

ReebeloCare Plan

PRODUCT DISCLOSURE STATEMENT

Issued by: SquareTrade Australia Pty Ltd, ABN 52 631 111 861, AFSL 525628

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Part A: Important Information

1 About this Product Disclosure Statement (PDS)

This PDS sets out the significant benefits, risks, limitations and terms and conditions of the ReebeloCare Plan. You should read this document in full and carefully before purchasing a plan. Keep this document in a safe place together with your proof of purchase.

The terms and conditions of the ReebeloCare Plan are included in Part B of this PDS. It is also important that you read the terms and conditions before purchasing a ReebeloCare Plan.

We may update this PDS from time to time. If we do so, we will send you a new PDS or a supplementary PDS. Where an amendment is not material, we may provide the updated information on our website: www.squaretrade.com.au.

All monetary amounts in this PDS are in Australian dollars (and are inclusive of GST).

This PDS can only be given to persons in Australia and is not an offer or invitation to anyone outside of Australia.

Contact Details

The ReebeloCare Plan is issued by SquareTrade Australia Pty Ltd ABN 52 631 111 861 AFSL 525628 (SquareTrade).

You can contract SquareTrade using the following details:

Call us: 1800 430 835

SquareTrade has appointed Reebelo Australia Pty Ltd (ABN 52 641 662 197, AR 001310341) (Reebelo) as its authorised representative to distribute and deal in ReebeloCare Plans. You can contact Reebelo using the online "Contact Us" form available at: <https://reebelo.com.au/help>

2 ReebeloCare Plan – Summary Benefits Table

The ReebeloCare Plan is a program which aims to help you get the most out of your mobile phones, tablets, laptops, smartwatches, headphones and earphones purchased from Reebelo (each, a "Device"). A ReebeloCare Plan is not an insurance product and is not issued by an insurer authorised by the Australian Prudential Regulation Authority.

The table below summarises the benefits available under the ReebeloCare Plan.

Service Offering	If	then
Any Reason Service Offering	you request to have your Device serviced	SquareTrade will: <ul style="list-style-type: none"> • run diagnostic tests on your Device to identify any potential servicing options for your Device (including assessing the battery life);¹ • service any parts to enhance the operating condition of your Device;² • clean your Device to remove any extraneous dirt.
Replacement Device Offering	you request a replacement Device	SquareTrade will: <ul style="list-style-type: none"> • send a replacement Device³ to you within five business days; or • pay you the price you paid for the Device via a Reebelo gift card or store credit.

¹ SquareTrade will not provide you with a loaner Device while we are servicing your Device.

² SquareTrade will replace your Device's battery(s) if it determines that the battery life is below 80% capacity.

³ Replacement Devices mean a device of like kind, quality and functionality as your Device.

3 Costs of ReebeloCare Plan

Authorized Products	Authorized Product price (incl GST)		Any Reason Service Service Fees (incl GST)			Replace Service Fees (incl GST)
	Minimum	Maximum	Mail-in	Walk-in*	Come to you*	Advanced exchange
Mobiles Phones	\$0.00	\$ 249.99	N/A	N/A	N/A	\$ 69.00
	\$ 250.00	\$ 349.99				\$ 129.00
	\$ 350.00	\$ 499.99	\$ 69.00	\$ 69.00	\$ 99.00	\$ 129.00
	\$ 500.00	\$ 999.99	\$ 99.00	\$ 99.00	\$ 99.00	\$ 189.00
	\$ 1,000.00	\$ 2,499.99	\$ 129.00	\$ 129.00	\$ 129.00	\$ 249.00
Tablets	\$0.00	\$ 249.99	N/A	N/A	N/A	\$ 69.00
	\$ 250.00	\$ 499.99				\$ 129.00
	\$ 500.00	\$ 999.99	\$ 99.00	\$ 99.00	\$ 99.00	\$ 189.00
	\$ 1,000.00	\$ 2,499.99	\$ 129.00	\$ 129.00	\$ 129.00	\$ 249.00
Laptops	\$0.00	\$ 249.99	N/A	N/A	N/A	\$ 69.00
	\$ 250.00	\$ 499.99				\$ 129.00
	\$ 500.00	\$ 999.99	\$ 99.00	\$ 99.00	\$ 99.00	\$ 189.00
	\$ 1,000.00	\$ 2,499.99	\$ 129.00	\$ 129.00	\$ 129.00	\$ 249.00
Smartwatches	\$0.00	\$ 249.99	N/A	N/A	N/A	\$ 149.00
	\$ 250.00	\$ 499.99				
	\$ 500.00	\$ 999.99				
	\$ 1,000.00	\$ 2,499.99				
Headphones & Earphones	\$0.00	\$ 249.99	N/A	N/A	N/A	\$ 149.00
	\$ 250.00	\$ 499.99				
	\$ 500.00	\$ 999.99				
	\$ 1,000.00	\$ 2,499.99				

