



Determination

Application for merger authorisation

lodged by

Armaguard and Prosegur

in respect of

the merger of their respective cash-in-transit and device monitoring and maintenance and ATM businesses

Merger authorisation number: MA1000022

13 June 2023

Commissioners: Lowe, Keogh, Brakey, Carver, Crone, Ridgeway.

Determination

The application

- 1.1. On 27 September 2022, Linfox Armaguard Pty Ltd (**Armaguard**) and Prosegur Australia Holdings Pty Limited (**Prosegur**) (together, the **Applicants**) lodged application MA1000022 with the ACCC, seeking authorisation under subsection 88(1) of the Act.
- 1.2. The Applicants have sought authorisation to engage in the conduct described in application MA1000022, which would result in the merger of their respective:
 - cash distribution and management (cash-in-transit or **CIT** services); and
 - device monitoring and maintenance and ATM servicesbusinesses in Australia (the **Proposed Acquisition**)

The authorisation test

- 1.3. Under subsection 90(7) of the Act, the ACCC must not grant authorisation unless it is satisfied in all the circumstances that the Proposed Acquisition would either:
 - (a) not have the effect, or not be likely to have the effect, of substantially lessening competition, or
 - (b) result, or be likely to result, in a benefit to the public, and that benefit would outweigh the detriment to the public that would result, or be likely to result, from the Proposed Acquisition.
- 1.4. The power conferred upon the ACCC to authorise conduct is discretionary.¹ In exercising that discretion, the ACCC may have regard to considerations relevant to the objectives of the Act.²

Conditions of authorisation

- 1.5. The ACCC may specify conditions in the authorisation.³ The legal protection provided by the authorisation does not apply if any of the conditions are not complied with.⁴
- 1.6. Pursuant to section 88(4) of the Act, the ACCC may grant authorisation on the condition that a person must give, and comply with, an undertaking to the ACCC under section 87B of the Act.⁵

Authorisation

- 1.7. For the reasons outlined in the Reasons for Determination, the ACCC is satisfied in all the circumstances that, provided the Applicants give, and comply with, an undertaking in the form at Attachment A of the Determination (the **Undertaking**), the Proposed Acquisition would be likely to result in a benefit to the public, and that benefit would outweigh the detriment to the public that would result or be likely to result from the Proposed Acquisition.
- 1.8. The ACCC considers that the Undertaking increases the public benefit that will result from the Proposed Acquisition to a level sufficient for the purposes of the statutory test in

¹ *Application by Medicines Australia Inc* [2007] ACompT 4 at [106].

² *Application by Medicines Australia Inc* [2007] ACompT 4 at [126].

³ *Competition and Consumer Act 2010* (Cth), s 88(3).

⁴ *Competition and Consumer Act 2010* (Cth), s 88(3).

⁵ *Competition and Consumer Act 2010* (Cth), s 88(4).

section 90(7)(b) of the Act and will reduce some of the detriment arising from the competitive effects of the Proposed Acquisition.⁶

- 1.9. The Act allows the ACCC to grant authorisation for a period specified in the authorisation and remains in force for that period only.⁷ The ACCC will generally grant a merger authorisation for a period of no longer than twelve months from the date of the determination. In order to have the legal protection conferred by the merger authorisation, the authorised party or parties will need to complete the relevant acquisition during the period and notify the ACCC once the acquisition has been completed.
- 1.10. The ACCC grants authorisation MA1000022, on the condition that the Applicants must give, and comply with, the Undertaking. The authorisation is effective for a period of 12 months until 13 June 2024.

Date authorisation comes into effect

- 1.11. This determination is made on 13 June 2023. Any application to the Australian Competition Tribunal for review of the determination must be made on or before 4 July 2023.⁸

⁶ *Application by Medicines Australia Inc* [2007] ACompT 4 at [126], [133].

⁷ *Competition and Consumer Act 2010* (Cth), s 91(1).

⁸ *Competition and Consumer Act 2010* (Cth), s 101(1); *Competition and Consumer Regulations 2010* (Cth), reg 20.

Undertaking to the Australian Competition and Consumer Commission

Given under section 87B of the *Competition and
Consumer Act 2010* (Cth) by **Linfox Armaguard
Pty Ltd (ACN 099 701 872)**

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1. Person giving the Undertaking

- 1.1. This Undertaking is given to the Australian Competition and Consumer Commission (**ACCC**) by Linfox Armaguard Pty Ltd (ACN 099 701 872) on behalf of itself and its subsidiaries (together referred to as (**MergeCo**) in this Undertaking).

