

FINANCIAL SERVICES GUIDE

ISSUE DATE

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PURPOSE AND CONTENTS OF THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") is prepared by Entain Group Pty Ltd ABN 25 151 956 768 ("Entain Group", "us", "we", "our") as the distributor of the Ladbrokes Prepaid Mastercard, the Neds Prepaid Mastercard, the Betstar Prepaid Mastercard and the bookmaker.com.au Prepaid Mastercard (collectively known as "Card").

Under its Australian Financial Service Licence number 484062, Entain Group is authorised to provide general financial services including distributing the non-cash payment facilities.

This FSG is an important document which provides information about the financial services offered by Entain Group.

After reading this FSG, you will know:

- Who we are and how to contact us;
- What financial services can be provided to you and how these services will be provided to you;
- How we (and any other relevant persons) may be remunerated;
- How to access our internal and external complaints handling arrangements;
- How we maintain your personal information.

The content of this FSG is general information only and does not take into account any person's particular needs or objectives. Entain Group provides no warranty as to the suitability, for any person, of the services outlined in this FSG.

If you need any more information than is contained in this document please contact us. You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

ABOUT ENTAIN GROUP

Entain Group is an Australian Financial Services Licensee, Licence No. 484062. Entain Group is licensed to:

- Provide general financial product advice to retail clients; and
- Apply for, acquire, vary or dispose of financial products on behalf of retail clients,

in relation to deposit and payment products limited to non-cash payment products.

Entain Group can be contacted via:

Phone: 1300 523 276

Mail: PO Box 3321, Newstead, QLD 4006

Internet: www.ladbrokes.com.au/contact-us/

WHAT KINDS OF FINANCIAL PRODUCTS AND SERVICES CAN ENTAIN GROUP PROVIDE?

Entain Group is authorised to provide general financial product advice to retail clients in relation to deposit and payment products limited to non-cash payment products.

The Card is a facility for making non-cash payments (a prepaid Mastercard product) issued by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131("EML").

This means Entain Group can:

- Distribute the Card;
- Provide general financial advice in relation to the Card; and
- Publish or issue certain promotional material in relation to the Card.

Entain Group is not authorised to provide personal advice about financial products. Personal advice is when your goals, objectives, needs and financial circumstances have been or would be expected to be considered in the course of providing advice.

This means that Entain Group will not take your goals, objectives, needs and financial circumstances into account whenever it gives advice (in publishing or issuing promotional material) about the Card. The kind of advice that Entain Group may give is called general advice.

It is therefore your responsibility to decide for yourself whether any general advice given by Entain Group in its promotional material is suitable for you, or whether you should obtain personal advice from a financial adviser who holds an Australian Financial Services Licence or who is an Authorised Representative of an Australian Financial Services Licensee.

Entain Group cannot advise you on, or influence you in favour of, a financial product that is not a product they are authorised to provide advice on.

We will also provide you with, or explain how to access, a Product Disclosure Statement ('PDS') for Card. The PDS contains information about the costs, benefits, risks and other features of the recommended financial product. You should read this information to enable you to make an informed decision prior to acquiring the recommended financial product.

All currencies noted are in Australian dollars.

| Fees and Charges to be paid by the Cardholder | |
|--|------|
| Card Issue and Funds Loading | |
| Card Issue Fee | Free |
| Funds loaded from the Ladbrokes, Neds, Betstar and bookmaker.com.au Wagering Account | Free |

| | |
|--|-----------------|
| Replacement Card Fee | Free |
| ATM Withdrawals | |
| ATM Transactions | ATM Owners Fees |
| Point of Sale Purchases | |
| POS Purchase | Free |
| POS Purchase with cash out | Free |
| Foreign Exchange Fee (if Card is used for purchases or withdrawals in any currency other than Australian dollars or purchases with any merchant located outside Australia) | 2.99% |
| Account Keeping Fees | |
| Balance Inquiry online | Free |
| Monthly Inactivity Fee (charged after 180 days of inactivity) | \$2.20 |
| Disputed Transactions Fee | \$10.10 |
| Manual funds transfer fee – Card to external bank account transfer | \$25.00 |
| Entain Group Client Service Calls | Free |

The table above represents a summary of the fees applicable to the Card.

CAN I PROVIDE ENTAIN GROUP WITH INSTRUCTIONS

You may provide Entain Group with specific instructions by letter, email, or telephone.

INTERESTS, ASSOCIATIONS AND RELATIONSHIPS

Entain Group Pty Ltd ABN 25 151 956 768 trading as “Ladbrokes AU”, “Neds”, “Betstar” and “bookmaker.com.au” is the holder of Australian Financial Services Licence number 484062. Under its AFSL, Entain Group is authorised to provide general financial services including dealing in a financial product. When providing financial services in relation to the Card, Entain Group acts on its own behalf.

