	
POS Purchase	Free
POS Purchase with cash out	\$0.50
Foreign Exchange Fee (if Card is used for purchases or withdrawals in any currency other than Australian dollars or purchases with any merchant located outside Australia)	2.99%
Account Keeping Fees	
Balance Inquiry online	Free
PIN Reveal Fee	\$0.50
Monthly expired card fee	\$2.00
Disputed Transactions	\$20.00
bookmaker.com.au Client Services Calls	Free

The table above represents a summary of the fee applicable to the bookmaker.com.au Visa Card.

EPSL receives remuneration and benefits from Cuscal Limited ABN 95 087 822 455 in relation to the bookmaker.com.au Visa Card in the form of:

- Interest income on the total cardholder funds held in Cuscal Limited Bank Accounts in relation to the bookmaker.com.au Visa Card (this interest income cost is not borne by cardholders);
- The passing on from Cuscal to Emerchants of fees and charges paid by holders of the bookmaker.com.au Visa Card (these fees and charges are detailed in the PDS for that Card); and
- 2.99% of the transaction value in foreign exchange transactions.

OUR RECORD KEEPING OBLIGATIONS

EPSL will seek to ensure that comprehensive and accurate records of all services and products and client dealings are properly maintained.

HOW CAN YOU ACCESS EPSL'S COMPLAINTS HANDLING ARRANGEMENTS?

EPSL is a member of the Financial Ombudsman Service ("FOS"). If you have a complaint regarding the provision of financial services to you, you should take the following action:

- Speak to your Representative about your concerns, or
- Contact EPSL on 1300 739 889 during business hours and ask to speak to one of our Customer Service Staff

If after speaking to your Representative or our Customer Service Staff, your complaint is not resolved within three (3) days, please put your complaint in writing and send it to us, addressed to:

The Complaints Officer
Emerchants Payment Solutions Limited
Locked Bag No.5
Fortitude Valley BC QLD 4006

Whilst every endeavour will be made to resolve the matter promptly and impartially, if you are not satisfied with how your complaint is dealt with, you can elect to refer the matter, free of charge, to FOS. FOS can be contacted on 1300 780 808. You can also write to them at:

Financial Ombudsman Service Ltd
GPO Box 3
Melbourne VIC 3001

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on free-call 1300 300 630 or visit the website www.asic.gov.au.

PROFESSIONAL INDEMNITY INSURANCE

EPSL is required by the Corporations Act 2001 to have in place compensation arrangements which are designed to compensate retail clients for losses they suffer as a result of a breach by EPSL or its Corporate Authorised Representatives of the obligations outlined in Chapter 7 of the Corporations Act 2001.

Pursuant to s912B of the Corporations Act (and Corporations Regulation 7.6.02AAA), EPSL maintains adequate professional indemnity insurance to cover the financial services provided by its licensed entities. The policy maintained by EPSL provides coverage in the aggregate of up to \$10,000,000 to cover claims regarding professional indemnity, including misleading and deceptive conduct, intellectual property, defamation and fraud/dishonesty payable by EPSL per professional indemnity policy claim.

PRIVACY

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles. We may disclose your personal information to external or related parties who act on our behalf in the operation of our business. Such external parties are required and committed to protecting your privacy. EPSL and its associates will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws. Our Privacy Policy sets out how you can access and correct information we hold about you, how you can complain about a breach by us of your privacy rights and how your complaint will be handled. Our Privacy Policy is available at: <http://emergchants.com.au/privacy-statement/>. Please contact us if you have any concerns.

HOW DOES EPSL DEAL WITH THE ANTI-MONEY LAUNDERING / COUNTER –TERRORISM FINANCING ACT 2006 (“AML/CTF Act”)?

EPSL has an obligation under the AML/CTF Act to verify your identity before we can provide you with any financial services. Your Representative will let you know what documentation you will need to present to satisfy the customer identification requirements under the AML/CTF Act.

DO WE HAVE ADEQUATE COMPLIANCE SYSTEMS?

We remain up to date on industry compliance issues pursuant to our AFSL, which requires staff to undergo ongoing training in respect of our responsibilities to you.