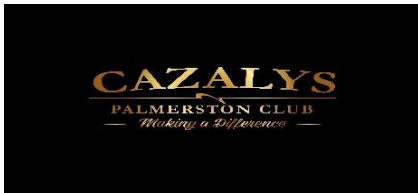


Terms and Conditions of Membership/Loyalty – Summary

1. Only one membership per person is permitted.
2. PGCC means Palmerston Golf & Country Club.
3. Membership of the loyalty system is free.
4. Cazalys Palmerston Club/PGCC may refuse any application for membership.
5. Cazalys Palmerston Club/PGCC may terminate a membership in the Loyalty Program without notice for any reason including, without limitation, if the member:
 - fails to comply with these membership terms and conditions;
 - abuses any privilege accorded to the member under the loyalty program
 - supplies any misleading information or make any misrepresentations to Cazalys Palmerston Club/PGCC.
 - No player activity is recorded on the card for a period longer than 12 months.
6. The decisions of management in relation to the operation of the reward/loyalty system are final.
7. Player Loyalty Cards are not credit or charge cards, are not transferable and remain the property of Cazalys Palmerston Club/PGCC.
8. Points cannot be transferred between member accounts to accumulate a required total.
9. Any tax, liability or duty arising from a member's participation in the Loyalty Program is the responsibility of the member.
10. It is the member's responsibility to ensure their membership card is properly inserted into the card reader and is generating bonus points. Any play accumulated without your card properly inserted will not generate points (bonus points are displayed on the screen of your machine as they accrue).
11. Management reserves the right to adjust all points, promotional prize tickets and gift vouchers of any member resulting from malfunction, operation error or any kind of misrepresentation.
12. Members wishing to redeem bonus points must do so before 31st March each year, where Cazalys Palmerston Club/PGCC will adjust all balances back to a nil value.
13. Management holds no responsibility for loss of points or prizes due to the malfunction of the Player Loyalty System.
14. Bonus points, prizes, complimentary gifts and promotions are subject to change without prior notice.
15. When issued with a card, it is the cardholder's responsibility to create their own PIN and to not disclose this PIN to any other party. This PIN will protect points from being redeemed in the case of a lost card (turbo program only).
16. Card holders cannot authorise others to use or claim prizes on their card.
17. Management is not responsible for any loss or damages incurred by members, directly or indirectly relating to their membership card.
18. Members must be over 18 years of age to participate in the loyalty program.
19. It is the card holder's responsibility to notify the venue of any change of address, or if any card is lost, stolen or damaged.
20. Loyalty benefits and privileges are determined by Cazalys Palmerston Club/PGCC and may vary or change without notice.
21. In the case of self-exclusion or barring, ALL BONUS POINTS are forfeited.
22. All vouchers must be used before the stated expiry date and are for the designated member's use only.
23. In the case of the death of a member, his/her benefits and privileges (including points) will lapse automatically.
24. This loyalty program is conducted in accordance with Cazalys Palmerston Club's/PGCC Privacy Policy. This policy complies with the Privacy Act and relates to the collection, storage and use of personal member information. A copy of the policy may be viewed upon request.
25. Use of your membership card indicates acceptance of the Rules, Terms and Conditions as stated above



Cazalys Palmerston Club & Palmerston Golf & Country Club Terms & Conditions – Palm Rewards – Detailed.

1. GENERAL

- 1.1. These terms and conditions apply to the rewards scheme known as **Palms Rewards** (the Cazalys Palmerston Club & Palmerston Golf & Country Club Member Rewards Program). Palms Rewards has been established and is administered by Cazalys Palmerston Club & Palmerston Golf & Country Club.
- 1.2. These terms and conditions are separately for the benefit, and separately enforceable by, each of the Club and the Palm Rewards Partners. Palm Rewards Partners are organisations with whom the Club has an arrangement concerning: -
 - 1.2.1. The Club entering Bonus or Rewards Points (collectively “Points”) in the account held by the Club concerning the members (Member Account) as a result of eligible transactions; and
 - 1.2.2. Those and any organisations supplying entitlement or benefits (Rewards) to the member, when the Club accepts and notifies them of a valid redemption request from you.

