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FINANCIAL SERVICES GUIDE

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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 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.

EML Payment Solutions Limited ABN 30 131 436 532 ("EML") is authorised to provide general financial services including arranging for the issuance of non-cash payment facilities.

EML has authorised Entain Group to distribute this FSG on its behalf.

This FSG is an important document that 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;
- Whether any relevant associations or relationships exist that may influence our advice;
- How we (and any other relevant persons) may be remunerated;
- How to access our internal and external complaints handling arrangements; and
- How we maintain your personal information.

The content of this FSG is general information only and does not take into account an individual's personal goals, objectives, needs and financial circumstances. 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 AFSL holder, Licence No. 484062. Entain Group is licensed to:

- provide general financial product advice to retail clients; and
- apply for, acquire, vary or dispose 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: 461-473 Lutwyche Road, Lutwyche, QLD 4030

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

WHAT KINDS OF FINANCIAL PRODUCTS AND SERVICES CAN LADBROKES 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 Cuscal Limited ACN 087 822 455, AFSL 244116 ('Cuscal'), which is an Authorised Deposit-taking Institution ('ADI').

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 EML 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 credit loaded from the Ladbrokes, Betstar and bookmaker.com.au Wagering Account	Free
Replacement Card Fee	AU$5.00
ATM Withdrawals	
ATM Transactions • When using an ATM which is not part of the rediATM network • When using a rediATM	• ATM Owners Fees • AU$2.00 rediATM Usage Fee

Point of Sale (POS) Purchases	
POS Purchase	Free
POS Purchase with cash out	AU$0.50
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
PIN Reveal Fee	AU$0.50
Monthly expired card fee	AU$2.00
Disputed Transactions	AU$20.00
Ladbrokes Client Services 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", "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 are 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 Payment Solutions Limited ABN 30 131 436 532 ("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.

Cuscal is an Authorised Deposit-taking Institution ("ADI") and the holder of Australian Financial Services Licence number 244116 authorising it to provide financial product advice for, and deal in, certain products including the Card. The balance of your funds, represented by value stored on your Card, will be held by Cuscal as a liability owing to you.

EML, Entain Group and Cuscal are not related entities. Entain Group and Cuscal do not have any relationships or associations that might influence us in providing you with our services. Entain Group are 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.

You may request further particulars of the remuneration and benefits received by Entain Group after you receive this FSG and before any the Card is provided to you.

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' 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 take the following action:

- Contact us on 1300 523 726 and ask to speak to a customer service representative about your concerns, or
- Contact EML on 1300 739 889 during business hours and ask to speak to EML's Customer Service Staff.

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
461-473 Lutwyche Road
Lutwyche QLD 4030

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 ARRANAGEMENTS

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: www.ladbrokes.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 your identity before we can provide you with any financial services. We will let you know what documentation you will need to present to satisfy the customer identification requirements under the AML/CTF Act.