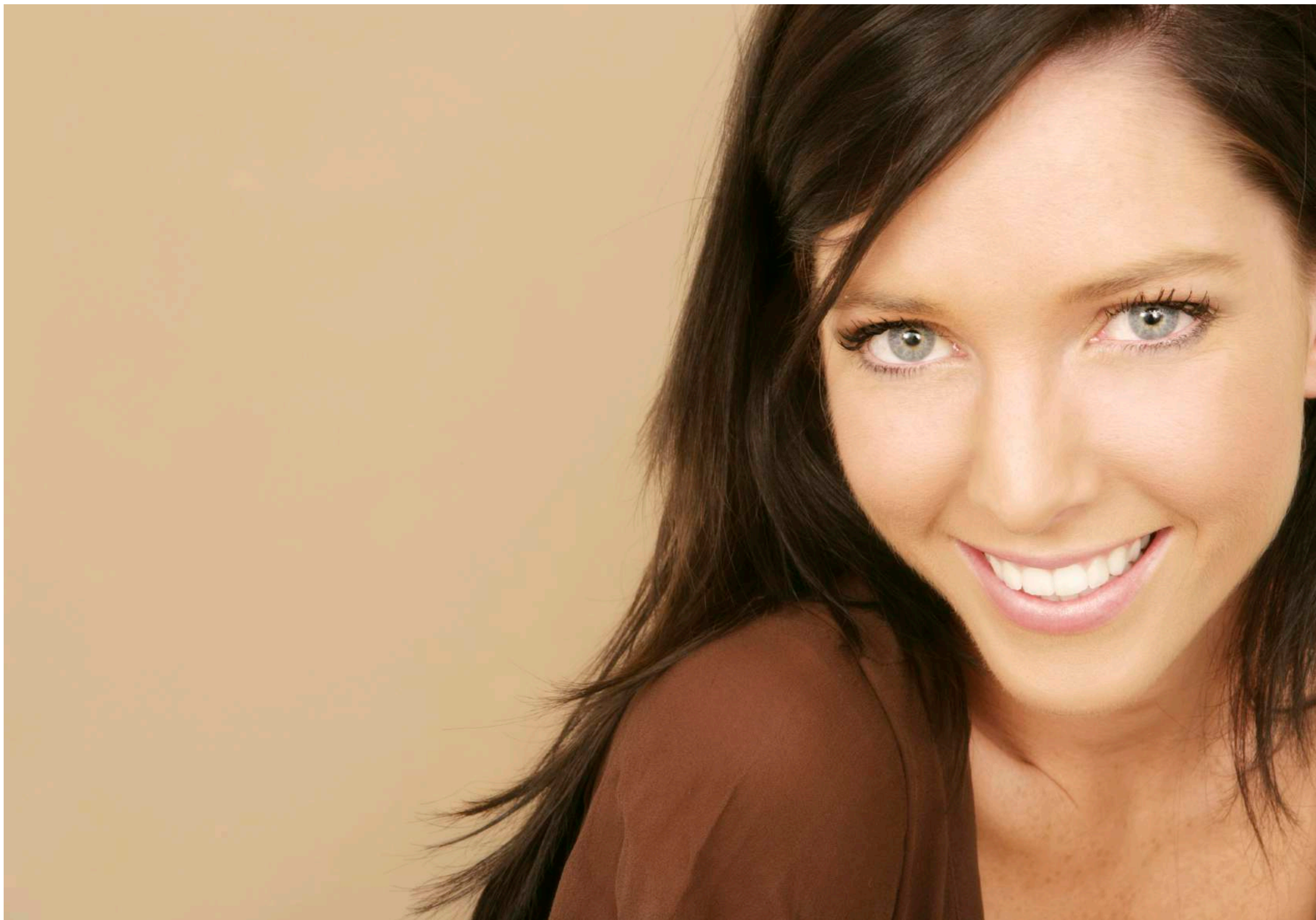


User Guide





Galaxy Prepaid eftpos Card

So you've got your new Riverstone Schofields Memorial Club Galaxy Prepaid eftpos Card. Now what do you do?

