

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This document is a Supplementary Product Disclosure Statement (“**SPDS**”) and is prepared and issued by Indue Limited ABN 97 087 822 464. This SPDS is dated 7 October 2009. This SPDS supplements the Product Disclosure Statement for the norths Group Atlas Prepaid Eftpos Card, dated 12 May 2009 (**Original PDS**).

This SPDS should be read together with the Original PDS. The terms and conditions and other information contained in the Original PDS continue to apply, subject to the amendments made to the Original PDS listed below in this SPDS.

Please keep this SPDS with your Original PDS.

Changes to Original PDS

Effective 7 October 2009, the Original PDS is amended as follows:

1. Section 11 of the Original PDS, headed “Complaints and the Dispute Resolution Scheme” and comprising the subsequent 6 paragraphs is deleted in its entirety and replaced with the following:

“11 **Complaints and the Dispute Resolution Scheme**

If you have a complaint or dispute relating to your Card, you should contact the Club directly or Indue.

Indue will handle all complaints that are referred to it according to its internal dispute resolution procedures.

Indue will acknowledge your communication within five Business Days and will advise you of an outcome within forty five days maximum. Indue will keep you up-to-date with any progress or developments in accordance with its Customers Dispute Resolution Policy.

Where you are not satisfied with the outcome of your complaint, you have the right to contact Indue’s External Dispute Resolution Scheme. Indue is a member of the following:

Credit Ombudsman Service Limited

PO Box A252

Sydney South

NSW 1235

Website: www.creditombudsman.com.au

Telephone: 1800 138 422

Fax: 02 9273 8440

Any complaints or disputes in relation to your loyalty points that you have earned with the Club and the conversion of these loyalty points to Value are to be directed to the Club (see contact details in paragraph 4 above). Indue is not responsible for the allocation or conversion of loyalty points to Value.”

2. In the Original PDS, the references to “www.norths.com.au” on the front page and in sections 1, 3, 4, 10 and 16 of the terms and conditions section of the Original PDS are deleted and replaced with the following “www.norths.com.au or www.seagulls.com.au as is relevant to your particular circumstances, having regard to the location where you originally acquired your Card.”