

FINANCIAL SERVICES GUIDE

EFTPOS PREPAID CARD

This Financial Services Guide was prepared on 1st April 2019.

Purpose and Contents of this FSG

This Financial Services Guide (**FSG**) is designed to provide you with important information regarding the financial services being provided by Anindilyakwa Land Council ABN 45 175 406 445 (**ALC, us, or we**). The purpose of this FSG is to assist you to decide whether or not to acquire financial services from ALC. ALC distributes the Royalty Shoppa Card, which is a non-cash payment card product issued by Indue Limited.

This FSG contains important information, including:

- how you may contact ALC;
- what financial services ALC is authorised to provide to you;
- how ALC and its associates are paid; and
- who to contact should you have a complaint, and how the ALC manages complaints.

Product Disclosure Statement

You may obtain a copy of the Product Disclosure Statement (PDS) from our website at <https://www.anindilyakwa.com.au/> which contains detailed information about the Indue "Royalty Shoppa Card" non-cash payment product. The PDS contains information about the features, risks and fees associated with the product, to assist you with deciding whether or not to obtain and active the Royalty Shoppa Card.

Who we are

This FSG has been prepared by ALC, authorised representative number 705031

ALC is an authorised representative of Indue Limited ABN 97 087 822 464 (**Indue**). Indue is an authorised deposit-taking institution, a member of Eftpos and the holder of an Australian Financial Services Licence, AFSL number 320204. Indue and ALC are not related entities.

How to contact Indue

Indue can be contacted at:

- Phone: 1300 671 819
- Mail: PO Box 523, TOOWONG QLD 4066

How to contact ALC

You can contact ALC at:

- Phone: 08 89876408

- Email: accounts@alcnt.com.au
- Mail: P O Box 8176, Cairns, QLD, 4870

How can you provide instructions to us?

You can provide instructions to ALC verbally or in writing by contacting ALC using the details set out above in this FSG. We may ask you to confirm your verbal instructions in writing, by email or by letter.

What financial services is ALC authorised to provide?

ALC is authorised, on behalf of 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 by arranging for you to acquire or apply for a financial product. We do this on behalf of the product issuer (Indue), and not as the agent of potential product users. You should consider whether our services are right for your needs before obtaining and activating the Royalty Shoppa Card. If you are unsure, you should seek financial or legal advice.

At the date of the preparation of this FSG, ALC is authorised to distribute and promote the following financial product:

- the "Royalty Shoppa" Eftpos prepaid card ("**Prepaid Card**").

ALC is not authorised to:

- provide financial services in relation to any financial product other than the Prepaid Card;
- 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 that could be reasonably regarded as being intended to influence you in making a decision about whether or not to acquire the Prepaid 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.

What remuneration, commissions or other benefits are received?

There is no direct remuneration, commissions or other benefits received by ALC. Indue passes to us a portion of all interest that it earns from time to time on the funds held in respect of the available balance of the Prepaid Cards to Anindilyakwa Royalties Aboriginal Corporation ABN 69 806 855 472 445 (**ARAC**), a related entity of ALC. The dollar amount of the interest payable to ARAC is unascertainable as it depends on the usage of all of the Prepaid Cards.

ALC's directors, employees, agents, related bodies corporate and associates of any of these parties will not receive commissions or incentive payments from ALC or from Indue in connection with distributing the Prepaid Card to you.

You may request within a reasonable time after you access this FSG, but before you are

provided with the financial service that we provide you with, further information about the financial benefits that ALC may or will receive in connection with its distribution of the Prepaid Card.

How is Indue paid?

Indue is paid from fees charged to ARAC and from interest that is earned on the funds held in respect of the available balance of the Prepaid Cards.

Do we have any relationships or associations which might reasonably influence us?

Aside from the commercial distribution agreement between ARAC and Indue and an Authorised Representative Agreement between ALC and Indue, ALC and its employees and directors do not have any relationships or associations with Indue, or its related bodies corporate which may influence us providing the financial services described in this FSG. Should we become aware of any potential conflicts of interest, we will manage them in a way that does not place clients at a disadvantage.

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.

What you should do if you have a complaint?

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

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

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

Within 21 days of receiving your complaint or further instructions from you, Indue or ALC 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 ALC investigate the relevant transaction under any applicable industry rules (if you wish to find out what industry rules

apply to transactions made using your Prepaid Card, please contact ALC or Indue).

Where you are not satisfied with the outcome of your complaint, or we are unable to assist you within the required timeframes set out above, you have the right to contact Indue's External Dispute Resolution Scheme.

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

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au

Telephone: 1800 931 678

Email: info@afca.org.au

Authorisation by Indue

The distribution of this FSG has been authorised by Indue.