This User Guide will explain how to start using your Galaxy Card for everyday purchases. If you have any enquiries at all whilst you are a Galaxy cardholder please visit Riverstone Schofields Memorial Club and we will help you.

Please refer to the Product Disclosure Statement (PDS) for the terms and conditions governing the use of the Galaxy Card.

A copy of the PDS is also available online at www.riverstonememorial.com.au





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Front of Card



CARD NUMBER

4 DIGIT EXPIRY DATE: DATE THE CARD EXPIRES

Back of Card

SERIAL NUMBER: THIS IS THE NUMBER YOU ARE REQUIRED TO ENTER THE LAST 4 DIGITS OF WHEN ACTIVATING THE CARD ONLINE

CLUB NUMBER & WEB ADDRESS FOR LOST AND STOLEN CARDS



**BSB & ACCOUNT NUMBER:
THESE NUMBERS ARE TO BE USED TO TRANSFER YOUR OWN FUNDS ONTO THE CARD VIA
YOUR OWN BANK'S WEBSITE.**

What is the Riverstone Schofields Memorial Club Galaxy Prepaid eftpos Card?

The Riverstone Schofields Memorial Club Galaxy Prepaid eftpos Card has been created to give members the freedom to spend their rewards at any merchant in Australia that accepts eftpos*. Members may also load their own funds onto the card for additional or higher value purchases.

Though there is no ATM or cash withdrawal facility on the card, cardholders are able to spend the available balance on the card using eftpos terminals across Australia*. The Galaxy Card is a reloadable prepaid card so you can never spend more than what you load onto it.

There are no credit checks required, and the card is not linked to your personal bank accounts. It's a totally prepaid solution.

In addition, members have access to special promotions and activities at Riverstone Schofields Memorial Club through being a cardholder. (Terms and conditions apply, available online at www.riverstonememorial.com.au.)



Getting Started

Activating your Galaxy Card

Once you've received the Galaxy Card, you will need to activate it online before you can use it. Activation can be done at the Club at the time of application, or alternatively you may choose to activate it through the Riverstone Schofields Memorial Club website in the privacy of your own home. We recommend activating your card at the Club as there will be trained staff available to assist you should you have any questions or encounter any problems throughout the activation stage.

At the Club

After issuing the card, the staff at Riverstone Schofields Memorial Club will be happy to help you activate the card on the spot so that you can begin using the card straight away. Club staff will take you to the online application page located at www.riverstonememorial.com.au, where you simply need to click on the "Activate My Galaxy Card", and follow the prompts provided on the screen as over the next few pages.

Card Activation

CARD REGISTRATION

PERSONAL DATA

SECURITY

CONFIRMATION

1.

CARD REGISTRATION

On page 1 you will enter your card number and the last 4 digits of the serial number, as located on the back of the card. You must ensure before activating your card that you have read and understood the Product Disclosure Statement that is enclosed with your card (a copy of the PDS is also available at www.riverstonememorial.com.au). Once you have read and understood the PDS please mark the tick box at the bottom of the activation page.

Once this is completed, press "Next".

ERROR MESSAGE

If you encounter any problem, a message will appear at the top of the activation page screen and a circle with a red cross in it will appear beside the line causing a discrepancy.

Card Activation

CARD REGISTRATION

PERSONAL DATA

SECURITY

CONFIRMATION

2.

PERSONAL DATA

On page 2, you will enter your personal details including your title, first name, surname, club membership number, address, date of birth, mobile number, and email address. This will enable us to register the card against your details and is also a security measure.

Once this is completed, press "Next".

Card Activation

CARD REGISTRATION

PERSONAL DATA

SECURITY

CONFIRMATION

3. SECURITY

SECURITY QUESTION

You must select and answer your own security question for your online cardholder account page. You will have to select and answer one of the three questions provided. Please note it is especially important to enter this answer correctly and the use of capitals is at your discretion.