A list of any Palm Rewards Partners when applicable will be published, which will be subject to change from time to time.
- 1.3. References to:
 - 1.3.1. “We”, “our”, “us” and “Club” are references to Cazalys Palmerston Club & Palmerston Golf & Country Club and all Palm Rewards Partners, each and any of whom may separately enforce these terms and conditions.
 - 1.3.2. “Membership” means your membership of the Cazalys Palmerston Club & Palmerston Golf & Country Club, and thus Palm Rewards unless the context otherwise requires.
- 1.4. By participating in Palm Rewards through the use of your membership card or membership number, or by claiming any benefit, you agree to be bound by these terms and conditions and provide the consent specified in clause 7 relating to personal information. The terms and conditions governing Palm Rewards can be amended by Cazalys Palmerston Club & Palmerston Golf & Country Club Management from time to time. A copy of the current terms and conditions is via the Club’s Reception & on the website.
- 1.5. Your membership provides you with the opportunity to accrue Status Credits and Rewards Points for the redemption of Rewards from the Club. The number of Status Credits earned by the members over a 3-month period will determine



the member's Tier Status Level, and the Bonus Points earned will determine the redeemable Rewards.

- 1.6. The Rewards we offer are a courtesy extended to you at our sole discretion and are not automatic entitlements (legal or otherwise).
- 1.7. The basis on which you can accrue Bonus Points or redeem rewards (including these Terms and Conditions) is determined solely by us (in our absolute discretion) and is subject to change from time to time without prior notice to you.
- 1.8. Bonus Points can only start to be entered in your Member Account after:
 - 1.8.1. Your application for membership has been accepted by the Board of Directors of the Club (who may reject any application for membership without giving any reason for the rejection); and
 - 1.8.2. Your member account has been activated and a member ID issued.
- 1.9. Your membership and any accrued Bonus Points or Rewards are not transferable.
- 1.10. The accrual of Bonus Points or the redemption of Rewards is not available in conjunction with any other discount, promotion or program offered by us unless stated otherwise.
- 1.11. We reserve the right to decide any matter or settle any dispute arising directly or indirectly out of or in connection to Palm Rewards and our decision on any such matter or dispute will be final and binding and no correspondence will be entered in to.
- 1.12. Subject to any applicable law which cannot be excluded, we accept no liability for any loss, damage or injuries suffered or sustained (including but not limited to direct or consequential loss or losses arising from our negligence) by you arising directly or indirectly out of or in connection to Palm Rewards and you release and discharge us from any liability for any such loss, damage or injury. If we are liable to you in any way, then our liability will be limited to allocating your member account the number of points which we consider is appropriate in connection with your relevant claim.
- 1.13. Unless otherwise stated, you are solely responsible for any taxes, GST, duties, levies, fees or other charges levied or imposed arising from, as a result of or in connection to with, your participation in Cazalys Palmerston Club & Palmerston Golf & Country Club Palm Rewards, the accumulation of Points or the redemption of Rewards.
- 1.14. Unless otherwise stated, any material published by us pertaining to these terms and conditions, including material relating to the rate of accrual of Points, redemption of Points or any Rewards and the number of Points required to be earned and maintained for any tier of membership of Palm Rewards, will form



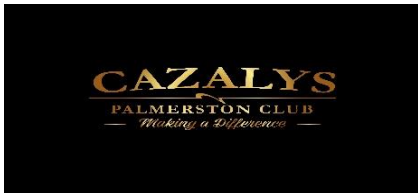
part of the terms and conditions of the Palm Rewards Program which may be varied by us from time to time at our discretion.

- 1.15. If part or all of the clause of these terms and conditions is illegal, invalid or unenforceable then it will be read down to the extent necessary to ensure that it is not illegal, invalid or unenforceable, but if that is not possible, it will be severed from these terms and conditions and the remaining provisions of these terms and conditions will continue to have full force and effect.

