

# EPlus Star Rewards

## Quick Reference Guide



### The EPlus Star Rewards Universal Program

Welcome to EPlus Star Rewards Universal, the exciting new rewards program from The Epping Club. EPlus Star Rewards Universal Program is a new rewards program that, together with the EPlus Star Rewards Prepaid eftpos Card, gives you the freedom to spend the reward points and promotional wins you earn with the club both internally, as well as at any merchant in Australia that accepts eftpos, subject to merchant discretion.

At the centre of EPlus Star Rewards Universal Program sits the EPlus Star Rewards Prepaid eftpos Card, a reloadable prepaid eftpos card that allows you to store your converted reward points, promotional wins, and own funds all in one convenient place to spend at 325,000 retailers nationwide, subject to merchant discretion.

Please refer to the Product Disclosure Statement (PDS) for the terms and conditions governing the EPlus Star Rewards Prepaid eftpos Card. Fees and charges apply – please refer to the PDS for details. A copy of the PDS is also available online at the club website.

### What can I do with my EPlus Star Rewards Prepaid eftpos Card?

Once you have an available balance on your card, you can start spending it!

It is with the EPlus Star Rewards Prepaid eftpos Card you spend your converted reward points and promotional wins that have been loaded onto your card. In this way, your card works like a financial passport for taking your reward points and promotional wins outside of the club to spend as a dollar balance at any merchant in Australia that accepts eftpos, subject to merchant discretion.

Unlike traditional gift cards, with the EPlus Star Rewards Prepaid eftpos Card, the club can continue to load your converted reward points and promotional wins and you can continue to load additional funds all onto the same card to store or spend whenever you want.

EPlus Star Rewards Prepaid eftpos Card gives you the freedom to spend where you choose.

All 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. There are no credit checks required, the card is not linked to your personal bank accounts, and is valid for up to 3 years.

### THE PROGRAM

The EPlus Star Rewards Universal Program allows you to:

- Earn reward points at The Epping Club;
- Request The Epping Club to convert these reward points into a dollar spending balance that can be loaded onto the EPlus Star Rewards Prepaid eftpos Card; and
- Load promotional wins you earn at the club onto your EPlus Star Rewards Prepaid eftpos Card.

### THE CARD

The EPlus Star Rewards Prepaid eftpos Card is a reloadable prepaid eftpos card that allows you to spend:

- converted reward points as a dollar value;
- any promotional wins the club has loaded onto the card; and
- your own funds (which you can load onto the card using the BSB and account number located on the back of your card).

In addition, the card comes with an online dashboard where you can check balances and update your personal and security details.

Card Number



4 digit expiry date:  
Date the card expires

Club number  
& web address for lost  
and stolen cards



Serial Number: This is the number you are required to enter the last 4 digits of when activating the card online

BSB & Account Number: These numbers are to be used to transfer your own funds onto the card via your own bank's website.

## Using your card

Converting reward points and promotional wins to a dollar balance on your card:

- Visit the transfer kiosk located at the club
- Type in your membership number
- Type in your kiosk PIN
- Type in your age
- Enter your transfer amount in a \$ value
- Click ok

Charges may apply, please refer to the PDS.

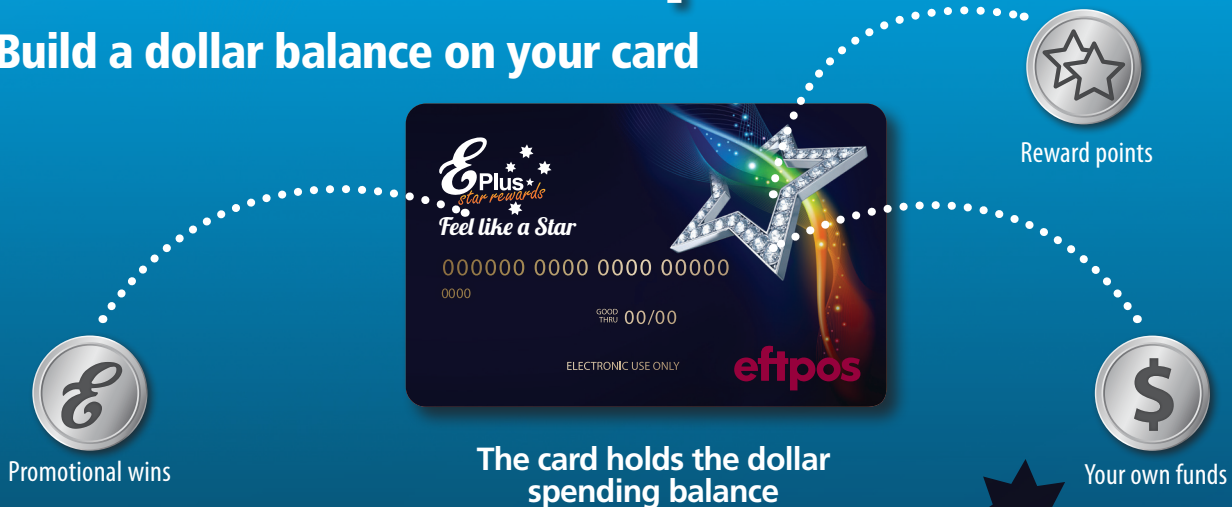
## Transferring your own funds for a higher balance:

This can be done online through your Australian Internet banking site, using Electronic Funds Transfer. Please check the balance before making any transfer or load 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 to your card using the BSB and account number located on the back of your card and the name in which you have activated your card. Charges apply, please refer to the PDS.

# Earn. Convert. Spend!

## 1. Build a dollar balance on your card



## 2. Spend!

Use your card to access your spending balance at any merchant in Australia that accepts eftpos, subject to merchant discretion.



Accountants	Butchers	Dance Lessons	Grocery Stores	Locksmith	Pest Control	Stationary
Adventure Tours	Car Servicing	Dentist	Gym Fees	Magazines	Photography	Takeaways
Aged Care	Cafes	Doctor Fees	Hardware Store	Manchester	Physio	Taxis
Appliances	Chemist	Dry Cleaning	Health Retreat	Massages	Restaurants	Tennis Coaching
Art Classes	Child Care	Florists	Hire Equipment	Mobile Phone	School Fees	Theatre & Cinemas
Bakeries	Christmas shopping	Fuel	Home Decorating	Nail Salon	Shopping Spree	Travel Agencies
Beauty Salon	Clothes	Gifts	Hotels	Optometrist	Spa Treatments	Wedding Cakes
Boat Hire	Convenience Stores	Golf Lessons	Limo Hire	Party Needs	Skiing Holiday	Yoga Classes

**With 325,000 retailers accepting eftpos in Australia, you've never had so much spending choice! Or simply store the balance on your card to save for something special, or just a rainy day!**

Fees and charges apply to the use of your Card. Refer to the PDS.

Indue Limited ABN 97 087 822 464 (AFSL 320204) is the issuer of the card. The PDS is available and can be obtained online at [www.eppingclub.com](http://www.eppingclub.com). You should consider the PDS in deciding whether or not to acquire or keep the card.

The Epping Club is responsible for the EPlus Star Rewards Universal Program and for the conversion of reward points to monetary value. Refer to The Epping Club rewards program terms and conditions.