This security question is only known by you and, in the event of forgetting or wishing to reset PINs or passwords, you will simply need to select the line online "Forgotten my password and PIN" and a box will appear asking you for your answer to a security question.

You must enter the answer in the exact format as you set it up.

Alternatively, you can go into the Club and provide some basic personal details and identification and the Club staff will provide you access to answer your security question, enabling you to then reset your password and/or PIN.

PERSONAL IDENTIFICATION NUMBER (PIN)

You will also be able to set your 4 digit PIN for additional card security. Fees and charges apply, refer to the PDS for further detail. Your PIN must be entered at a merchant's terminal at the time of making a purchase. For security reasons please choose a number that DOES NOT represent your birthday.

You are required to set a 6 digit password for your card holder account page so that you can check your transaction history and card balance.

Once you have set your security question, PIN and password, press "Next".

Card Activation

CARD REGISTRATION

PERSONAL DATA

SECURITY

CONFIRMATION

4.

CONFIRMATION

This page will provide a confirmation message that your card has been successfully activated. You may now begin to load funds and transfer reward point balances onto your card.

If for some reason, your activation was not successful there will be a prompt to speak with the staff member who is assisting you.

After your successful application, press "Next." You will then be invited to login to your cardholder account page.

At home

Should you decide to activate your card away from the Club, then simply go to www.riverstonememorial.com.au, select "Activate My Galaxy Card," and follow the same procedure as above.

Should you encounter any activation issues, you will need to return to the Club for activation assistance.



Using my Galaxy Card

LOADS

All Galaxy Cards carry a \$5,000 AUD limit. This means you can load funds and spend the balance as often as you wish, as long as the balance doesn't exceed \$5,000 at any one time. You can load funds onto your card by transferring your reward points into a dollar balance on the card and also by transferring your own funds onto the card for an additional balance. We recommend that prior to loading or transferring funds onto your card that you first check the balance, which can be done online or at the Club. Any transaction that you perform that will take your balance over the \$5,000 balance will be rejected and charges will apply.

TRANSFERS

Transferring reward point to a dollar balance on your Galaxy Card: Transferring your points is easy, and is available at the Club.

- Visit one of the membership kiosks at the Club.
- Click on "Galaxy Transfer".
- Swipe your current membership card.
- Type in your KIOSK PIN (This is NOT the eftpos PIN you have created at the membership kiosk).
- Nominate the amount of points to transfer in dollar value on your Galaxy Card.
- Click "Enter".
- A receipt will print out for confirmation and within 2-3 business days your points will be transferred to your Galaxy Card.

Using my Galaxy Card

LOADING ADDITIONAL FUNDS ON YOUR GALAXY CARD

This can be done online through your Internet banking site, using Electronic Funds Transfer. Charges apply, please refer to the PDS.

PLEASE check the balance before making any transfers or loads to your card, as your balance cannot exceed \$5,000.

ELECTRONIC FUNDS TRANSFER:

Log onto your own bank's Internet banking site and transfer funds from your existing account to your Galaxy Card using the BSB and account number located on the back of your card.

- Go to Internet banking from your existing bank account
- Select "funds transfer"
- Enter your BSB and account number (found on the back of your card)
- Name of account is your name. (You must enter your name exactly as when you activated your card).
- Enter the amount to transfer
- Please note: If you are unsure how to do this, please visit the Club and Riverstone Schofields Memorial Club staff will be happy to assist you

Using my Galaxy Card

MAKING PURCHASES

WHERE CAN I USE MY GALAXY CARD?

You can use your Galaxy Card for purchases and to pay bills in store wherever eftpos prepaid cards are accepted nationally (subject to individual merchant discretion), fees and charges apply, please refer to the PDS for further details. In addition, you can also use your Galaxy Card for access to special promotions at Riverstone Schofields Memorial Club. The card cannot be used to withdraw cash from ATMs or eftpos terminals, nor can the card be used overseas.