Entain Group is a wagering services operator, licenced to act as a bookmaker in respect of race meetings and sports betting. Entain Group is licenced and regulated under a Northern Territory Government license and is governed by their Responsible Gambling Code of Conduct.

The revenue received by Entain Group for the provision of wagering services is not related to the issue of the Card. Entain Group does not receive any portion of the Card fees and charges.

EML is the holder of Australian Financial Services Licence number 404131. Under its AFSL, EML is authorised to provide financial services including arranging for the issuance of non-cash payment facilities to the Card. When providing financial services in relation to the Card, EML acts on its own behalf.

EML and Entain Group are not related entities. Entain Group and EML do not have any relationships or associations that might influence us in providing you with our services. Entain Group is required to have adequate arrangements in place to ensure that you are not disadvantaged by any conflict of interest.

HOW IS ENTAIN GROUP PAID FOR PROVIDING FINANCIAL SERVICES

Entain Group directors and staff are remunerated by salary that includes superannuation benefits. Some Entain Group staff may also be eligible for an annual bonus payment based on agreed performance levels but any bonus paid is not in connection with the financial services provided.

OUR RECORD KEEPING OBLIGATIONS

Entain Group will seek to ensure that comprehensive and accurate records of all services and products and client dealings are properly maintained in line with regulatory requirements.

HOW CAN YOU ACCESS ENTAIN GROUP'S COMPLAINTS HANDLING ARRANGEMENTS?

Entain Group is a member of the Australian Financial Complaints Authority ("AFCA"). If you have a complaint regarding the provision of financial services to you, you should contact us on 1300 523 726 and ask to speak to a customer service representative about your concerns.

If after speaking to us, your complaint is not resolved within three business (3) days, please put your complaint in writing and send it to us by email to complaints@ladbrokes.com.au or by post to:

The Complaints Officer
Entain Group Pty Ltd
PO Box 3321
Newstead QLD 4006

Whilst every endeavour will be made to resolve the matter promptly and impartially, if you are not satisfied with how your complaint is dealt with, you can elect to refer the matter, free of charge, to AFCA (www.afca.org.au). AFCA can be contacted at info@afca.org.au or on 1800 931 678 (free call). You can also write to them at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on free-call 1300 300 630 or visit the website www.asic.gov.au.

COMPENSATION ARRANGEMENTS

Entain Group is required by the Corporations Act 2001 to have in place compensation arrangements that are designed to compensate retail clients for losses they suffer because of a breach by Entain Group of the obligations outlined in Chapter 7 of the Corporations Act 2001.

Pursuant to s912B of the Corporations Act (and Corporations Regulation 7.6.02AAA), Entain Group maintains adequate professional indemnity insurance to cover the financial services provided by it. The policy maintained by Entain Group provides coverage in the aggregate of up to \$10,000,000 to cover claims regarding professional indemnity, including misleading and deceptive conduct, intellectual property, defamation and fraud/dishonesty payable by Entain Group per professional indemnity policy claim.

It is important that the information you provide us is accurate, complete and up to date, as if we proceed on incomplete or incorrect information, you may be in breach of your legal obligations.

PRIVACY

Your privacy is important to us and we are committed to compliance with the Privacy Act and the Australian Privacy Principles. Entain Group may disclose your personal information to external or related parties who act on our behalf in the operation of our business in accordance with our privacy policy. Such external parties are required and committed to protecting your privacy. Entain Group and its associates will not otherwise disclose your personal information without your consent, except as authorised or required by privacy laws.

Our Privacy Policy sets out how you can access and correct information we hold about you, how you can complain about a breach by us of your privacy rights and how your complaint will be handled.

Our Privacy Policy is available at:

Ladbrokes - www.ladbrokes.com.au/terms-and-conditions/

Neds – www.neds.com.au/terms-and-conditions/

Betstar – www.betstar.com.au/terms-and-conditions/

Bookmaker.com.au - www.bookmaker.com.au/terms-and-conditions/

Please contact us if you have any concerns.

HOW DOES ENTAIN GROUP DEAL WITH THE ANTI-MONEY LAUNDERING / COUNTER – TERRORISM FINANCING ACT 2006 (“AML/CTF ACT”)?

Entain Group has an obligation under the AML/CTF Act to verify identity of new customers who wish to hold a wagering account within 14 days. We will let you know what documentation you will need to present to satisfy the customer identification requirements under the AML/CTF Act.