2. Background

The parties to the Proposed Merger

- 2.1. Linfox Armaguard Pty Ltd (ACN 099 701 872) (**Armaguard**); and
- 2.2. Prosegur Australia Holdings Pty Ltd (ACN 166 656 739) (**Prosegur**).

The Proposed Merger

- 2.3. On 27 September 2022, the ACCC received an application for merger authorisation under section 88(1) of the Act from Armaguard and Prosegur (together, the **Applicants**) (the **Application**).
- 2.4. The Application proposes to combine the Applicants' cash distribution and management, device monitoring and maintenance and ATM businesses in Australia (the **Proposed Merger**). The structure of the Proposed Merger is set out in section 3.1 of the Application.
- 2.5. The ACCC may grant a merger authorisation, but must not do so unless satisfied, in all the circumstances that either:
 - (a) the conduct would not have the effect, or not be likely to have the effect, of substantially lessening competition; or
 - (b) the conduct would result, or be likely to result, in a benefit to the public, and whether that benefit would outweigh the detriment, including any anti-competitive detriment, to the public that would result, or would be likely to result, from the Proposed Merger.
- 2.6. The Applicants offer this Undertaking to the ACCC in order to reduce any anti-competitive or other detriment that the ACCC considers would, or would be likely to, result from the Proposed Merger, and to increase the benefit to the public that will result from the Proposed Merger.

3. Commencement and Term of this Undertaking

- 3.1. This Undertaking comes into effect when:
 - (a) this Undertaking is executed by MergeCo; and
 - (b) this Undertaking so executed is accepted by the ACCC
 (the **Commencement Date**).
- 3.2. The Undertaking will commence on the Commencement Date and will operate for a term of 3 years from the Control Date (**Term**).

4. Cessation of Ongoing Obligations

Withdrawal

- 4.1. MergeCo may request withdrawal of this Undertaking pursuant to section 87B of the Act at any time. This Undertaking is taken to be withdrawn on the date the ACCC consents in writing to that withdrawal.

Revocation

- 4.2. The ACCC may, at any time, revoke its acceptance of this Undertaking if the ACCC becomes aware that any information provided to it was incorrect, inaccurate or misleading.

Waiver

- 4.3. The ACCC may, at any time, waive any of the obligations contained in this Undertaking. Such a waiver must be express and in writing.

Extension of time to comply with obligations

- 4.4. The ACCC may, at any time, extend the date by which any of the obligations contained in this Undertaking is to be satisfied. Such an extension must be express and in writing.

Survival

- 4.5. Unless and until this Undertaking is withdrawn in accordance with clause 4.1, clauses 1, 2, 3, 4, 9, 10, 11, 12, 13, 14 and 15 survive completion of the obligations in clauses 5, 6, 7, 8 and 16.

5. Commitments

Price

- 5.1. Existing Customers must continue to receive their current Contracted Price.
- 5.2. Subject to clause 5.5 below, an Existing Customer whose contract comes to an end during the Term of the Undertaking must continue to be supplied CIT Services at the same Price as the Price that applied at the end of its previous contract, except that the Price can be escalated by no more than CPI + 7.5% annually.
- 5.3. From the Control Date, MergeCo must offer:
- (a) a New Customer, and
 - (b) an Existing Customer who seeks CIT Services which cannot be provided pursuant to their Existing Arrangements with MergeCo,

Open Book Pricing on written request by the Customer. Those prices can escalate by no more than CPI + 7.5% annually.

Non-price terms

- 5.4. Existing Customers must continue to be supplied CIT Services in accordance with their Existing Arrangements. The Price of those CIT Services must be determined in accordance with clauses 5.1 and 5.2 above.
- 5.5. An Existing Customer whose contract comes to an end during the Term of the Undertaking must be offered ongoing supply of CIT Services for the remainder of the duration of the Undertaking in accordance with their Existing Arrangements. The Price of those CIT Services must be determined in accordance with clause 5.2 above.

