

Financial Services Guide ***15 September 2010***

1. About this Financial Services Guide

This Financial Services Guide (FSG) is issued by Rêv Australia Pty Ltd ABN 91 117 378 953 (Rêv).

The purpose of this FSG is to assist you in deciding whether or not to use any of the financial services offered in this FSG.

This FSG contains some important information about Rêv and how it provides financial services, including:

- how you can contact Rêv;
- the name and contact details of Rêv's authorising Australian Financial Services Licensee;
- what financial services Rêv is authorised to provide;
- how Rêv and other relevant parties are paid in relation to the services offered; and
- what to do if you have a complaint.

2. What other documents should you receive?

You should also receive at least one Product Disclosure Statement (PDS) or set of Terms and Conditions when Rêv offers or arranges for the issue of a financial product to you. These documents contain information that should help you decide whether to acquire the financial product to which it relates. A PDS is required to contain information about the features, terms, conditions, costs and significant benefits and risks of the product.

3. How do you contact Rêv?

You can contact Rêv at:

Rêv Australia Pty Ltd
PO Box 614,
Pymont
Sydney, NSW 2009
Australia
Ph: 1300 725 796
Fax: 02 8572 8899

4. What is Rêv's role?

Rêv is an authorised representative of Heritage Building Society Limited ACN 087 652 024 (the Issuer). Rêv's authorised representative number is 305134.

The Issuer is an authorised deposit-taking institution and the holder of Australian Financial Services licence no. 240984.

Rêv is responsible for the promotion and distribution of certain financial products under an arrangement with the Issuer and is also responsible for providing various cardholder services for the products.

The Issuer can be contacted at:

Heritage Building Society Limited
PO Box 190
Toowoomba, QLD, 4350
Australia
Phone: 13 14 22

5. What financial services are Rêv authorised to provide?

Rêv is authorised by the Issuer to provide, on behalf of the Issuer, some of the financial services that the Issuer is itself authorised to provide under its Australian Financial Services Licence.

The Issuer has authorised Rêv only to provide financial services in relation to certain non-cash payment products (Authorised Products) approved by the Issuer from time to time. As at the date of this FSG, those products are:

- the Secure Cash Xpress Visa Prepaid card product;
- the CANVAS Visa Prepaid card product;
- the VCARD Visa Prepaid card product;
- the e-pay Gift Visa Prepaid card product;
- the Just4 Visa Prepaid card product;
- the Savour Australia™ Visa Prepaid card product;
- the Heritage Building Society Visa Prepaid card product;
- the QTrust™ Card product;
- the Rêv Drivers Card™ product;
- the Only1 Prepaid Visa Card product;
- the Lifestyle Card product, and
- the Australia Post Visa Prepaid Gift Card product.

Rêv is authorised to:

- arrange for the Issuer to issue, sell and vary Authorised Products; and
- arrange for you to acquire or apply for Authorised Products.

Rêv is authorised to give you factual information about the Authorised Products but is not authorised to give financial product advice. This means that Rêv is not authorised by the Issuer to give recommendations or statements of opinion that are intended to influence you, or could reasonably be regarded as being intended to influence you, to make a decision in relation to any financial product.

Rêv will be acting on behalf of the Issuer. The Issuer is therefore responsible for the financial services described in this FSG.

The Issuer has professional indemnity insurance cover and other internal arrangements in place in respect of financial services provided to retail clients. These arrangements comply with the requirements of Section 912B of the *Corporations Act 2001*.

6. How is Rêv paid?

Rêv receives remuneration and benefits in respect of, or attributable to, the financial services that Rêv is authorised to provide.

The remuneration and benefits will be payable if Rêv arranges for the Issuer to issue, sell or vary an Authorised Product to you, or arranges for you to acquire or apply for an Authorised Product.

Commissions Rêv receives from the Issuer

Rêv receives commission from the Issuer. The commission is paid monthly.

The Issuer calculates the commission on daily total balances available for transactions for all cards issued under each type of Authorised Product. The Issuer then calculates the commission at a rate determined by which of the following tiers the daily total balance falls into. The commission rate is based on the Cash Rate Target published by the Reserve Bank of Australia (CRT). The CRT can vary but as at the date of this FSG it is 3.25% per annum (*Source: www.rba.gov.au*)

<i>Daily balances</i>	<i>Commission rates</i>
\$1 or more, but less than \$100,000	CRT minus 2.5%
\$100,000 or more, but less than \$1,000,000	CRT minus 1.25%
\$1,000,000 or more, but less than \$10,000,000	CRT minus 1%
\$10,000,000 or more	CRT minus 0.75%

Other money Rêv receives from the Issuer

Each month, the Issuer pays to Rêv the following amounts the Issuer receives from you:

- the fees and charges, as listed in the PDS for each Authorised Product, debited to the available balances of the Authorised Products; and
- any unused fund balances remaining on any Authorised Product after the card for the product has expired or been cancelled or revoked in accordance with the terms and conditions of the Authorised Product.

7. How is the Issuer paid?

The Issuer receives fees and charges if it issues an Authorised Product to you. Rêv pay the Issuer \$0.30 for each disposable card and \$0.50 for each reloadable card.

8. What should you do if you have a complaint?

The Issuer has a dispute resolution system that covers complaints by persons to whom Rêv provides financial services as an authorised representative of the Issuer.

You can access that dispute resolution system by contacting the Issuer. The Issuer's contact details are set out earlier in this FSG.

The Issuer's dispute resolution procedure requires that the Issuer seeks to resolve your complaint within 21 days, although it is not always possible to do so.

If the Issuer is unable to resolve your complaint to your satisfaction within 45 days, you may be eligible to escalate the complaint to the Issuer's external dispute resolution service. The period of 45 days may be extended in exceptional circumstances or where the Issuer decides to resolve the complaint under the rules of the VISA scheme.

If you wish to escalate the complaint, please tell the Issuer, who will facilitate the referral free of charge. The Issuer subscribes to an external dispute resolution service.

Heritage uses the services of the Financial Ombudsman Service (FOS) for external dispute resolution and their contact details are as follows:

- Phone 1300 78 08 08
- Fax 03 9613 6399
- Post GPO Box 3, Melbourne VIC 3001
- Email info@fos.org.au
- Website www.fos.org.au

Please note that the external scheme will refer your complaint back to Heritage if it has not first been investigated by Heritage.

9. Authorisation

The distribution of this FSG by Rêv has been authorised by the Issuer.