* Subject to availability

4 Significant Risks

Some risks of holding a ReebeloCare Plan include:

- (1) **Device is lost or stolen:** if your Device is stolen or is otherwise lost, you will not be able to request a replacement Device;
- (2) **Product or fee changes:** SquareTrade has the right to amend the terms and conditions of ReebeloCare Plan by providing not less than 30 days' written notice to you (see clause 10(d) in Part B of this PDS). This may result in some of the features of your ReebeloCare Plan being varied or removed and/or the services fees payable increasing;
- (3) **Personal data:** You will need to remove any SIM cards and delete all data from your Device and restore it to factory settings before you request that we service your Device or replacement Device services. If you do not do this, we may delete this information whilst fulfilling your service request. It is important that you keep a separate record of all your data before you make a service request;
- (4) **Not insurance:** The ReebeloCare Plan is not an insurance product and SquareTrade is not an insurer authorised by the Australian Prudential Regulation Authority to conduct an insurance business in Australia; and
- (5) **Cancellation:** If you choose to cancel your ReebeloCare Plan after expiry of the cooling off period, you may not receive a refund for fees already paid. Please note that once your ReebeloCare Plan is cancelled, we are unable to reinstate your

ReebeloCare and are unable to sell a new ReebeloCare Plan to you for the same Device.

There may be other risks relevant to you that are not detailed in this PDS. It is important that you also consider these other risks before you make any decision to acquire a ReebeloCare Plan.

5 Complaints

If you have any complaints regarding the ReebeloCare Plan, including any complaints regarding the handling of your service request or the actions of SquareTrade, you can contact SquareTrade by calling 1800 430 835.

SquareTrade will put you in contact with someone who can help to resolve the complaint. SquareTrade will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of our procedures, please contact SquareTrade.

A dispute can be referred to the Australian Financial Complaints Authority (**AFCA**), subject to the AFCA Rules, if you are dissatisfied with how SquareTrade managed your complaint in accordance with its Internal Dispute Resolution process. Its services are independent and SquareTrade is bound by determinations made by it in accordance with its terms of reference. AFCA's contact details are:

Australian Financial Complaints Authority

Call: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

Part B: Terms and Conditions of ReebeloCare Plan

ReebeloCare Plan

Your ReebeloCare Plan enables you to replace or have your new Device (defined below) serviced for any reason. This ReebeloCare Plan is in addition to your rights under any manufacturer or other warranty and the Australian Consumer Law. ReebeloCare Plan is not an insurance product and is not issued by an insurer authorised by the Australian Prudential Regulation Authority. Your ReebeloCare Plan is issued and administered by SquareTrade Australia Pty Ltd ABN 52 631 111 861 AFSL 525628. SquareTrade has appointed Reebelo Australia Pty Ltd ABN 52 641 662 197 AR 001310341 as its authorised representative to distribute and sell this ReebeloCare Plan.

