

FINANCIAL SERVICES GUIDE

Jetstar Travel Card

29th March 2013

This Financial Services Guide (FSG) provides information to assist you to decide whether you wish to use the financial services provided by Jetstar Airways Pty Ltd (Jetstar) relating to the Jetstar Travel Card.



This FSG contains important information, including:

- general information about who we are and how we may be contacted;
- what financial services we are authorised to provide to you;
- how we are paid; and
- how to make a complaint.

You should also receive a Product Disclosure Statement (PDS) for the Jetstar Travel Card before you acquire it. The PDS will include further information about the Jetstar Travel Card to assist you with deciding whether or not to acquire it, including the card's features, risks and fees.

ABOUT JETSTAR

Jetstar is an authorised representative of Macquarie and has been authorised by Macquarie to arrange for Jetstar Travel Cards to be issued to Jetstar customers and to provide general advice relating to Jetstar Travel Cards. Macquarie as the issuer of the Jetstar Travel Card and as its authorised representative do not act on your behalf.

The distribution of this FSG has been authorised by Macquarie.

HOW JETSTAR IS REMUNERATED

Jetstar receives a commission from Macquarie, for distributing the Card, of up to 1% of each amount converted from one currency to another through the Card and, after the first year of operation, 0.20% of the amount spent on purchases on the Card overseas. Jetstar will also receive a one-off volume bonus of up to AUD \$375,000 if international transaction volumes exceed certain thresholds after three years of operation. Jetstar has already received an upfront amount of AUD \$400,000 to market and promote the Card. The commission and fees Jetstar receives are also intended to cover Jetstar's marketing expenses relating to the Jetstar Travel Card.



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HOW MACQUARIE IS REMUNERATED

Macquarie receives fees and charges in respect of Jetstar Travel Card. Details of those fees and charges and the fees paid to any associates of Macquarie are set out in the PDS.

CONTACT DETAILS

You can contact Jetstar or Macquarie, or provide either with instructions, using the following contact details:

Jetstar Airways Pty Ltd

ABN 33 069 720 243
Authorised representative number:
264645
GPO Box 4713 Melbourne VIC 3001
Australia
Phone within Australia: 131 538
Phone outside Australia
+ 61 3 8341 4901

Macquarie Bank Limited

ABN: 46 008 583 542
AFSL: 237502
PO Box 3666, Rhodes NSW 2138
Phone within Australia: 1300 013 800
Phone outside Australia
+ 61 2 8209 4190

Making a complaint

Jetstar and Macquarie are committed to providing our clients with the highest standard of products and services available. If you're unhappy with our products or our service, we would like you to tell us about it and let us know how you think we can fix it.

If you have a complaint about the service provided to you, you should:

- Contact Macquarie's Client Service Centre on 1800 264 331, or
- If your complaint is not satisfactorily resolved within 3 days, you can contact:

Macquarie Compliance
Level 17, 1 Martin Place, Sydney NSW 2000, Fax: (02) 8232 4437

If you are not satisfied with how your complaint is handled you may direct your concerns to:

Financial Ombudsman Service (FOS)
GPO Box 3, Melbourne VIC 3001
Tel 1300 780 808 Fax 03 9613 6399
Web www.fos.org.au Email info@fos.org.au

Compensation arrangements

Macquarie holds a Professional Indemnity Insurance Policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. Subject to the terms and conditions, the Policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Macquarie and its employees and representatives, including Jetstar. This policy continues to provide coverage for past employees and representatives in respect of professional services performed whilst engaged by Macquarie.