



**Pearl Prepaid eftpos Card  
Supplementary Product Disclosure Statement**

This Supplementary Product Disclosure Statement (SPDS) is issued by Gobsmacked Loyalty Pty Ltd ABN 60 098 218 216 (AFSL 444609) dated 28 July 2022.

From 28 July 2022, this SPDS must be read together with the Pearl Product Disclosure Statement (PDS) dated 22 May 2019. The purpose of this SPDS is to advise you of some important changes to the PDS.

In case of any contradiction between the terms of the Pearl PDS dated 22 May 2019 and the terms of this SPDS, the terms of this document shall prevail.

The amendments to the Product Disclosure Statement are as follows.

(1) “Section 10 is amended to as follows:

10. Complaints and the dispute resolution process

Delete:

Financial Ombudsman Service

GPO Box 3 Melbourne VIC 3001

Website: [www.fos.org.au](http://www.fos.org.au)

Telephone: 1300 78 08 08 or 03 9613 7366

Fax: 03 9613 6399

Inset:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Ph: 1300 78 08 08

Fax: 03 9613 6399

(2) “Section 18 is replaced as follows:

18. Cancellation and return of your prepaid card

The Prepaid Card always remains the property of GSL.

GSL may cancel your Card at any time. Where possible, we will give you 20 days advance notice of the cancellation. However, we may act without prior notice if:

- we believe that use of the Card may cause loss to you or to us; or
- we believe that it is required for security purposes; or
- you breach any material term or condition of this PDS, including these Terms and Conditions; or
- we suspect the Card has been used illegally.



If we cancel your Card, we will give you notice in writing as soon as reasonably practical afterwards.

If we cancel a Card:

- you must not attempt to use it; and
- you must, if we ask, surrender or destroy the Card.

You may cancel your Prepaid Card at any time by giving GSL or the Club notice in writing, by telephone or by visiting the Club. Prior to the cancellation of your Prepaid Card, you should ensure that you use all Value that is remaining on your Prepaid Card.

In this section 18, the date that your Prepaid Card is cancelled by GSL or the Club or you in accordance with this section 18 is referred to as the Cancellation Date. If on the Cancellation Date Value remains on your Prepaid Card then:

- if this Value is less than \$15.00, you will be charged a Cancellation Fee equal to the Value remaining on your Prepaid Card For example, if the Value remaining on your Prepaid Card on the Cancellation Date is \$7.22, on the Cancellation Date we will charge you a Cancellation Fee equal to \$7.22; or
- if this Value is \$15.00 or greater, then we will arrange for the Club on our behalf to make reasonable attempts to contact you and work with you to determine whether you wish to place the Value that is stored on your cancelled Prepaid Card onto a new Prepaid Card or for the Value to be converted back into reward points in accordance with the Loyalty Scheme.

If after the Cancellation Date the Club (on GSL's behalf) has not been able to contact you after reasonable enquiries have been made in order for us to arrange for the Value remaining on your cancelled Prepaid Card to be placed onto a new Prepaid Card or the Value to be converted back into reward points in accordance with the Loyalty Scheme, then all funds held will automatically be reconverted back into reward points in accordance with the Loyalty Scheme.

You must not use your Prepaid Card after the Cancellation Date. In some circumstances your Prepaid Card may be used for store purchases, which are below Floor Limits and where no electronic approval is required. If you use your Prepaid Card after the Cancellation Date in these circumstances, then you will be liable to GSL for the Value of any transaction as well as any reasonable costs incurred by GSL in collecting the amounts owing.

A copy of the Supplementary Product Disclosure Statement and the Product Disclosure Statement is available at [www.breakerscc.com](http://www.breakerscc.com)

Please contact your club at 02 4384 2661 if you have any questions or concerns.