USE YOUR CARD:

- At any merchant in Australia that accepts eftpos.
- Just look for the eftpos logo or ask if they accept eftpos prepaid cards (a minimum spend amount may apply and is at merchant discretion).
- Examples include: retailers, doctors, pharmacies, schools, travel.
- Cannot be used online or card-not-present transactions.
- Select the "SAVINGS" button on the PIN pads.
- You will be required to enter a 4 digit PIN on the PIN pad to verify your purchase / payment.
- You cannot use your card in an ATM. Any attempt to do so may result in the ATM retaining your card. You would then need to request a replacement card for which charges apply (refer to the PDS).
- Cards cannot be used when eftpos is offline, you will need to present another form of payment.

Cardholder Account Page

The Galaxy cardholder account page is an online “dashboard” for your Galaxy Card. From this page you can check, edit and update your personal details, reset your PIN and account password, and check transaction history.

PIN (PERSONAL IDENTIFICATION NUMBER):

All Galaxy Cards come with the additional security measure of a PIN. For in store purchases, simply enter the 4 digit PIN directly into the POS terminal.

DO NOT GIVE YOUR PIN TO ANYONE.

PINs do not give cardholders access to ATMs or cash withdrawals from the card in any form. If you attempt to use your card at an ATM, your card may be retained by the ATM. To obtain a replacement card fees and charges may apply – refer to the PDS for more detail.

Galaxy Card Customer Support

WHO DO I TALK TO FOR ANY ENQUIRIES RELATING TO MY CARD?

For any enquiries please visit Riverstone Schofields Memorial Club.

WHAT DO I DO IF MY CARD IS LOST OR STOLEN?

Please contact the Club on 02 9627 1811 immediately during business hours.

For after hours lost / stolen please go to www.riverstonememorial.com.au.

Replacement cards are reissued at the Club. Please allow up to 2 business days for a replacement card. (Refer to the PDS for further detail).



Frequently Asked Questions

HOW MUCH DOES 1 REWARD POINT EQUAL ONTO MY GALAXY CARD?

1 POINT = 1 CENT, 10 POINTS = 10 CENTS, 100 POINTS = \$1
1000 POINTS = \$10, 10000 POINTS = \$100

HOW MUCH CAN I HAVE ON MY GALAXY CARD AT ANY ONE TIME?

Up to \$5,000 AUD balance at any one time, any amount that is attempted to be loaded or transferred to the card that takes the balance over this \$5,000 limit will be rejected in full. Fees and charges may apply –refer to the PDS.

IS THERE A MINIMUM AMOUNT THAT I CAN TRANSFER ONTO MY GALAXY CARD?

Yes, the minimum is \$10, which is 1,000 points.

Frequently Asked Questions

WHAT DO I DO IF I FORGET MY USER NAME OR PASSWORD?