- 5.6. An Existing Customer who seeks CIT Services which cannot be provided pursuant to their Existing Arrangements with MergeCo must be offered, for the duration of the Term of the Undertaking, non-price terms and conditions no less favourable than the terms and conditions of the standard Armaguard Cash Services Agreement (as set out in Annexure B of this Undertaking) or, only in respect of Third Party Cash Services, the Standard Third Party Access Agreement (as set out in Annexure C of this Undertaking). The Price of those CIT Services (including Third Party Cash Services) must be determined in accordance with clause 5.3 above.
- 5.7. New Customers for the supply of CIT Services must be offered, for the duration of the Term of the Undertaking, non-price terms and conditions no less favourable than the terms and conditions of the standard Armaguard Cash Services Agreement (as set out in Annexure B of this Undertaking). The Price of those CIT Services must be determined in accordance with clause 5.3 above.

Standard terms

- 5.8. For the Term of the Undertaking, MergeCo must not seek to exercise any right to unilaterally terminate or amend the terms of Existing Arrangements with Customers who are a party to a standard Armaguard Cash Services Agreement or a standard Prosegur Master Services Agreement.

Geographic Coverage

- 5.9. MergeCo must continue to offer CIT Services to Customers in all postcodes that it currently services, as identified in Annexure A to this Undertaking. On written request from a Customer, MergeCo must make an offer to serve the Customer at a location not currently identified in Annexure A, which is reasonably capable of being serviced, at either a price calculated in accordance with the terms of the Customer's contract or if there is no such price, subject to Open Book Pricing.

Register of surplus sites for Approved Cash Centres

- 5.10. MergeCo must establish a register where it will list any sites of duplicative ACCs that it intends to close and the contact details of the relevant landlord, subject to the landlord's consent. MergeCo must use its best endeavours to obtain the landlord's consent to list contact details.
- 5.11. MergeCo must list any sites of duplicative ACCs intended for Closure on the register 3 months before the Closure of the relevant ACC. A copy of the register of any duplicative ACC site must be made available by MergeCo to a Third Party CIT Provider on request within 5 Business Days.

Register of personnel

- 5.12. MergeCo must establish a register of personnel who were formerly employed by either Applicant or MergeCo, including a description of their former role, which must be updated on a monthly basis.
- 5.13. The register of personnel must contain the contact information for any person who was formerly employed by either of the Applicants or MergeCo who consents to that information being published on the register. MergeCo must use its best endeavours to obtain the consent of personnel to list contact details.

- 5.14. A copy of the register of personnel must be made available by MergeCo to a Third Party CIT Provider on request within 5 Business Days.
- 5.15. When fulfilling its obligations under clauses 5.12 - 5.14, MergeCo must release the personnel from any non-compete or similar restraint of trade obligation, to the extent that such an obligation would otherwise prevent the person from performing his or her role in the CIT industry.

Register of Surplus Equipment

- 5.16. MergeCo must establish a register of Surplus Equipment which must be available for purchase by a Third Party CIT Provider. A copy of the register must be made available to a Third Party CIT Provider on request within 5 Business Days.

Independent ATM Deployers

- 5.17. MergeCo must provide ATM Specific Services to any Independent ATM Deployer, subject to the provisions of this Undertaking.
- 5.18. For the purposes of this Undertaking, ATM Specific Services consist of the following services:
 - (a) cash supply and replenishment;
 - (b) reconciliation and re-bank;
 - (c) packing the ATM cash cassette; and
 - (d) First Line ATM Maintenance.
- 5.19. MergeCo must supply ATM Specific Services to:
 - (a) an Independent ATM Deployer; and
 - (b) the Internal Customer,in a manner that does not unreasonably discriminate in favour of the Internal Customer.

Third Party Access to Approved Cash Centres

- 5.20. MergeCo must supply Cash Processing Services and Ancillary Services to Third Party CIT Providers at its ACCs across Australia (**Third Party Cash Services**).
- 5.21. A "Cash Processing Service" is a service by which MergeCo will machine process (count and fitness sort), or if not practical to do so, manually process cash delivered by the Third Party CIT Provider to one of MergeCo's ACCs in exchange for payment by MergeCo for the processed value of the cash.
- 5.22. MergeCo must offer three different types of Cash Processing Services:
 - (a) bulk cash;
 - (b) bag level; and
 - (c) bulk coin.

