

SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This document is a Supplementary Financial Services Guide (“**SFSG**”) and is prepared and issued by both Gobsmacked Marketing Pty Ltd ACN 129 835 632 (**Gobsmacked**) and North Sydney Leagues’ Club Limited ACN 000 147 544 (**Norths**). Both Gobsmacked and Norths are authorised representatives of Indue Limited ABN 97 087 822 464 (“**Indue**”). This SFSG is dated 7 October 2009. This SFSG supplements the Financial Services Guide for the norths Group Atlas Prepaid Eftpos Card, dated 10 May 2009 (**Original FSG**). Indue is the issuer of the financial products referred to in the Original FSG.

This SFSG should be read together with the Original FSG. The terms and conditions and other information contained in the Original FSG continue to apply, subject to the amendments made to the Original FSG listed below in this SFSG.

Please keep this SFSG with your Original FSG.

The distribution of this SFSG has been authorised by Indue.

Changes to Original FSG

Effective 7 October 2009, the Original FSG is amended as follows:

The section in the Original FSG, headed “What should you do if you have a complaint?” and comprising the subsequent 5 paragraphs is deleted in its entirety and replaced with the following:

“What should you do if you have a complaint?”

If you have a complaint or dispute relating to your Card, you should contact the Club directly or Indue.

Indue will handle all complaints that are referred to it according to its internal dispute resolution procedures.

Indue will acknowledge your communication within five Business Days and will advise you of an outcome within forty five days maximum. Indue will keep you up-to-date with any progress or developments in accordance with its Customers Dispute Resolution Policy.

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:

Credit Ombudsman Service Limited

PO Box A252

Sydney South

NSW 1235

Website: www.creditombudsman.com.au

Telephone: 1800 138 422 or 02 9273 8400

Fax: 02 9273 8440”