2. DEFINITIONS

In these terms and conditions unless the context otherwise requires:

- 2.1. “Redemption” occurs when a Participant uses Bonus Points to redeem a reward from the Club.
- 2.2. “Club” means the Cazalys Palmerston Club & Palmerston Golf & Country Club.
- 2.3. “Eligible Members” means those members referred to in clause 3.1 of the Terms and Conditions.
- 2.4. “Palm Rewards” means the Cazalys Palmerston Club & Palmerston Golf & Country Club Rewards program in terms of which Eligible Members may accrue Rewards Points and may redeem Rewards Points associated with Palm Rewards.
- 2.5. “Membership” means a person’s financial membership of the Club;
- 2.6. “Membership Card” means a membership card issued to a member by the Club once the Board of the Club has approved the applicant’s application for Membership
- 2.7. “Participant” means any Eligible Member who participates in Palm Rewards as provided in clause 3.3 of these terms and conditions.
- 2.8. “Participant’s Account” means the account opened in the name of each Participant in which is recorded all Bonus Points earned by a Participant and all redemptions of Bonus Points by the Participant.
- 2.9. “Bonus Points” means the Bonus Points which a Participant earns when he or she purchases food and beverages in the Club or participates in designated gaming activities but excludes any transactions under any promotion of the Club and which may be used by a Participant to redeem Rewards.



3. MEMBERSHIP

- 3.1. Only Life Members and financial Club Members of the Club who are 18 years of age or older are eligible for membership, and such other classes of members of the Club as may be determined by the Club's Board of Directors from time to time.
- 3.2. Membership of Palm Rewards comes with an eligible person's membership of the Club. It is a requirement of membership that you keep and maintain Cazalys Palmerston Club & Palmerston Golf & Country Club membership.
- 3.3. The member has the right to opt out of the Palm Rewards program at any time, by notifying the General Manager in writing.
- 3.4. You will promptly notify the Club in writing:
 - 3.4.1. Of any change in your address; and
 - 3.4.2. If your membership card is lost, stolen, damaged or misused in any way.

4. TIERS OF MEMBERSHIP

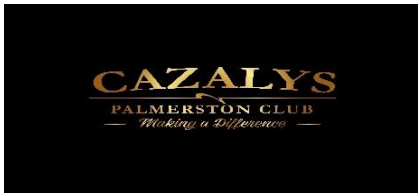
- 4.1. There are four (4) tiers of membership including BRONZE, SILVER, GOLD and PLATINUM.
- 4.2. All eligible members automatically are granted the introductory level of Bronze.
- 4.3. To be eligible for SILVER membership you must earn and maintain the number of Status Credits required under Palm Rewards within the last three (3) month period (or such other period as we may specify from time to time). The number of Status Credits required to be earned and maintained for SILVER membership will be published by us, which will be the subject to change from time to time.
- 4.4. To be eligible for GOLD membership you must earn and maintain the number of Status Credits required under Palm Rewards within the last three (3) month period (or such other period as we may specify from time to time). The number of Status Credits required to be earned and maintained for GOLD membership will be published by us, which will be the subject to change from time to time.
- 4.5. To be eligible for PLATINUM membership you must earn and maintain the number of Status Credits required under Palm Rewards within the last three (3) month period (or such other period as we may specify from time to time). The number of Status Credits required to be earned and maintained for PLATINUM membership will be published by us, which will be the subject to change from time to time.
- 4.6. Member tier levels will be reviewed on the 1st of each month, or at a time as determined by the Club from time to time.



- 4.7. We reserve the right to make any changes to these terms and conditions, at any time, including to;
- 4.7.1. Creation, amendment or removal of tiers of membership to which different terms and conditions apply including but not limited to the benefits applicable to each tier of membership and the method and rates of Point accrual and Rewards offered to you as part of the Palm Rewards;
 - 4.7.2. Set and change the number of Points required to be earned and maintained under the Palm Rewards within any period for eligibility to any tier of membership within the program;
 - 4.7.3. Move your membership into another tier of membership regardless of the amount of Points accrued by you at anytime without notice to you.
- 4.8. Subject to any changes we may make, your membership of one of the several tiers of membership offered to us will enable you to receive the benefits as identified within the Palm Rewards Brochure.