- 5.23. To facilitate Third Party CIT Providers offering customers Cash Processing Services, MergeCo must also offer Third Party CIT Providers the following three Ancillary Services:
- (a) cash collection service from Third Party CIT Provider depot to MergeCo ACC or acceptance of cash drop-off by Third Party CIT Provider at MergeCo ACC;
 - (b) cash delivery service from MergeCo ACC to Third Party CIT Provider depot or cash pick-up at MergeCo ACC by Third Party CIT Provider; and
 - (c) cash supply service - bulk and / or change.
- 5.24. MergeCo must supply the Third Party Cash Services on terms no less favourable than the standard terms and conditions for Third Party CIT Providers (as set out in Annexure C to this Undertaking).
- 5.25. MergeCo must provide Third Party CIT Providers receiving Third Party Cash Services access to MergeCo's ACCs, and may only impose conditions that the Third Party CIT Providers:
- (a) comply with all reasonable MergeCo policies and procedures including as to safety and security which may include a time based slot booking system; and
 - (b) be subject to a reasonable risk assessment and audit by MergeCo prior to the Third Party Cash Services being provided.

Wholesale Cash collection and delivery

- 5.26. For the avoidance of doubt, MergeCo must continue to facilitate arrangements by the Major Banks regarding the transportation of Wholesale Cash between Major Bank Note Pools by Third Party CIT Providers.

Complaints Handling Process

- 5.27. At the Commencement Date, MergeCo must:
- (a) have a Complaints Handling Process which enables Customers to make a complaint if MergeCo has acted in a way which is not compliant with the Undertaking and requires MergeCo to investigate and respond to such a complaint; and
 - (b) provide any Customer who seeks to make a complaint with details of the Approved Independent Auditor, including name, email and office address, and a contact phone number.
- 5.28. MergeCo's Complaint Handling Process must comply with the Australian Standard on Complaints Management (AS 10002 2022).
- 5.29. From the Commencement Date, a copy of the complaints handling process (as set out in Annexure D to this Undertaking) is to be published on MergeCo's website and be accessible to Customers.

- 5.30. MergeCo may from time to time amend the complaints handling process at Annexure D, provided that MergeCo has obtained the prior written consent of the ACCC.
- 5.31. MergeCo must provide a copy of all complaints to the Approved Independent Auditor within 5 Business Days of receiving the complaint for the purpose of auditing and reporting upon MergeCo's compliance with this Undertaking.

6. Price and non-price dispute mechanism

- 6.1. MergeCo must comply with the Approved Dispute Resolution Process.
- 6.2. Subject to clause 6.3, if MergeCo and a Customer have a dispute in relation to MergeCo's compliance with the obligations in clause 5.1 - 5.26 which cannot be resolved between MergeCo and the Customer pursuant to MergeCo's Complaints Handling Process (as outlined in Annexure D to this Undertaking), then either party to the dispute has the right to escalate the dispute to the independent expert (**Approved Independent Expert**).
- 6.3. If MergeCo and a Contracted Customer have a dispute regarding MergeCo's compliance with the terms and conditions of an existing written contract between them, and such a dispute is within the scope of any dispute resolution process provided for by the contract, it must be resolved pursuant to the terms of the dispute resolution process agreed between the parties to that contract, even if such a dispute could also give rise to a breach of clause 5.1 or 5.4 of this Undertaking. If the written contract does not contain a dispute resolution clause, then either MergeCo or the Contracted Customer may raise a dispute under the Approved Dispute Resolution Process.
- 6.4. Nothing in this Undertaking prevents an Existing Customer or a New Customer agreeing that MergeCo supply it with CIT Services on terms and conditions agreed as a result of a negotiation.

7. Independent Expert

Obligation to appoint an Approved Independent Expert

- 7.1. MergeCo must appoint and maintain an Approved Independent Expert to resolve disputes between MergeCo and a Customer using the Approved Dispute Resolution Process.
- 7.2. The Approved Independent Expert is to be appointed for the Term of the Undertaking.

Process for nominating and approving a Proposed Independent Expert

- 7.3. At least 20 Business Days before the Control Date, MergeCo must provide the ACCC with a written notice for a Proposed Independent Expert in the form prescribed in Schedule 2 to this Undertaking (the **Proposed Independent Expert Notice**), including draft terms of appointment and a draft dispute resolution process.
- 7.4. If clauses 7.18, 7.19 or 7.20 apply, MergeCo must provide the ACCC with a Proposed Independent Expert Notice within five Business Days after the relevant event occurs, otherwise clause 7.10 applies.