1. Definitions

- a. **Business Day** means a day which is not a Saturday, Sunday or public holiday in New South Wales.
- b. **Device** means the mobile phones, tablets, laptops, smartwatches, headphones and earphones purchased from Reebelo and registered to your ReebeloCare Plan and, where the context requires, any Device supplied by SquareTrade in connection with this Plan.
- c. **Personal Information** means personal information as defined in the *Privacy Act 1988* (Cth).
- d. **Plan Price** means the price you paid for this ReebeloCare Plan.
- e. **Plan Start Date** means the date you take possession of the Device as evidenced on your receipt or shipping confirmation.
- f. **Plan Term** means the two (2) year period starting on the Plan Start Date.
- g. **Reebelo** means Reebelo Australia Pty Ltd ABN 52 641 662 197.
- h. **ReebeloCare Plan** or **Plan** means the terms and conditions of this ReebeloCare Plan.
- i. **Replacement Device** means a device of like kind, quality and functionality as your Device. Replacement Devices may retail at a lower price than your original Device and may be new or refurbished devices.
- j. **Service Fee** means the fee to be paid by you in order to have your Device serviced under this ReebeloCare Plan.
- k. **SquareTrade, we, us** or **our** means SquareTrade Australia Pty Ltd ABN 52 631 111 861 AFSL 525628.
- l. **you, your** means the customer who has purchased the Device and this ReebeloCare Plan.

2. Important Notices Given under the Australian Consumer Law

- a. Reebelo's goods come with guarantees that cannot be excluded under the Australian Consumer Law. You are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the goods serviced or replaced if the goods fail to be of acceptable quality and the failure does not amount to a major failure.
- b. This ReebeloCare Plan is in addition to any manufacturer or other warranty, as well as any guarantees that apply under the Australian Consumer Law. This ReebeloCare Plan does not affect these rights and provides certain additional benefits.

- c. At any time, you may contact Reebelo at support@reebelo.com.au to determine whether you are entitled to a refund, replacement or service of your Device under the Australian Consumer Law.
- d. If you receive a Replacement Device, the Replacement Device may also be serviced under this ReebeloCare Plan for the remainder of the Plan Term. This benefit is in addition to any of your rights and remedies under the Australian Consumer Law or any other law as well as any manufacturer's warranty (if any) that comes with your Replacement Device.

3. Plan Terms

- a. The ReebeloCare Plan is a service product issued and administered by SquareTrade.
- b. You must purchase this ReebeloCare Plan at the same time that you purchase the Device. You must retain a complete copy of proof of purchase of this ReebeloCare Plan and your Device.
- c. You must properly maintain, inspect, store, care (including clean) and/or use Your Device according to the manufacturer instructions, and if Your Product becomes damaged, You must take necessary steps to protect against any further damage. If any loss or damage has occurred as a direct result of not performing any of the foregoing, Your service request will be denied.
- d. At any time during the Plan Term, you may have your Device replaced or serviced for any reason, depending on which Service Fee you pay.
 - (a). Any Reason Services. If you request to have your Device serviced, we will run diagnostic tests to identify any potential service options available for your Device, including assessing the battery life. Where possible, we will service any parts to enhance the operating condition of your Device. We will replace your battery if the battery life is below 80% capacity. We will also clean your Device to remove any extraneous dirt. We will not provide you with a loaner device while we are servicing your Device. If your Device cannot be serviced within our limit of liability (see clause 5), we will provide you with a Replacement Device.
 - (b). Replacement Device Services. If you request a Replacement Device, we will require that you provide your credit card number for a pre-authorisation (in the amount of the cost of the Replacement Device) and we will send the Replacement Device to you. You will have five Business Days to send your Device to SquareTrade otherwise will charge your credit card the cost of the Replacement Device. If you request a Replacement Device and SquareTrade is not able to find a suitable Replacement Device, we will refund to you the price you paid for the Device via a cash settlement or Reebelo gift card or store credit.