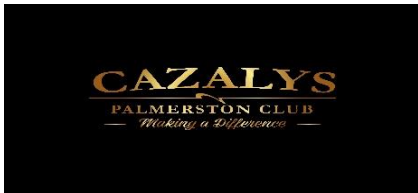
5. MEMBERSHIP CARDS

- 5.1. You are only permitted one membership card at any one time.
- 5.2. The membership card issued to you remains the property of the Club.
- 5.3. If required, you must sign your membership card as soon as receiving it and regularly check it is in your possession.
- 5.4. Your membership card is only to be used by you and is not to be given to any other person for the purpose of accruing Points, redeeming Rewards or for any other purpose.
- 5.5. It is your responsibility to protect your membership card and to take precautions against its theft, loss, damage or misuse.
- 5.6. You acknowledge that we do not accept responsibility and do not accept liability for the theft, loss, misuse of or fault in your membership card (including the failure of your membership card to accrue Points).
- 5.7. If your membership card is lost or stolen, you will need to provide the Club with photo identification as required by the Club from time to time in order to obtain a replacement membership card.

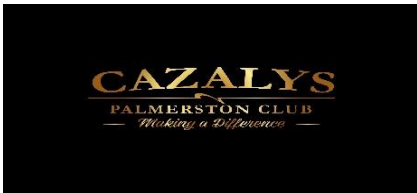


6. POINTS & REWARDS

- 6.1. You will accrue Bonus Points as a result of eligible transactions at the standard rate unless otherwise stated. The standard rate of accrual of Points will be published by us, which will be subject to change from time to time.
 - 6.1.1. Base earning level for Electronic Gaming Machines is \$10 turnover = 1 point.
 - 6.1.2. Earning points for Food & Beverage purchases is up to 20% back. (For example, purchase a meal for \$20 & get up to \$4 back on your card)
- 6.2. It is your responsibility to ensure that your membership card is;
 - 6.2.1. Inserted into, and accepted by, the membership card reader (e.g. of a gaming machine); and
 - 6.2.2. Is working and accruing Points during the course of your play of the gaming machine or at point of sale terminals etc. (as the case may be).
- 6.3. We are not liable for the failure of your membership card to accrue Points or any reason whatsoever (including but not limited to membership card terminal error, operator error or misrepresentation, our act or omission (including negligence), or membership card malfunction).
- 6.4. We reserve the right:
 - 6.4.1. To adjust the number of Points you have accrued if the Points were accrued as a result of membership card terminal error, operator error or misrepresentation, our act or omission (including negligence), membership card malfunction or for any other reason resulting in the Points being invalidly accrued; and
 - 6.4.2. To change the rate and manner in which Points are accrued (including but not limited to the transactions that we classify as eligible transactions and the standard rate of Point accrual) and set and change the number of Points to be redeemed for any Rewards.
- 6.5. Points will not validly accrue on your membership card while it is being used by another person.
- 6.6. You may only redeem Rewards from Points validly accrued by you and we may require proof of identification when you request or redeem a Reward.
- 6.7. Points earned by you can only be redeemed for Rewards within the 12-month period of earn. After this time, points will be purged from the Member Account.
- 6.8. Bonus Points used by you to redeem Rewards will be deducted from your Member Account balance when you submit your request to redeem a Reward.



- 6.9. We will not be responsible for replacing Rewards Points due to a lost, stolen, damaged or faulty membership card.
- 6.10. Rewards are redeemable on a first come first served basis.
- 6.11. Rewards are subject to availability, and we reserve the right to cancel, withdraw or substitute any Rewards at any time in our absolute discretion.
- 6.12. We reserve the right to request suitable identification when redeeming Rewards.
- 6.13. We do not accept liability for:
 - 6.13.1. Any lost or stolen Rewards or Rewards vouchers after they have been issued;
 - 6.13.2. Any loss or damage arising from our cancellation, withdrawal or substitution of any Rewards; or
 - 6.13.3. The unavailability of any Rewards that we previously displayed or promoted as being available for the redemption of Points.
- 6.14. We make no representation and give no warranty (either expressly or impliedly) as to the quality, standard, fitness or suitability for purpose of the Rewards.
- 6.15. From time to time the Palm Rewards program may provide members with additional offers, these offers will be at the discretion of the Club. All offers will be provided with a validity date to which the offers must be redeemed, after the validity date the offers will expire.
- 6.16. The Club reserves the right to determine the level of value, the type of offer and the period during when the offer will be given for all tier members.
- 6.17. The Club reserves the right to determine who and how many tier members will be invited to any Celebration Dinners, Exclusive Events and Promotions. The Club also reserves the right to select the Event and or promotion.
- 6.18. Food and Beverage Accounts are restricted to select members only and are not transferable.
 - 6.18.1.1. Any unused credit on Food and Beverage Accounts at the end of each month will be forfeited.
 - 6.18.1.2. Management reserved the right to alter values and conditions from time to time.



