www.jetstar.com/cards

Who'll repay your credit card if you can't?

Card repayment insurance

Combined Financial Services Guide
and Product Disclosure Statement

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This combined Financial Services Guide and Product Disclosure Statement consists of several important parts which you should read carefully before deciding to acquire the product:

Introduction – Section 1

Macquarie Bank Limited (Macquarie Bank) ABN 46 008 583 542 (the issuer of your credit card) has provided a brief introduction to the Card Repayment Insurance (CRI) product.

PDS and application – Sections 2 and 4

Macquarie Life Limited (Macquarie Life) ABN 56 003 963 773 AFSL 237 497 is the issuer of all of the benefits of the CRI product other than Involuntary Unemployment, which is issued by St Andrew's Insurance (Australia) Pty Ltd ABN 89 075 044 656 AFSL 239 649 (St Andrew's). Macquarie Life and St Andrew's jointly issue and are responsible for the Product Disclosure Statement (PDS).

The PDS includes details on benefits, premiums, terms, conditions and exclusions for CRI.

Macquarie Life has also prepared the Application Form. To apply for cover, please complete this Application Form, and return the form provided. Alternately, you may phone 1300 150 300 to arrange cover over the telephone.

FSG – Section 3

Sykes Financial Services Pty Limited (Sykes) ABN 115 290 983 AFSL 299 767 has prepared the Financial Services Guide (FSG) and is legally responsible for that part of this brochure.

Sykes acts as a call centre facility, can help you to apply for CRI and can also give you general product advice. The Financial Services Guide provides you with information on Sykes' relationship with Macquarie Bank, and the remuneration that is received for providing these services.

SECTION 1

Introduction

Several times a week thousands of hopeful Australians buy their regular lottery ticket, many convinced they could win, even though the odds for a substantial payment are slim – about 8 million to one.

People are wired to expect good outcomes and don't expect to be made redundant, become disabled or die anytime soon – that's something that happens to other people.

Sadly, it happens to anyone, often without any rhyme or reason. The odds are a great deal shorter than those of winning the lottery, so it makes sense to protect yourself and your family against the unexpected.

Important Information

Macquarie Bank will receive a referral commission from Macquarie Life and St Andrew's of no more than of 20 per cent of premium exclusive of government charges in respect of any Card Repayment Insurance taken out. Neither Macquarie Bank, nor any other member of the Macquarie Group of companies nor the Insurers (being Macquarie Life and St Andrew's) has considered your personal circumstances, needs, objectives or financial situation.

Before acting on any advice in this brochure, it is recommended that you consider whether Card Repayment Insurance is appropriate for your needs and circumstances.

Card Services is a division of Macquarie Bank Limited ABN 46 008 583 542 which is a registered person under National Consumer Credit Laws, provides and administers credit and is the issuer of the Jetstar MasterCard and Jetstar Platinum MasterCard.

Jetstar Airways Pty Ltd ABN 33 069 720 243 is the redemption partner under the Jetstar Dollars Program. Jetstar does not, and cannot, provide any advice, opinion or recommendation about insurance and you should consider your specific circumstances before purchasing any cover.

MasterCard® is a registered trademark of MasterCard International Incorporated.

Sykes Financial Services has not considered your personal circumstances, needs, objectives or financial situation.

As a customer, Sykes Financial Services may contact you by telephone to discuss Card Repayment Insurance. If you would prefer not to be telephoned, please call 1300 150 100 and you will be removed from any Card Repayment Insurance contact program.

Introducing Card Repayment Insurance

For many of us, running a debt on our credit cards has become so normal that we don't give it a second thought.

But what if something unexpected happens to you? What if you lose your job, become seriously ill or die? Who will pay your credit card bills?

Making life easier if things get difficult

Card Repayment Insurance (CRI) can help you cover your obligations.

Monthly premiums are based on the balance of your last statement and the amount is automatically charged to your credit card.

