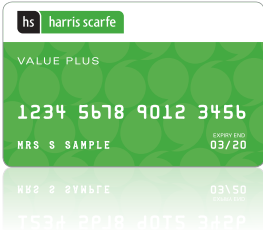
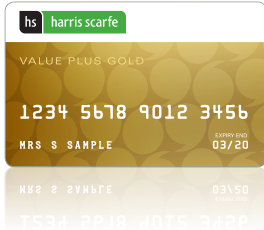


Credit and Rewards. That's Value Plus.

Harris Scarfe Value Plus Card

Value Plus Card at a Glance

Card Name	Value Plus Card Value Plus Gold Card									
Minimum Credit Limit	\$500									
Interest on Purchases	22.9%									
Interest Free Period	Up to 60 days depending on the date of purchase									
Minimum Repayments	<p>The minimum monthly repayment which is payable by the due date shown on the statement of account</p> <table border="0"> <tr> <td>Closing Balance</td> <td>Minimum Payment</td> </tr> <tr> <td>\$1 – \$10</td> <td>Balance</td> </tr> <tr> <td>\$11 – \$400</td> <td>\$10</td> </tr> <tr> <td>Over \$400</td> <td>2.5% of Balance</td> </tr> </table>		Closing Balance	Minimum Payment	\$1 – \$10	Balance	\$11 – \$400	\$10	Over \$400	2.5% of Balance
Closing Balance	Minimum Payment									
\$1 – \$10	Balance									
\$11 – \$400	\$10									
Over \$400	2.5% of Balance									
Late Payment Fee	\$35									
Value Plus Rewards	 <p>Value Plus Card</p> <ul style="list-style-type: none"> • \$25 gift card • Exclusive offers on top of our already great sale prices • Automatic 12 months extended warranty on electrical items 	 <p>Value Plus Gold Card In addition to the Value Plus Card</p> <ul style="list-style-type: none"> • A further 10% off our great sale prices on Clothing, Footwear, Underwear, Homewares and Manchester • A further 5% off our great sale prices on Electrical 								
Fees	No Annual Fee	\$60 Annual Fee								

There may be circumstances in which other fees may apply. Please refer to the Value Plus Card Credit Contract for all applicable Card fees. Full terms & conditions of the Value Plus Card are available at www.harrisscarfe.com.au