- 7.5. The ACCC shall have the discretion to approve or reject in writing the Proposed Independent Expert identified in the Proposed Independent Expert Notice.
- 7.6. Without limiting the ACCC's discretion, in deciding whether to approve a Proposed Independent Expert, the factors to which the ACCC may have regard include whether the:
- (a) person named in the Proposed Independent Expert Notice or identified by the ACCC has the qualifications and experience necessary to carry out the functions of the Approved Independent Expert;
 - (b) person named in the Proposed Independent Expert Notice or identified by the ACCC is sufficiently independent of MergeCo;
 - (c) draft terms of appointment and the draft dispute resolution process are consistent with this Undertaking; and
 - (d) draft terms of appointment and the draft dispute resolution process are otherwise acceptable to the ACCC.
- 7.7. MergeCo must provide to the ACCC such information and documents as to assess the appointment of the Proposed Independent Expert.
- 7.8. The ACCC may in its absolute discretion consult with any other person in relation to the appointment of the Proposed Independent Expert as the Approved Independent Expert.

Appointment of the Approved Independent Expert

- 7.9. After receiving a written notice from the ACCC of its approval of a Proposed Independent Expert, the draft terms of appointment and draft dispute resolution process, MergeCo must by the Control Date:
- (a) appoint the person approved by the ACCC as the Approved Independent Expert on the Approved Terms of Appointment;
 - (b) forward the ACCC a copy of the executed terms of appointment; and
 - (c) publish the name and contact details of the Approved Independent Expert, and the Approved Dispute Resolution Process, on its website.

Failure to appoint

- 7.10. If:
- (a) the Approved Independent Expert has not been appointed by the Control Date;
 - (b) the Approved Independent Expert has not been appointed within 20 Business Days after the Approved Independent Expert resigns or otherwise ceases to act as the Approved Independent Expert pursuant to clauses 7.18, 7.19 or 7.20; or
 - (c) the ACCC has not received a Proposed Independent Expert Notice pursuant to clause 7.3,

then clause 7.11 applies.

- 7.11. If clause 7.10 applies, the ACCC at its absolute discretion may:
- (a) identify and approve a person as the Approved Independent Expert, including approving the draft terms of appointment and draft dispute resolution process; and / or
 - (b) direct MergeCo to appoint a person who the ACCC has deemed is an Approved Independent Expert.

Obligations and powers of the Approved Independent Expert

- 7.12. MergeCo must procure that any proposed terms of appointment for the Approved Independent Expert include obligations on the Approved Independent Expert to:
- (a) maintain his or her independence from MergeCo, apart from appointment to the role of Approved Independent Expert, including not forming any relationship of the types described in paragraph 2.2(c) of Schedule 2 to this Undertaking with MergeCo for the period of his or her appointment;
 - (b) resolve disputes between MergeCo and a Customer according to the Approved Dispute Resolution Process; and
 - (c) follow any direction given to him or her by the ACCC in relation to the performance of his or her functions as Approved Independent Expert under the Undertaking.
- 7.13. MergeCo must procure that any proposed terms of appointment for the Approved Independent Expert provide the Approved Independent Expert with the authority to:
- (a) access the facilities, sites or operations of MergeCo as required by the Approved Independent Expert;
 - (b) access any information or documents that the Approved Independent Expert considers necessary for carrying out his or her functions as the Approved Independent Expert; and
 - (c) engage any external expertise, assistance or advice required by the Approved Independent Expert to perform his or her functions as the Approved Independent Expert.
- 7.14. In determining a dispute, the Approved Independent Expert may accept, reject or vary MergeCo's proposed CIT price and / or non-price terms and conditions for the supply of CIT Services to the Customer.
- 7.15. The Approved Independent Expert's decision is final and binding on MergeCo and MergeCo must take all steps to ensure that the Approved Independent Expert's decision is fulfilled or otherwise given effect to.
- 7.16. A copy of any such decision is to be provided to MergeCo and the Existing Customer or New Customer, the Approved Independent Auditor and the ACCC as soon as practicable after it has been made.