You don't need to go through medicals and the amount you pay is not affected by your age, health or occupation.

If you qualify for a benefit payment, the benefit amount will be paid directly to your covered credit card account, not to you. The only exception is for the Accidental Death benefit amount, which gets paid directly to your estate.

Best things come in twos

Card Repayment Insurance offers two covers to suit different needs: Premier Plan and Standard Plan. Please refer to the table starting on page 7 for an explanation of the differences between the Premier and Standard plans.

The premiums, calculated monthly on the amount outstanding on your card, are 74 cents per every $100 for the Premier Plan and 59 cents per every $100 for the Standard Plan.

There are two types of benefits; lump sum, which clears the outstanding balance on your covered credit card account if you were to die or become seriously disabled, and monthly repayments, which would help you with your card repayments whilst you recover from an accident or illness or if you unexpectedly lose your job.

Apply for Card Repayment Insurance now

After taking some time to review the Product Disclosure Statement and Financial Services Guide, please complete, sign and return the Application Form you will find at the back of this brochure, or call 1300 150 100 to apply over the phone.

Your cover will start once your application is accepted, which is usually within two days of receiving an application. The insurers will send you a Certificate of Insurance that will show the cover start date.

Any questions
If you have questions, call 1300 150 100.

SECTION 2

Product Disclosure Statement

Jointly issued by
Macquarie Life Limited
ABN 56 003 963 773 AFSL 237 497 and
St Andrew's Insurance (Australia) Pty Ltd
ABN 89 075 044 656 AFSL 239 649
11 October 2010

About this document

When reading this PDS a reference to "we", "our" and "us" means Macquarie Life and/or St Andrew's.

Any reference to "you" or "your" means the applicant for and owner of the Card Repayment Insurance cover.

The Card Repayment Insurance PDS is in two parts:

- Part 1 – Information Brochure (referred to in the PDS as 'CRI Brochure')
- Part 2 – Policy Conditions (referred to in this PDS as 'CRI Policy')

This document is Part 1. It gives you a summary of the key features of CRI, which will help you decide whether to buy CRI and help you to compare CRI with other products. The CRI Policy referred to throughout this PDS is available on this website www.macquarie.com.au/personal. It contains further information about CRI.

If you buy CRI, this Part 1, the CRI Policy and the Certificate of Insurance that we issue to you will together form the contract of insurance between you and us.

If you would like to receive a free printed copy of the CRI Policy, please call the number shown on the back of your credit card.

Some of the terms used in this PDS have a special meaning and are shown in *italics*. Please refer to the CRI Policy for a full explanation of these terms.

If you would like to apply for cover simply **call 1300 150 100**, between the hours of 8am–8pm, 7 days a week or complete and return the Application Form.

Summary of the important things you should know

- CRI is available to all cardholders who meet the eligibility criteria shown on page 6.
- CRI is not mandatory and you can apply for similar credit insurance with another insurer.
- It may help you meet your card repayment obligations if you are unable to work through *injury* or *illness*, you unexpectedly lose your job or you die.
- You do not need to undergo medicals when applying.
- The amount that you pay for your cover is not affected by your age, gender, health, occupation or pastimes.
- The amount that you pay is based on the *closing balance* of your card at the end of each *statement period*.
- There are two types of benefits provided under CRI:
  - *Lump sum benefits* to help clear the outstanding balance of your credit card account; and
  - *Monthly repayment benefits* to help cover the required regular repayment on your credit card account.
- There are some circumstances under which we won't pay a benefit. Please refer to page 10.
- Macquarie Bank will receive a referral commission from Macquarie Life and St Andrew's of no more than 20 per cent of premium, exclusive of government charges in respect of any Card Repayment Insurance taken out.

What is Card Repayment Insurance?

CRI is a product that offers you the choice of two differing levels of cover to help repay all or part of your *credit card* upon the occurrence of certain events.

