

# FINANCIAL SERVICES GUIDE

**This Financial Services Guide is dated 27 June 2017 and is issued by Zagame Corporation Pty 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 Zagame Corporation Pty Ltd (ABN 71 006 454 137) (“**Zagame’s**”).

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 Zagame’s which, together with GSL, is the provider of the financial services associated with the financial product issued by GSL and described in the PDS.

Zagame’s is an authorised representative of GSL which is the issuer of the financial product that is referred to in this FSG. Zagame’s authorised representative number is 1255683. Zagame’s 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 Zagame’s**

You can contact Zagame’s at:

### **Zagame’s - Caulfield**

Address: 25 Derby Rd, Caulfield East, 3145

Phone: 03 9571 6268

**Zagame's - Ballarat**

Address: 639 Main Rd, Ballarat, 3352

Phone: 03 5333 5955

**Zagame's - Berwick**

Address: 288 - 296 Clyde Rd, Berwick, 3806

Phone: 03 9702 6223

**Zagame's - Reservoir**

Address: 257 Edwardes Street, Reservoir, 3073

Phone: 03 9460 5799

**Zagame's - Boronia**

Address: 112 Boronia Rd, Boronia, 3155

Phone: 03 9762 0883

**Zagame Corporation**

Address: Lvl 1, Suite B 290 Burwood Rd, Hawthorn 3122

Phone: 03 9819 8555

**How can you provide instructions to us?**

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

**What financial services are Zagame's and GSL authorised to provide?**

Zagame's is authorised, on behalf of GSL, to promote the Rewardz Prepaid eftpos Card ("**Card**") and to arrange for you to acquire or apply for 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.

Zagame's 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 Zagame's are not related entities.

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

Zagame's may receive from you the following fees:

Replacement Fee: \$5.00 per Card.

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

## **What should you do if you have a complaint?**

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

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

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

Within 21 days of receiving your complaint or further instructions from you, GSL or Zagame's 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 Zagame's 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 Zagame's 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](http://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.