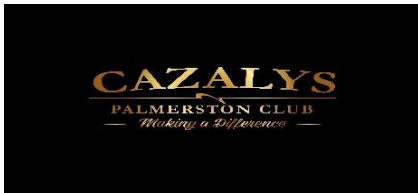
- 6.19. The Club reserves the right to determine the level of value, the type of gift and the period when the gift will be given for the Birthday Rewards for all tier members.
- 6.20. The Club reserves the right to determine the level of discount provided when redeeming points for Food & Beverage.

7. PRIVACY

- 7.1. The information we collect arising directly or indirectly out of or in connection with your membership shall become and remain our property.
- 7.2. You consent to us collecting and retaining your personal information (including information concerning your membership) for the purposes of:
 - 7.2.1. Carrying out the functions and activities that are necessary for us to meet our obligations to you under these terms and conditions;
 - 7.2.2. Disclosing your personal information to third parties who are engaged by us to assist in meeting our obligations to you under these terms and conditions;
 - 7.2.3. Marketing our goods and services to you;
 - 7.2.4. Disclosing your personal information to selected third parties to allow them to market their goods and services to you unless you inform us otherwise; and
 - 7.2.5. Meeting legal requirements or fulfilling any purpose authorised by or under law.
- 7.3. The Club will, at your request, provide you with access to your personal information held by the Club if (in our opinion) it is reasonable to do so.
- 7.4. It is your responsibility to ensure that your personal information held by the Club is accurate, complete and up to date. Where reasonable, you will be granted access to your personal information for the purposes of establishing that the information is accurate, complete and up to date.

8. TERMINATION OF THE PALM REWARDS PROGRAM

- 8.1. You may terminate your membership at any time by giving written notice to the Club or by returning your membership card to the Club, at which time, all Points and associated Rewards (whether they be Points and Rewards having accrued or not) will be permanently cancelled.
- 8.2. We may terminate or suspend your membership (in our absolute discretion) if we believe (in our absolute discretion) that the following occurs:



- 8.2.1. You fail to strictly comply with these terms and conditions
- 8.2.2. Palm Rewards membership expires, is cancelled or is suspended;
- 8.2.3. Your conduct is deemed to be offensive, dishonest, disruptive, intimidating, unbecoming or prejudicial to our interests;
- 8.2.4. You interfere with or misuse any equipment or property;
- 8.2.5. You become our employee, agent or contractor.
- 8.3. In the event we terminate your membership;
 - 8.3.1. All of your Points and associated Rewards (whether they be Points and Rewards having accrued or not) will automatically be cancelled (and for the purpose of clarity will not be redeemable) from the time we terminate your membership; and
 - 8.3.2. You must immediately return your membership card to us.
- 8.4. We may suspend or terminate the operation of Palm Rewards at any time and without prior notice to you. We give no warranty as to the continuing availability of Cazalys Palmerston Club & Palmerston Golf & Country Club Palm Rewards.
- 8.5. A notice informing members of the suspension or termination of the operation of Palm Rewards will only be displayed in certain areas within the Club's premises (Members Notice).
- 8.6. In the event that the operation of Palm Rewards is terminated for whatever reason, all Points may be cancelled 30 days from the Club issuing a Members Notice and you will not be able to redeem any Rewards 30 days after the Club issues a Members Notice.