The premiums for CRI are charged directly to your *credit card* and any benefits that become payable under the policy are paid directly to your *credit card*, except in the event of accidental death when a benefit is also paid to your estate.

As long as you continue to pay your premiums, and your *credit card* is not closed, cancelled or withdrawn, then you can keep your policy until your 65th birthday.

Who is eligible?

If you would like to apply for CRI, you must:

- Be an Australian resident;
- Be at least 18 and no older than 65 years of age; and
- Have a *credit card* that is not suspended or more than 90 days in arrears at the time of your application for CRI.

To be eligible to claim for a Total Temporary Disability benefit, you must also be *gainfully employed* at the time of the *event* giving rise to the claim.

To be eligible to claim an Involuntary Unemployment benefit, you must also be *gainfully employed*, but not self-employed, at the time of the *event* giving rise to the claim.

If you would like to apply for cover simply **call 1300 150 100**, between the hours of 8am–8pm, 7 days a week or complete and return the application form.

How does it work?

We will generally pay a benefit if you:

- die;
- are unable to work due to either a *total temporary disability* or *total & permanent disability*; or
- become *involuntarily unemployed*.

The table below provides a summary only of the benefits provided under CRI. For a full explanation of how the benefits work, including how the benefits are calculated, we refer you to the CRI Policy.

Lump sum benefits

CLAIM EVENT	DESCRIPTION	MAXIMUM BENEFIT
Death	***Death benefit*** Pays a lump sum amount, to the *credit card* account, equal to the *balance owing* on your account at the time of your death, subject to the maximums shown.	***Premier Plan*** The maximum amount payable is $50,000. ***Standard Plan*** The maximum amount payable is $25,000.
Death by accident	***Accidental death benefit*** If your death was caused by an accident we will pay an additional amount to your estate that is equal to the death benefit. The death by accident benefit is payable in addition to the death benefit.	***Premier Plan*** The maximum amount payable is $50,000 (in addition to the death benefit). ***Standard Plan*** The maximum amount payable is $25,000 (in addition to the death benefit).
Total & Permanent Disability (TPD)	***TPD benefit*** Pays a lump sum amount, to your *credit card* account, equal to the *balance owing* on your account at the time of the *event* that caused you to become *totally and permanently disabled,* subject to the maximums shown.	***Premier Plan*** The maximum amount payable is $50,000. ***Standard Plan*** The maximum amount payable is $25,000.

