

FINANCIAL SERVICES GUIDE

This Financial Services Guide is dated 06 March 2018 and is issued by Club Jervis Bay 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 **Club Jervis Bay Ltd. (ABN 16 001 023 132) (“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 Venue 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 Venue is an authorised representative of GSL which is the issuer of the financial product that is referred to in this FSG. The Venue’s authorised representative number is _____. The Venue 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 Venue

You can contact the Venue at:

2 Currambene St

Huskisson NSW 2540

Phone: (02) 4441 5282

How can you provide instructions to us?

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

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

The Venue is authorised, on behalf of GSL, to promote the My Rewards Plus Card, which is the all in one Venue Membership and Prepaid eftpos Card ("Card") and to arrange for you to apply for and acquire 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 Venue 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 Venue are not related entities.

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

The Venue may receive from you the following fees:

Replacement Fee: \$5.00 per Card.

GSL receives from the Venue a card program establishment fee and a fixed monthly support fee. It might also receive other fees for various services such as audits and training. It also receives a commission in respect of the purchase transaction and load transaction fees that the Ascent Plus Card Scheme operator receives. Please see section 15 of the accompanying PDS for further details.

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

What should you do if you have a complaint?

If you have a complaint or dispute relating to your Card, you should contact the Venue in the first instance.

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

If GSL or the Venue (as the case may be) is unable to settle your complaint immediately to your satisfaction, then GSL or the Venue (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 Venue may advise you of the outcome by means other than in writing (for example, by telephone or in person when you visit the Venue). If you wish, you may request that GSL or the Venue provides you with a written response.

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