

FINANCIAL SERVICES GUIDE

VISA PREPAID CARD

This Financial Services Guide is dated 15 February 2016.

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 iGoDirect Group Pty Ltd ABN 17 110 897 320 (**iGoDirect**). The purpose of this FSG is to assist you with deciding whether or not to acquire financial services from iGoDirect.

This FSG contains important information, including:

- how iGoDirect may be contacted;
- what financial services iGoDirect is authorised to provide to you;
- how iGoDirect is paid; and
- who to contact should you have a complaint.
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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 PDS and their associated features, risks and fees.

Who we are

This FSG has been prepared by iGoDirect. iGoDirect is an authorised representative of Indue Limited ABN 97 087 822 464 (“**Indue**”). Indue is an authorised deposit-taking institution, a member of Visa and the holder of an Australian Financial Services Licence, AFSL number 320204. iGoDirect’s authorised representative number is 001009212.

How to contact Indue

Indue can be contacted at:
PO Box 523
TOOWONG QLD 4066
Phone: 1300 671 819

How to contact iGoDirect

You can contact iGoDirect at:
41 Stubbs Street
Kensington, VIC 3031
Phone: 1800 446 347

How can you provide instructions to us?

You can provide instructions to iGoDirect by:
Mail: PO Box 1070 South Melbourne VIC 3205
Phone: 1800 422 242
Email: support@cometrue.com.au

What financial services is iGoDirect authorised to provide?

iGoDirect is 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, iGoDirect is authorised to distribute and promote the following financial products:

- Visa Prepaid card product (“**Prepaid Card**”).

iGoDirect is not authorised 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 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.

Indue and iGoDirect are not related entities.

What commissions, fees or other benefits are received?

Indue receives fees and charges as set out in the relevant PDS. iGoDirect receives transaction fees, service fees, expiry and card cancellation fees, interest and other fees and charges for the provision of services to you. These are passed on to iGoDirect by Indue and are often dependent on the number and types of transactions you make using your Prepaid Card.

Indue holds the value loaded onto your Prepaid Card and pays to iGoDirect interest that is earned from time to time. Within a reasonable time after you are given this FSG, but before you first activate your Prepaid Card, you may request further information about the financial benefits iGoDirect receives.

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 iGoDirect in the first instance.

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

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

Within 21 days of receiving your complaint or further instructions from you, Indue or iGoDirect 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 iGoDirect 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 iGoDirect 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:

AFCA

GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au
Telephone: 1800 931 678
Email: info@afca.org.au

Authorisation by Indue

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