Monthly repayment benefits

CLAIM EVENT	DESCRIPTION	MAXIMUM BENEFIT
Total temporary disability (TTD)	***TTD benefit*** The TTD benefit will be calculated as a percentage of the *balance owing* on your *credit card* account on the date that you become *totally disabled*. We will pay to your *credit card* account 1/30th of this monthly TTD benefit for each day you are *totally disabled*. No benefit is payable for the first 30 days of your period of *total disability*. The TTD benefit will be paid for a maximum of 6 months for any single period of total disability.	***Premier Plan*** The monthly TTD benefit is equal to 10 per cent of the *balance owing* on your *credit card* as at the date of *total disability*. We will calculate this on a daily basis as 1/30th of this amount for each day you are *totally disabled*. For example, if the *balance owing* on your *credit card* account on the date that you become *totally disabled* is $10,000 and you remain *totally disabled* for a period of 70 days, we will pay $33.33 per day (1/30 × 10% × $10,000) for a total of 40 days after the 30 day waiting period. The total paid to your *credit card* will therefore be $1,333.20. A TTD benefit will be paid up to a maximum of $50,000. ***Standard Plan*** The monthly TTD benefit is equal to 7.5 per cent of the *balance owing* on your *credit card* as at the date of *total disability*. We will calculate this on a daily basis as 1/30th of this amount for each day you are *totally disabled*. For example, if the *balance owing* on your *credit card* account at the date that you become *totally disabled* is $10,000 and you remain *totally disabled* for a period of 70 days, we will pay $25 per day (1/30 × 7.5% × $10,000) for a total of 40 days after the 30 day waiting period. The total paid to your credit card will therefore be $1,000. A TTD benefit will be paid up to a maximum of $25,000.
Involuntary unemployment (IU)	***IU benefit*** The monthly IU benefit will be calculated as a percentage of the *balance owing* on your *credit card* as at the date you become *involuntarily unemployed*. We will pay to your *credit card* account 1/30th of this monthly IU benefit for each day you are *involuntarily unemployed*, however no benefit is payable for the first 30 days of your period of *unemployment*. The IU benefit will be paid for a maximum of 6 months during the policy term.	***Premier Plan*** The monthly IU benefit is equal to 10 per cent of the *balance owing* on your *credit card* as at the date of *unemployment*. We will calculate this on a daily basis as 1/30th of this amount for each day you are *involuntarily unemployed*. For example, if the *balance owing* on your *credit card* account at the date of the *involuntary unemployment* is $10,000 and you remain *involuntarily unemployed* for a period of 70 days, we will pay $33.33 per day (1/30 × 10% × $10,000) for a total of 40 days after the 30 day waiting period. The total paid will therefore be $1,333.20. IU benefits will be paid up to a maximum of $50,000. ***Standard Plan*** The monthly IU benefit is equal to 7.5 per cent of the *balance owing* on your *credit card* as at the date of *unemployment*. We will calculate this on a daily basis as 1/30th of this amount for each day you are *involuntarily unemployed*. For example, if the *balance owing* on your *credit card* account at the date of the *involuntary unemployment* is $10,000 and you remain *involuntarily unemployed* for a period of 70 days, we will pay $25 per day (1/30 × 7.5% × $10,000) for a total of 40 days after the 30 day waiting period. The total paid to your *credit card* account will therefore be $1,000. IU benefits will be paid up to a maximum of $25,000.

When won't a benefit be paid?

The table below shows some examples of when a benefit won't be paid. For a full explanation of the restrictions that apply, we refer you to the CRI Policy. We will only pay one monthly repayment benefit at any one time.

CLAIM EVENT	*BENEFIT*	*EXAMPLES OF WHEN WE WON'T PAY*
Death by any cause	Death benefit & Accidental death benefit	A benefit will not be paid if your death is caused, or contributed to, by: ■ suicide or an intentional self inflicted act within 13 months of the *cover start date*; ■ a condition that you knew about or had symptoms of in the 24 months prior to taking out the cover *(pre-existing condition);* ■ your involvement in a criminal activity; ■ *alcohol abuse* or *alcohol dependence*; or ■ *substance abuse*.
Total disability	TPD & TTD benefits	A benefit will not be paid if TPD or *total disability* is caused, or contributed to, by: ■ an intentional self inflicted act; ■ a condition that you knew about or had symptoms of in the 24 months prior to taking out the cover *(pre-existing condition);* ■ your involvement in a criminal activity; ■ *alcohol abuse* or *alcohol dependence*; ■ *substance abuse*; or ■ *mental illness*.
Involuntary unemployment	IU benefit	A benefit will not be paid if your *unemployment* is a result of your: ■ deliberate or serious misconduct; ■ neglect of the duties required of your employment; ■ performance counselling; ■ voluntary redundancy, resignation or retirement; or ■ fixed term employment contract coming to an end. We will not pay a benefit if any of the following apply; ■ you were aware of your impending redundancy prior to taking out your Card Repayment Insurance; ■ you were *self employed* immediately prior to your period of *unemployment*; ■ you have returned to work for less than 6 months following a prior IU claim; or ■ you have already received IU benefits for a combined total of 6 months under your Card Repayment Insurance.

How much does it cost?