4. How to Request Service for your Device

- a. You can file a service request online at www.squaretrade.com.au. You must pay the applicable service fee (via credit or debit card) to SquareTrade in order for SquareTrade to process your service request. The Service Fees are as follows:

Authorized Products	Authorized Product price (incl GST)		Any Reason Service Service Fees (incl GST)			Replace Service Fees (incl GST)
	Minimum	Maximum	Mail-in	Walk-in*	Come to you*	Advanced exchange
Mobiles Phones	\$ 0.00	\$ 249.99	N/A	N/A	N/A	\$ 69.00
	\$ 250.00	\$ 349.99				\$ 129.00
	\$ 350.00	\$ 499.99	\$ 69.00	\$ 69.00	\$ 99.00	\$ 129.00
	\$ 500.00	\$ 999.99	\$ 99.00	\$ 99.00	\$ 99.00	\$ 189.00
	\$ 1,000.00	\$ 2,499.99	\$ 129.00	\$ 129.00	\$ 129.00	\$ 249.00
Tablets	\$ 0.00	\$ 249.99	N/A	N/A	N/A	\$ 69.00
	\$ 250.00	\$ 499.99				\$ 129.00
	\$ 500.00	\$ 999.99	\$ 99.00	\$ 99.00	\$ 99.00	\$ 189.00
	\$ 1,000.00	\$ 2,499.99	\$ 129.00	\$ 129.00	\$ 129.00	\$ 249.00
	Laptops	\$ 0.00	\$ 249.99	N/A	N/A	N/A
\$ 250.00		\$ 499.99	\$ 129.00			
\$ 500.00		\$ 999.99	\$ 99.00	\$ 99.00	\$ 99.00	\$ 189.00
\$ 1,000.00		\$ 2,499.99	\$ 129.00	\$ 129.00	\$ 129.00	\$ 249.00
Smartwatches		\$ 0.00	\$ 249.99	N/A	N/A	N/A
	\$ 250.00	\$ 499.99	\$ 149.00			
	\$ 500.00	\$ 999.99	\$ 149.00			
	\$ 1,000.00	\$ 2,499.99	\$ 149.00			
	Headphones & Earphones	\$ 0.00	\$ 249.99	N/A	N/A	N/A
\$ 250.00		\$ 499.99	\$ 149.00			
\$ 500.00		\$ 999.99	\$ 149.00			
\$ 1,000.00		\$ 2,499.99	\$ 149.00			

* Subject to availability

- b. If applicable, we recommend that you back up all data on your Device prior to obtaining service, as data may be deleted while we are servicing your Device.
- c. This ReebeloCare Plan includes all shipping charges to authorized service centres during the Plan Term. SquareTrade will provide you with an Australia Post shipping label. You must properly pack your Device and take your Device to Australia Post for shipping. Before sending your Device to SquareTrade, you must:
 - a. remove the SIM card (if your Device includes a SIM card);
 - b. remove any personal and confidential information from your Device;
 - c. disable all locking features including removing your password; and
 - d. disable all tracking features including find my iPhone.

If you fail to do any of the above, SquareTrade may require you to pay an additional fee.
- d. When you make a service request, you represent and warrant that you are the lawful owner of the Device.

5. Limit of Liability

- a. You may make an unlimited number of service requests during the Plan Term however if we issue a cash payment, gift card or store credit reflecting the cost of your Device as reflected in your original purchase receipt, our obligations hereunder shall be fulfilled and we shall have no further obligations to you. The most we will pay to service your Device or for a Replacement Device is the price you paid for the original Device, as evidenced by your proof of purchase.
- b. This ReebeloCare Plan does not provide any protection for any of the following:
 - (i) software or data, or loss of software or data, on your Device,
 - (ii) any accessories which come with your Device including, without limitation, any plugs, external batteries, light bulbs, etc.,

- (iii) any Devices where the serial number has been removed or otherwise altered post sale of the Device to you;
 - (iv) intentional damage or Devices which have been lost or stolen;
 - (v) damage to hardware, software and data, or loss of software or data, caused by, including, but not limited to, viruses, application programs, network drivers, source code, object code or proprietary data, or any support, configuration, installation or reinstallation of any software or data;
 - (vi) damage caused during transit; and
 - (vii) manufacturer defects or equipment failure which is covered by manufacturer's warranty, manufacturer's recall, or factory bulletins (regardless of whether or not the manufacturer is doing business as an ongoing enterprise).
- c. We shall not be liable for property damage, lost time, or lost data resulting from the failure of any product or equipment or from delays in service or the inability to render service.

