

NON-CASH PAYMENT (NCP) FACILITY

DISCLOSURE DOCUMENT

As North Sydney leagues Club Ltd deals in non-cash payment (NCP) facility (loyalty scheme and gift vouchers/cards) it must hold an Australian financial services licence unless an exemption applies. The Australian Securities and Investments Commission (ASIC) has issued a number of class orders which have the effect of exempting the club provided a number of conditions are met.

As a condition of granting that exemption the club is required to publish disclosures in relation to the following matters.

1. The loyalty scheme and gift facilities are provided and operated by North Sydney Leagues' Club Limited (Norths) ACN 000 147 544. Its registered office is at 12 Abbott Street, Cammeray NSW 2062 and its principal places of business are at 12 Abbott Street, Cammeray NSW 2062, Gollan Drive, Tweed Heads West NSW 2485, Ridge Street North Sydney NSW 2060 & 1 Birdwood Avenue Lane Cove NSW 2066. Norths is regarded as the "Issuer" of the NCP facility.
2. In relation to costs:
 - (a) there is no cost for members participating in the loyalty scheme; and
 - (b) there are no other amounts that will or may be payable by a participant, in respect of the loyalty scheme. (For further information see rules of the loyalty scheme in brochures available on the club's premises).
3. Information about other significant characteristics or features of the loyalty scheme and the rights, terms, conditions and obligations attaching to the loyalty scheme, are set out below.
 - (a) Members of the club are automatically entitled to participate in the loyalty scheme.
 - (b) There is no requirement for a separate application in order to participate in the loyalty scheme.
 - (c) If a member ceases to be a member of the club then any points accrued by them under the loyalty scheme automatically lapse.
 - (d) The current terms and conditions of the loyalty scheme are contained in a brochure available within the club's premises.
 - (e) Terms and conditions of reward redemptions under the loyalty scheme can be found on the clubs website www.norths.com.au
4. A complaints and dispute resolution procedure applies in relation to the loyalty scheme for the benefit of members who participate. Full details are posted on the following websites: www.norths.com.au & www.seagulls.com.au or are available upon request from the Duty Manager.
5. Any other information relating to the loyalty scheme that is relevant to members who are participating or might participate, will be either displayed at the club's premises or published to all members through usual club publications.
6. The club reserves the right to unilaterally vary the terms of the loyalty scheme and gift facility. However, details of any changes will be provided, within a reasonable time prior to any changes, in the club's newsletter, displayed within the club's premises and the club's websites.
7. If and when fees or charges are introduced members will be informed in the club's newsletter, displayed on notices within the club's premises and on the club's websites.
8. Any report by members of unauthorised or mistaken transactions or lost or stolen cards will be investigated by the club. Where it is found that a deficit was incurred by a member and it is not through their fault or negligence the club will reinstate the lost or stolen credits.