The amount you pay each month is calculated on the *closing balance* on your *credit card* at the end of each *statement period*. Once calculated, the premium will be automatically charged to your *credit card*. There are two plans available:

PLAN TYPE	MONTHLY PREMIUM
Card Repayment Insurance – Premier	$0.74 per $100 owing at the end of the *statement period*.
Card Repayment Insurance – Standard	$0.59 per $100 owing at the end of the *statement period*.

For example:

IF BALANCE OWING AT END OF STATEMENT PERIOD IS:	THEN THE MONTHLY PREMIUM WOULD BE:	
	PREMIER PLAN	STANDARD PLAN
$0.00	$0.00	$0.00
$1,000	$7.40	$5.90
$3,000	$22.20	$17.70
$8,000	$59.20	$47.20
$14,000	$103.60	$82.60

Key risks

You should be aware of the following key risks:

- cover provided under Card Repayment Insurance may not cover all of your insurance needs or credit card obligations;
- if you fail to pay the premium when due, we may cancel the cover; and
- cover will cease if your *credit card* is closed, cancelled or withdrawn.

Common questions and answers

How do I apply?

All you have to do is call the number on the back of your *credit card* and you will be assisted through the application process. Alternatively, you can complete the Application Form we sent you and return it to the address shown.

What do I need to tell you?

You are legally required to tell the truth in any communications or dealings you have with us when applying for CRI. If you make a misrepresentation to us we may reduce or refuse to pay a claim. Additionally, if the misrepresentation is fraudulent then we may be able to treat the policy as though it never existed.

When will my cover start?

Your cover will start from the date we accept your application. The *cover start date* will be shown in the Certificate of Insurance that we will send you.

When will my cover stop?

Your cover will continue until the earliest of your 65th birthday, the payment of a *lump sum benefit* or your death. The cover will cease earlier if your *credit card* is cancelled, closed or withdrawn, your account falls more than 90 days into arrears or you fail to pay the premiums when due as required.

We will give you a minimum of 30 days notice if your cover is going to be cancelled through the non payment of premiums.

What if I change my mind?

If within 21 days of your *cover start date* you decide it does not meet your needs, please contact us and we will cancel your cover immediately and refund any premiums paid, as long as you have not made a claim during this period.

How do I make a claim?

If you would like to make a claim, simply call 1800 208 130 or send an email to insuranceclaims@macquarie.com and a claims consultant will help you get your claim underway.

What will you do with my details?

Your privacy is important to us. This statement explains how personal information can be used or disclosed and provides information about your privacy rights.

By completing the application you agree to allow us to use your personal information to:

- process the application for insurance;
- communicate with you about the application and any cover we supply to you;
- monitor, audit, evaluate and otherwise administer your policy; and
- assess, process and investigate any claims.

You also agree that our related companies and our external service providers (including for example, reinsurers, mailing houses and claims assessors) may access personal information when appropriate to assess your application, administer your policy or process any claims.

Unless you notify us otherwise, the personal information may be used by Macquarie Life or other companies in the Macquarie Group to offer products or services which may be of interest to you.

What should I do if I have a complaint?

The first step should be to raise your concerns directly with us by calling us on the number shown on the back of your *credit card*. We strive to achieve the highest standard of customer service and it will be our aim to ensure that any enquiry or matter is attended to quickly and to your satisfaction.

If your complaint is not resolved to your satisfaction, the Financial Ombudsman Service offers a free dispute resolution service. Please address your complaint in writing to: The Manager, Financial Ombudsman Service, GPO 3, Melbourne Vic 3001,or you can telephone them on 1300 78 08 08.

How can I contact you?

If you have any questions about your CRI cover, you can:

- Call us on 1300 150 100
- Write to us at Card Services, Reply Paid 3666, Rhodes NSW 2138
- Email us at jetstar@cardserve.com.au

For further important information about the terms and conditions of Card Repayment Insurance, we refer you to the CRI Policy.

Important Information

This Product Disclosure Statement (PDS) contains important information about insurance products issued by Macquarie Life and St Andrew's. Macquarie Life is a wholly-owned subsidiary of Macquarie Bank Limited ABN 46 008 583 542.