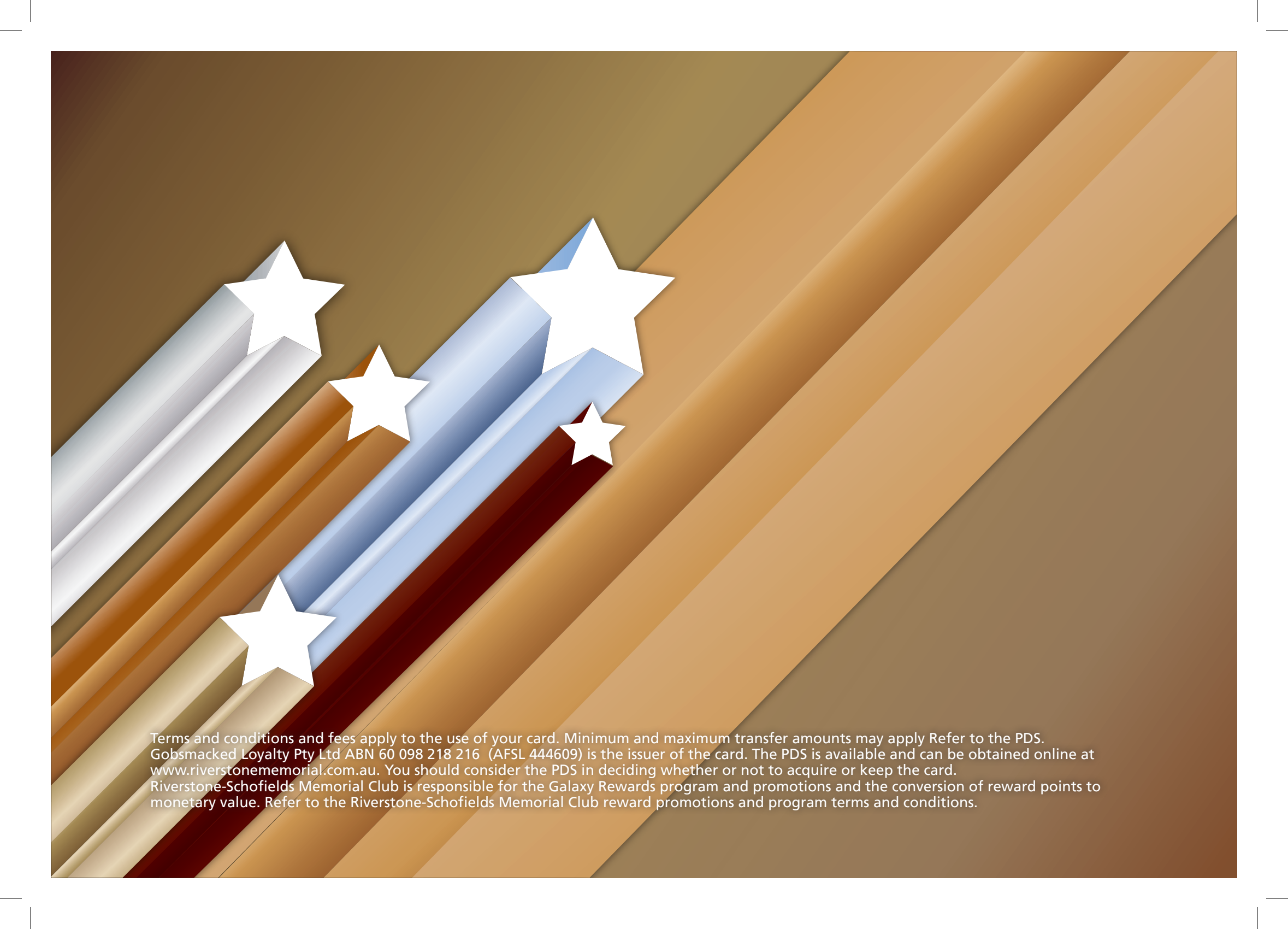
Go to the login page for the cardholder account page (www.riverstonememorial.com.au), and select "Forgotten Password." The security questions that you answered when activating your card will come up. Simply provide the answer you provided during activation and a page will appear allowing you to reset your password. If you have any questions about this process, please visit the Club and a staff member will assist you.

HOW DO I CHECK MY BALANCE?

You can check your balance as well as statements and transaction history online via the cardholder account page available at www.riverstonememorial.com.au. If you are unsure on how to go online, please ask a staff member at the helpdesk and they will be happy to assist you.

HOW DO I CHANGE MY PIN?

Go to the cardholder account page via www.riverstonememorial.com.au



Terms and conditions and fees apply to the use of your card. Minimum and maximum transfer amounts may apply Refer to the PDS. Gobsmacked Loyalty Pty Ltd ABN 60 098 218 216 (AFSL 444609) is the issuer of the card. The PDS is available and can be obtained online at www.riverstonememorial.com.au. You should consider the PDS in deciding whether or not to acquire or keep the card. Riverstone-Schofields Memorial Club is responsible for the Galaxy Rewards program and promotions and the conversion of reward points to monetary value. Refer to the Riverstone-Schofields Memorial Club reward promotions and program terms and conditions.