

McGuinness McDermott Foundation INC
C/- Melissa Amee
45 Kermod Street
NORTH ADELAIDE SA 5006

11 June 2010

Dear Melissa Amee,

Online Payment Solution – Reference No. 83179

Thank you for choosing a St.George Bank Merchant Facility.

All it takes is 3 easy steps

- 1 Simply sign the following Letter of Offer, as indicated. You agree pricing is valid for 21 days from the date of this Offer. *For St.George Bank to complete our merchant approval process please return the attached signed Letter of Offer with the following documents.*

1. Photocopy of each Proprietor/Director's driver's licence/passport

Need Help? Just call me direct during business hours.

- 2 Return your Letter of Offer and the documents set out above to us.



Fax To:

02 9995 8215



Mail To:

Merchant Sales Support
Box 399
Adelaide SA 5001

- 3 Please understand that this Offer is governed by our OPS Merchant Agreement Terms and Conditions and Payment Solutions Fees & Charges brochure. Prior to processing a transaction, it is really important that you read these and understand the terms of your agreement. In addition, we will not issue final approval until all the documents set out above are provided in form and substance satisfactory to us. On final approval you can expect to receive your OPS Merchant Agreement Terms and Conditions within seven working days.

By you or a representative of your business processing a card transaction, or by the expiration of 14 days from the debiting of your account of a fee by us, you are agreeing to the OPS Merchant Agreement Terms and Conditions.

Payment Card Industry Data Security Standards (PCIDSS) is designed to assist in protecting cardholder personal financial information. These form part our OPS Merchant Agreement Terms and Conditions – please refer to the PCIDSS brochure for more information.

Amanda Young
Business Development Manager
younga@stgeorge.com.au
Ph: 02 98454506
Fax: 02 9995 8215

Letter Of Offer



St.George Bank. A Division of Westpac Banking Corporation ABN 33 007 457 141

Ownership Entity	ACN	ABN	ARBN
McGuinness McDermott Foundation INC		14220335774	
Trading as	Suburb/Town		
McGuinness McDermott Foundation INC	NORTH ADELAIDE		

We are pleased to provide your business with a St.George Bank Online Payment Solution*. Our pricing is based on the information that you have provided to us below.

<i>Estimated Annual Sales Turnover</i>	\$80000	<i>% Mail/Telephone Order</i>
<i>% International Sales</i>	1 %	
<i>Total number of Solution(s)</i>	1	<i>Total number of Manual Imprinters</i>
<i>Term of Contract</i>	<input checked="" type="checkbox"/> 12 Months <input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years <input type="checkbox"/> 5 Years	
<i>Total number of facilities</i>	1	

Fees that will apply (including GST)

<i>Merchant Service Fee on Credit Cards</i>	0.88 %		
<i>Establishment Fee (once only)</i>	\$0.00	<i>Annual Participation Fee</i>	\$44.00
<i>Monthly Administration Fee</i>	\$11.00		

Other fees that may apply (including GST)

<i>Chargeback Fee</i>	\$33.00		
<i>Closure Administration Fee</i>	\$110.00	<i>Break Term Fee</i>	\$550.00
<i>Minimum Monthly Service Fee[^]</i>	\$27.50		

Settlement account

<i>Name of Account</i>	McGuinness McDermott Foundation INC	<i>Account number</i>	105-027 / 149983840
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Acceptance

I/WE

- Acknowledge that I/We will be bound by this letter of offer, Payment Solutions Fees & Charges brochure and the OPS Merchant Agreement Terms and Conditions.
- Acknowledge that I/We have heard or viewed on St.George Bank Website and understood the privacy declaration
- Acknowledge that I/We have made our own independent judgment and decision to accept this letter of offer and provide the security (if any) St.George Bank requires for the facility and are not relying on any information given or representations made by St.George Bank to us. I/We also acknowledge that St.George Bank need not release any security (including any guarantee and indemnity or any deposit held with us subject to an authority to set off deposits) until a period of 180 days has elapsed after termination of the facility.

Name of Director / Proprietor	Signing on behalf of	Signature	Date
Christopher Stephen McDermott	McGuinness McDermott Foundation INC	X _____	_____
Anthony Bruce McGuiness	McGuinness McDermott Foundation INC	X _____	_____

*Offer subject to St.George Bank's merchant approval process.

[^]Charged per terminal/facility.

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