Neither Macquarie Life nor St Andrew's are authorised deposit-taking institutions for the purposes of the Banking Act (Cth) 1959 and their obligations do not represent deposits or other liabilities of Macquarie Bank Limited.

Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Life or St Andrew's.

Card Repayment Insurance policies are referable to Macquarie Life's No. 4 Statutory Fund. Please note that this product is designed purely for protection. It does not have an investment or savings component and will not have a surrender or cash value.

Information contained in this PDS can change from time to time. If the change is not materially adverse, the updated information will be available on this website, www.macquarie.com.au/personal. A paper copy of any updated information will be given to you on request without charge.

This PDS has been prepared by Macquarie Life and St Andrew's to help you decide whether to buy Card Repayment Insurance and understand the extent of cover and relevant limitations, but it does not take into account your objectives, financial situation or needs. If you are unsure about the appropriateness of the Card Repayment Insurance product having regard to your objectives, situation and needs, then we recommend that you obtain financial, legal and taxation advice before making a decision to acquire the product.

Financial Services Guide

A guide to Sykes' relationship with you and others

Sykes Financial Services Pty Limited
ACN: 115 290 983
AFS License No: 299767
Date Prepared: 11 October 2010
Version 1

What information does this Financial Services Guide contain?

The purpose of this Financial Services Guide (FSG) is to inform you of the financial services offered by Sykes Financial Services Pty Limited (Sykes) to help you decide whether to use these services.

This FSG contains important information about:

- who Sykes is;
- the services Sykes offer you in respect of the type of financial product described in this FSG;
- how Sykes and their associates are paid;
- any associations or relationships Sykes may have with the financial product issuer;
- Sykes' internal and external dispute resolution procedures and how you can access them if you have a complaint against Sykes;
- Sykes' compensation arrangements; and
- how Sykes can be contacted.

Other statutory documents you need to refer to

The Card Repayment Insurance Product Disclosure Statement will contain information about the particular product, including its terms and conditions, and details of fees and charges which may apply. This document will assist you in making an informed decision about whether to acquire that product. Alternatively, a Product Disclosure Statement for the product Sykes recommend that you acquire or for the product they offer to arrange for you to acquire is available by visiting www.macquarie.com.au/personal

Who is responsible for the financial services provided?

Sykes will be providing the financial services to you through its representatives. Sykes is responsible for the actions of its representatives and the financial services provided. Sykes currently hold an Australian Financial Services Licence number 299 767 (AFS Licence) issued under the *Corporations Act 2001* authorising them to provide these services to you.

Sykes has been engaged by Macquarie Bank Limited ABN 46 008 583 542 (Macquarie Bank) to provide Customer Relationship Management (CRM) services for the Card Repayment Insurance product (life and general insurance) issued by Macquarie Life Limited ABN 56 003 963 773 (Macquarie Life) and St Andrew's Insurance (Australia) Pty Ltd (St Andrew's) ABN 89 075 044 656, respectively.

Who is Sykes?

Sykes Australia is a wholly owned subsidiary of Sykes Enterprises, Incorporated. Sykes is structured to operate Customer Relationship Management centres ('CRM centres', commonly referred to as 'call centres') across a wide range of industries (including the financial industry).

As at the time of preparing this FSG, Sykes (established in the USA) has over 80 global centres (including Australia).

What kinds of financial services are Sykes authorised to provide and what kinds of financial products do those services relate to?

Sykes is authorised by the AFS Licence to provide "general financial product advice" rather than "personal financial product advice". Personal financial product advice is advice that takes into account one or more of your objectives, financial situation or needs.

Sykes is also authorised by its AFS Licence to deal in a financial product (by arranging to issue that financial product). In other words Sykes promotes the financial products and "arranges" for people to acquire those financial products by offering to arrange for the issue of those financial products. The offer is covered by the AFS Licence.

