



Cardholder Terms & Conditions

1. The LifeClub™ Card is issued and remains the property of FM Integrated Pharmacy Services Pty Ltd ("FMIPS"). FMIPS reserves the right to withdraw the card at any time.
2. FMIPS reserves the right to withdraw, limit, alter or amend the conditions of operation of the LifeClub™ scheme, or terminate the scheme at any time, without prior notice to Cardholders.
3. All participants in the LifeClub™ scheme must be resident in Australia or New Zealand.
4. A "Participating Pharmacy" is the pharmacy that issues the LifeClub™ Card and is where the "Cardholder" is able to use the LifeClub™ Card to earn and redeem points, unless otherwise stated.
5. The LifeClub™ Card cannot be used as a credit or guarantee card.
6. A Cardholder will earn one (1) point ("LifeClub™ Points") for every \$1 spent at a Participating Pharmacy on Qualifying Purchases over \$5. Purchases will be rounded to the nearest \$1 spent, inclusive of GST. 5% of every qualifying purchase value (including GST) will be credited into "LifeClub™ Dollars (or \$)" which the Cardholder will be able to redeem in Participating Pharmacies in a manner described below. The percentage allocated to the LifeClub™ Points balance may be changed at the sole discretion of FMIPS at any time. Any change shall not affect points issued prior to the date of change.
7. To earn LifeClub™ points and LifeClub™ \$, the Cardholder must present the LifeClub™ card at time of purchase. Points cannot be claimed retrospectively, unless authorised by the Participating Pharmacy. Points will be recorded on the LifeClub™ card and into a "Cardholder's Account" held by FMIPS.
8. Qualifying Purchases are those purchases that FMIPS in its sole discretion nominates, but will not include prescription sales.
9. Bonus Points may be offered from time to time during special promotions on selected merchandise and can be earned in addition to normal LifeClub™ points.
10. "LifeClub™ \$" have no cash or monetary value and cannot be sold, transferred, assigned or otherwise dealt with except in accordance with these terms and conditions.
11. LifeClub™ \$ can be redeemed on Qualifying Purchases at the Participating Pharmacy once the LifeClub™ \$ value reaches a minimum level of ten dollars (\$10).
12. The Reward redeemable for the LifeClub™ Points is a reduction in the price of the Qualifying purchase to the value of the LifeClub™ \$ used by the Cardholder. A Reward Voucher will be printed for the Participating Pharmacy to reconcile accounts, and a message printed on the Cardholder's card as a receipt of the redeemed points.
13. Reward, Prize and Special Offer Vouchers have no monetary value and cannot be sold, transferred, assigned or otherwise dealt with except in accordance with these terms and conditions. To be accepted, Reward, Instant Prize and Special Offer Vouchers must be printed on LifeClub™ watermarked voucher paper and must not be illegible, damaged or altered.
14. Reward, Prize and Special Offer Vouchers vary for each promotion and are at the sole discretion of FMIPS. Reward, Prize and Special Offer Vouchers must be redeemed by the Cardholder before the expiry date, may not be exchanged or returned, and are subject to availability at the Participating Pharmacy or Provider.
15. Any Reward, Prize and Special Offer Provider is entitled to assume, on presentation of a voucher, that the presenter is the Cardholder, or has the permission of the Cardholder, and is entitled to request and receive the Reward, Instant Prize or Special Offer. Any Reward, Prize and Special Offer Provider is entitled to request some form of identification from the bearer.
16. If a LifeClub™ card is lost or stolen, the Cardholder may apply for a new LifeClub™ card by completing an enrolment form. Points credited to the lost or stolen card will be transferred to the replacement card where possible, but it is the cardholder's responsibility to contact the Participating Pharmacy to enable these processes to take place. FMIPS, and the Participating Pharmacy take no responsibility or liability for points that the Cardholder may lose in the event of another individual using their lost or stolen card.
17. A Cardholder may obtain a replacement card for a damaged LifeClub™ Card by taking the damaged card into the Participating Pharmacy. Where possible, any Points recorded on the damaged card will be transferred to the replacement LifeClub™ card.
18. The Participating Pharmacy may charge the Cardholder a reasonable fee for any replacement LifeClub™ card issued to the Cardholder to cover administration and handling.
19. Personal and other information concerning a Cardholder ("Cardholder Information") including information disclosed on the enrolment form and information about the Cardholder's use of the LifeClub™ card, may be collected and held by FMIPS, FMIPS agents, Participating Pharmacies,



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- contractors and Reward, Prize and Special Offer Providers, FMIPS and its agents respect your rights to privacy under the Privacy Act of 1988 (Cth) and complies with the national privacy principles in respect of the collections of personal information from individuals.
20. Cardholder Information may be used by FMIPS, as well as FMIPS agents, Participating Pharmacies, contractors and Reward, Prize and Special Offer Providers, as authorised by FMIPS at its sole discretion, for the administration and operations of the LifeClub™ scheme and the provision of services relating to the promotion, planning, researching and marketing of their goods, services or product.
 21. The Cardholder consents to the collection and use of the Cardholder Information in the manner and for the purposes as set out above, unless the Cardholder has ticked the appropriate box on the Enrolment Form.
 22. Acceptance by the Cardholder of any Reward, Prize or Special Offer is deemed acceptance that FMIPS may use the Cardholder's name and photograph in promotional material.
 23. FMIPS is not liable for any interruption, disruption or illegal use, either in distribution, provision or maintenance of the Card, Reward Voucher or prize, nor any injury or loss that results from use of the card or participation in any way in the LifeClub™ program.
 24. The benefit of any exclusion or limitation of liability in these terms and conditions also applies to any Reward provider, or associated agents.
 25. FMIPS is the promoter and owner of the LifeClub™ Scheme. Notices can be posted to FM Integrated Pharmacy Services, PO Box R484 Royal Exchange NSW 1225.