

Financial Services Guide

This Financial Services Guide ("FSG") is dated 20 July 2010.

It provides you with information about the financial services provided to you by Citigroup Pty Limited ABN 88 004 325 080 AFSL 238098 ("we", "our", or "us") and its representatives including Citigroup Business Process Solutions Pte Ltd ARBN 125 814 048 ("CBPS"), Aegis Services Australia Pty Limited ABN 44 070 034 598 ("Aegis"), IBM Daksh Business Process Services Philippines, Incorporated ARBN 139 625 826 ("IBM"), SEMA Group Pty Limited ABN 58 002 012 320 ("SEMA") and Salesforce Australia Pty Ltd ABN 30 006 688 955 ("Salmat") to help you decide whether to use the financial services offered. It also provides information on how we and other relevant persons are remunerated and about what to do if you have a complaint and how it will be dealt with. Distribution of this FSG by its Authorised Representatives has been authorised by us.

With this FSG, you may also receive a Product Disclosure Statement ("PDS") for a life insurance, general insurance or consumer credit insurance product (the "Insurance Products") when we may make a recommendation to you to buy an Insurance Product and/or arrange it to be issued by third parties. The purpose of the PDS is to help you compare products and make an informed decision about whether to acquire the Insurance Product. The PDS includes information such as the fees payable, risks, benefits and significant characteristics of the particular Insurance Product.

Our Financial Services

We hold an Australian financial services licence (AFSL No. 238098) and are authorised to deal and to provide general advice on the Insurance Products. You can contact us by calling 1300 135 538 or write to us, GPO Box 40, Sydney NSW 2001.

CBPS, Aegis, IBM, SEMA and Salmat

CBPS (Authorised Representative No. 317876), Aegis (Authorised Representative No. 253168, IBM (Authorised Representative No. 341402), SEMA (Authorised Representative No. 312991 and Salmat (Authorised Representative No. 298045) are all authorised representatives of us and may be engaged to provide financial services* on behalf of us in relation to an Insurance Product. The financial services provided by CBPS, Aegis, IBM, SEMA or Salmat in relation to this FSG are provided for us only. Should either CBPS, Aegis, IBM, SEMA or Salmat offer to provide you with any financial services under another authorisation, you will receive an FSG in relation to that service.

You can contact:

CBPS at GPO Box 40, Sydney NSW 2001

Aegis at PO Box 238, South Melbourne VIC 3205

IBM at Level 13, 601 Pacific Highway, St Leonards NSW 2065

SEMA at 6 The Crescent, Kingsgrove NSW 2208

Salmat at 50 Franklin St, Melbourne VIC 3000

Our Authorised Representatives change from time to time. The list above is correct as at the date you are provided this FSG. You can obtain a copy of our current FSG from www.cardservicesdirect.com.au or by phoning 1300 135 538.

*Financial services provided

Representatives of us, Aegis, IBM, SEMA or Salmat may call you to discuss the offer of insurance described in the relevant PDS, if we have provided one to you. Representatives of us, CBPS, Aegis, IBM, SEMA or Salmat may discuss with you the offer of insurance when you contact any of them. These representatives are authorised to provide you with general advice only, relating to these Insurance Products. They are not able to provide you with personal advice, which means that your personal financial situation, needs and objectives will not be considered.

We are responsible for the financial service provided to you. If you do not wish to be called about our product offers then please phone 1300 135 538 to register your request.

As an Authorised Deposit-taking Institution, we are not required by the Australian Securities Investments Commission to obtain professional indemnity insurance.

How do I pay for the financial services provided?

If you purchase any of the Insurance Products, you will be required to pay a premium as described in the PDS. If you decide to purchase any of the Insurance Products, this charge is automatically billed to your nominated account. If you do purchase any Insurance Product there is no charge to you for the service provided. The representatives that provide you with information about the Insurance Products are paid salary or wages and may receive a commission of up to 40% of their salary (paid monthly), dependent upon their achievement of key performance indicators, including quality of service to you and sales of the Insurance Products. They may also be entitled to other incentives, such as gift vouchers.

For selling Insurance Products that are consumer credit insurance products, we receive up to a 20% commission from financial product issuers. Our brokers may receive, from us, benefits equaling amounts up to the amount of commission we receive from financial product issuers, for referrals to us that result in product sales. This is not an additional cost to you. For selling Insurance Products that are life insurance products, we receive up to a 100% commission from financial product issuers. This is not an additional cost to you. For selling Insurance Products that are general insurance products, we receive up to a 40% commission from financial product issuers. This is not an additional cost to you.

We may receive marketing rebates, sponsorship payments, system and administration rebates, or non-monetary benefits, such as briefings, training and sales materials from financial product issuers with whom insurance policies are placed.

Insurance Products

We have a distribution agreement with MetLife Insurance Limited ABN 75 004 274 882 AFSL No. 238096 ("MetLife") until July 2015, which means that we will distribute non-superannuation life insurance, total and permanent disability and trauma insurance during that period where such insurance has been issued by MetLife in addition to insurance products issued by other providers including AIA Australia Limited ABN 79 004 837 861 AFSL No. 230043 and ING Life Limited ABN 33 009 657 176 AFSL No. 238341.

What if I have a complaint?

We have established a free complaints resolution process. If you have a complaint please call us on 1300 308 935. We will take action to investigate your complaint and will respond to you in writing, unless agreed otherwise, within 21 days to tell you of the outcome or that we need more time.

You may also wish to write to us. Our address is:

Citigroup Pty Limited
Customer Advocacy Unit
GPO Box 204 Sydney NSW 2001.

If you are not satisfied with our response you can contact the Financial Ombudsman Service ("FOS"), our free external dispute resolution service, who will then investigate the matter. The telephone number is 1300 780 808. The address is:

The Manager
Financial Ombudsman Service Limited
GPO Box 3, Melbourne VIC 3001.

Please contact CBPS, Aegis, IBM, SEMA or Salmat if you require further information about their relationships with other AFS licensees.