Sykes is authorised under its AFS Licence to provide general financial product advice for and deal (by arranging to issue) in life risk and general insurance products.

Any general financial product advice that Sykes provide to you will not take into account your objectives, financial situation or needs. You should therefore consider whether it is appropriate, in light of your own objectives, financial situation and needs, to act upon the advice and you should also consider the relevant Product Disclosure Statement before making any decision about whether to acquire a particular financial product.

For whom do Sykes act when providing these services?

Our representatives can arrange policies on your behalf. When we give general financial product advice, arrange for the insurer to issue policies or renew insurance policies, we act for you.

How can you give Sykes instructions?

You can provide instructions and tell Sykes how you wish them to arrange for the acquisition of the relevant financial product by telephone, letter, facsimile and email (using the contact details set out on the last page of this FSG) or other means as agreed. Generally, you will need to provide to Sykes the documents and information as described in the relevant Product Disclosure Statement which will be provided to you and complete an application (either an Application Form which will be attached to or accompany the Product Disclosure Statement or an application over the telephone which will be recorded).

How is your personal information dealt with?

Sykes recognise the importance of ensuring that you have confidence in the way they handle your personal information and that it is kept private. Sykes is bound by, and committed to, the terms of the *Privacy Act 1988* and the National Privacy Principles forming part of that legislation.

Any information you give Sykes may be used to help them provide financial services to you. Sykes may also use this information for other purposes, such as administration. If you do not want your personal information to be used for these purposes, please let Sykes know by calling them on 1300 731 384.

In addition to disclosing your personal information to the product issuers, they may disclose personal information to related companies, to their service providers and to third parties. Sykes will only do this on the basis that they deal with this information in accordance with their Privacy Policy. Sykes may also be required to disclose this information by law, such as under anti-money laundering and related legislation.

If you want access to your personal information, please contact Sykes.

Further information is found in Sykes Privacy Policy, a copy of which is available on the Sykes website at www.sykes.com/australian-documents.aspx or by contacting Sykes.

How is Sykes remunerated for the services they provide?

Sykes is remunerated by Macquarie Bank, which engages Sykes to provide CRM services on its behalf. This is not an additional cost to you. Macquarie Bank pays Sykes the following fees:

- Credit Card Repayment Insurance – Sykes will receive a fee from Macquarie Bank based on agreed periodic payments. This fee does not include any commissions or other incentives. The telephone operator providing you with the general financial product advice is remunerated by salary but may qualify for a bonus dependent on their individual performance against objectives as agreed.

The relevant product issuer's Product Disclosure Statement provides full details of the fees and other remuneration charged by that product issuers with respect to acquiring the relevant product.

How are representatives of Sykes remunerated?

- Representatives of Sykes receive salaries, bonuses and other benefits from Sykes. Bonuses and other benefits are discretionary and are based on achievement of pre-determined objectives. Bonuses do not exceed 20 per cent of the basic remuneration.

Sykes representatives may also qualify for non-monetary benefits if they meet performance targets. Incentives include non-monetary rewards such as shopping vouchers and gift cards. The type of these benefits will vary depending on particular circumstances, such as the representative's position and the particular service provided. Sykes maintain a register of any benefits that their representatives receive.

Do Sykes have any associations & relationships which may influence the advice provided?

Sykes is engaged by Macquarie Bank to provide CRM services for the financial product noted above.

What are Sykes' compensation arrangements?

Sykes has professional indemnity insurance in place. In accordance with the policy terms and conditions, this insurance covers certain actions of Sykes' representatives in dealing with you (including those representatives who no longer work for Sykes but who did at the time of the relevant conduct). The policy is required to be renewed annually.

Sykes reasonably believes that this policy satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001*.

What do I do if I have a complaint?