6. Cancellation

- a. You can cancel this ReebeloCare Plan and obtain a full refund of the Plan Price within thirty (30) days of the Plan Start Date by contacting Reebelo via the My Account page on Reebelo.com.au (<https://reebelo.com.au/help>).
- b. In addition, you may cancel this ReebeloCare Plan if SquareTrade notifies you of any changes to the terms and conditions of this ReebeloCare Plan (as described in Section 9). We will provide you with a prorated refund of the Plan Price reflecting the number of days left in the unexpired portion of your Plan Term. You must cancel this plan within 15 days of Reebelo providing you with notice of such changes.
- c. We may cancel your ReebeloCare Plan immediately on the basis of non-payment, fraud, or material misrepresentation by you and provide you a prorated refund of the Plan Price reflecting the number of days left in the unexpired portion of your Plan Term. In the event of non-payment, You will be given an opportunity to make any missed payment before We cancel Your ReebeloCare Plan.

7. Worldwide Service.

The services provided in this ReebeloCare Plan are also available when you travel outside of Australia. If you would like to replace or have your Device serviced while traveling abroad, you may file a service request online at www.squaretrade.com.au to obtain a service request authorization number. At that time, you will be instructed on how to proceed to obtain service. Once you have obtained your service request authorisation number, you will need to take your Device to a service centre and then submit a copy of the detailed service service invoice to SquareTrade. The service invoice must identify your Device, the service authorization number, and include a thorough description of the service made. We will reimburse you within ten (10) business days of receipt of all necessary paperwork, provided your Device was actually serviced. Please note that the cost of the service may not exceed the original cost of your Device, as evidenced on your purchase receipt

8. Privacy

- a. Reebelo and SquareTrade will collect Personal Information from you for the purposes of issuing your ReebeloCare Plan to you. Reebelo will disclose your Personal

Information to SquareTrade for the purposes of allowing SquareTrade to administer the ReebeloCare Plan and perform the service requests as described herein. SquareTrade may also collect Personal Information from you when you make a service request. You acknowledge and agree that SquareTrade will use and disclose any such Personal Information (including, without limitation to Reebelo) for the purposes of performing a service request.

- b. You acknowledge and agree that Reebelo may also use any such Personal Information collected from you for the purposes of marketing its products and services to you and otherwise in accordance with its privacy policy [insert website], as may be updated from time to time.

9. Additional Terms

- a. This ReebeloCare Plan is not an insurance policy, nor are Reebelo or SquareTrade insurance companies. This ReebeloCare Plan is issued and administered by SquareTrade Australia Pty Ltd ABN 52 631 111 861 AFSL 525628. SquareTrade has appointed Reebelo Australia Pty Ltd ABN 52 641 662 197 as its authorised representative to distribute and sell this ReebeloCare Plan.
- b. This ReebeloCare Plan is non-transferrable.
- c. No party to these terms and conditions will be in default or breach of these terms and conditions to the extent they are prevented or otherwise are unable to perform its obligations under these terms and conditions as a result of the effects of any force majeure event.
- d. SquareTrade may revise these terms and conditions by providing at least thirty (30) days written notice to you.
- e. These terms and conditions are governed by the laws of the state of New South Wales. Each of the parties to these terms and conditions submit to the exclusive jurisdiction of the courts of the state of New South Wales and the courts having jurisdiction to hear appeals from such courts.