Sykes want to know about any problems or concerns you may have with their service so they can take steps to resolve the issue. Sykes have internal and external dispute resolution procedures to resolve complaints from clients. A copy of these procedures may be obtained by contacting Sykes and requesting a copy.

Initially, all complaints will be handled and investigated internally. Should you feel dissatisfied with the outcome, you have the ability to escalate your concerns to an external body for a resolution.

If you have a complaint about the financial services provided to you, please take the following steps:

1. Contact Sykes to inform them about your complaint and discuss your concerns. You may do this by telephone, facsimile, email or letter (using the contact details set out on the last page of this FSG).
2. All complaints will be properly handled and investigated promptly. Sykes will try to resolve your complaint quickly and fairly.
3. If you are dissatisfied with the outcome, you have the right to complain to the Financial Ombudsman Service ("FOS") who may be contacted on 1300 78 08 08 or in writing at GPO Box 3, Melbourne VIC 3001.
4. You can contact the Australian Securities and Investments Commission on 1300 300 630. This is a free call Info line. This is another alternative that you may use to make a complaint and obtain information about your rights.

How do you contact Sykes?

If you would like further information on the Australian Financial Services License arrangement for this product or wish to lodge a complaint, please contact Sykes by any of the following means:

- **Telephone**
  Call their office on 1300 731 384
- **Mail**
  Write to:
  Sykes Financial Services Pty Ltd
  Building B, 1 Homebush Bay Drive,
  Rhodes, NSW, 2138
- **Fax**
  Send to: 02 8268 3605
- **Email**
  Send to: sykesausfinancialservices@sykes.com

Further details about Sykes' services are also available on their website, www.sykes.com/australian-documents.aspx

Application Form

Card Repayment Insurance

When reading this Application Form a reference to "we", "our" and "us" means Macquarie Life and/or St Andrew's.

Any reference to "I", "you" or "your" means the applicant for and owner of the Card Repayment Insurance cover.

Before you sign this form please be aware we are obliged to have provided you with a Product Disclosure Statement dated 11 October 2010 containing a summary of the important information relating to this product. This information will help you to decide what is appropriate for your needs.

1. Choose your product

☐ Card Repayment Insurance (Premier)

☐ Card Repayment Insurance (Standard)

2. Provide your personal details

TITLE

GIVEN NAME(S)

SURNAME

GENDER

☐ Female ☐ Male

DATE OF BIRTH

DD / MM / YYYY

STREET NO. AND NAME

SUBURB

STATE

POSTCODE

3. Provide your credit card information

JETSTAR CREDIT CARD NUMBER

EXPIRY DATE ON CARD

M M / Y Y

CARDHOLDER'S NAME (AS SHOWN ON CARD)

4. Please read and sign below

Please issue a Card Repayment Insurance policy as indicated above. I understand the insurance will become effective when this completed form is accepted by the insurers. I also understand that a Certificate of Insurance will be sent to me and that, unless I have made a claim, I will have 21 days to review and to cancel the policy with a full refund of any premiums paid if I am not completely satisfied. I acknowledge that I have been provided the PDS (CRI Brochure & CRI Policy) dated 11 October 2010 and that my decision to accept this insurance is based on the information contained in the PDS. I agree to be bound by the terms of the CRI Policy. I understand that a 24 month pre-existing exclusion applies to this policy.

I declare that the details included in this form are correct and that I meet the eligibility criteria explained on page 6 of this PDS. I agree that my personal information can be collected, used and disclosed by us and our agents in accordance with the privacy information contained in the PDS and authorise us to debit my premiums from my credit card each month.

Medical authority

I hereby authorise any physician or surgeon, medical professional or other person in their employ or associated with them to give Macquarie Life Limited or a service provider authorised to act or on behalf of Macquarie Life any information which they may require and which they have acquired in a professional capacity. A photocopy of this authority should be accepted as my personal authority.

SIGNATURE

DATE

DD / MM / YYYY

Call 1300 150 100

or visit www.jetstar.com/cards for more information

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