MergeCo's obligations in relation to the Approved Independent Expert

- 7.17. Without limiting its obligations in this Undertaking, MergeCo must:
- (a) comply with and enforce the Approved Terms of Appointment for the Approved Independent Expert;
 - (b) comply with the Approved Independent Expert's Approved Dispute Resolution Process;
 - (c) maintain and fund the Approved Independent Expert to carry out their functions including:
 - (i) indemnifying the Approved Independent Expert against any expense, loss, claim or damage arising directly or indirectly from the performance by the Approved Independent Expert of his or her functions as the Approved Independent Expert except where such expenses, loss, claim or damage arises out of the gross negligence, fraud, misconduct or breach of duty by the Approved Independent Expert;
 - (ii) providing, and paying for any external expertise, assistance or advice required by the Approved Independent Expert to perform his or her functions as the Approved Independent Expert; and
 - (d) not interfere with, or otherwise hinder, the Approved Independent Expert's ability to carry out his or her functions as the Approved Independent Expert, including:
 - (i) directing MergeCo personnel, including directors, contractors, managers, officers, employees and agents, to act in accordance with this clause 7;
 - (ii) providing to the Approved Independent Expert any information or documents he or she considers necessary for carrying out his or her functions as the Approved Independent Expert; and
 - (iii) not appointing the Approved Independent Expert, or have any Agreements with the Approved Independent Expert, to utilise the Approved Independent Expert's services for anything other than compliance with this Undertaking until at least 12 months after the Approved Independent Expert ceases to act in the role of the Approved Independent Expert;
 - (e) provide the Approved Independent Expert with any information or documents requested by the Approved Independent Expert that the Approved Independent Expert considers necessary to perform their functions or for reporting or otherwise advising the ACCC;
 - (f) procure that the terms of the Approved Independent Expert include obligations on the Approved Independent Expert to:
 - (i) provide any information or documents requested by the ACCC about MergeCo's compliance with the Approved Dispute Resolution Process directly to the ACCC;
 - (ii) report or otherwise inform the ACCC directly of any issues that arise in the performance of his or her functions or in relation to

any matter that may arise in connection with the Approved Dispute Resolution Process; and

- (g) publish a copy of the Approved Independent Expert's decision on MergeCo's website within 10 Business Days of the decision having been made unless the Customer to the dispute objects to the disclosure of the decision in which case a non-confidential summary of the decision must be published on MergeCo's website within the specified period.

Resignation, revocation or termination of the Approved Independent Expert

- 7.18. MergeCo must immediately notify the ACCC in the event that the Approved Independent Expert resigns or otherwise stops acting as the Approved Independent Expert.
- 7.19. The ACCC may revoke an Approved Independent Expert's status as the Approved Independent Expert if the ACCC becomes aware that any information provided to it was incorrect, inaccurate or misleading.
- 7.20. The ACCC may approve any proposal by, or alternatively may direct, MergeCo to terminate the appointment of the Approved Independent Expert if in the ACCC's view the Approved Independent Expert acts inconsistently with the provisions of this Undertaking and / or the Approved Terms of Appointment or the Approved Independent Expert fails to perform their role to an adequate standard.

8. Independent Audit

Obligation to appoint an Approved Independent Auditor

- 8.1. MergeCo must appoint and maintain an Approved Independent Auditor to audit and report upon MergeCo's compliance with this Undertaking.

Process for nominating and approving a Proposed Independent Auditor

- 8.2. At least 15 Business Days before the Control Date, MergeCo must provide the ACCC with a notice for a Proposed Independent Auditor in the form prescribed in Schedule 2 to this Undertaking (**Proposed Independent Auditor Notice**), including draft terms of appointment and a draft audit plan.
- 8.3. The Approved Independent Auditor is to be appointed for the Term of the Undertaking.
- 8.4. If clauses 8.17, 8.18 or 8.19 apply, MergeCo must provide the ACCC with a Proposed Independent Auditor Notice within five Business Days after the relevant event occurs, otherwise clause 8.9 applies.
- 8.5. The ACCC shall have the discretion to approve or reject in writing the Proposed Independent Auditor identified in the Proposed Independent Auditor Notice.
- 8.6. Without limiting the ACCC's discretion, in deciding whether to approve a Proposed Independent Auditor, the factors to which the ACCC may have regard include whether the:
 - (a) person named in the Proposed Independent Auditor Notice or identified by the ACCC has the qualifications and experience necessary to carry out the functions of the Approved Independent Auditor;

- (b) person named in the Proposed Independent Auditor Notice or identified by the ACCC is sufficiently independent of MergeCo;
- (c) draft terms of appointment and the draft audit plan are consistent with this Undertaking; and
- (d) draft terms of appointment and the draft audit plan are otherwise acceptable to the ACCC.

Appointment of the Approved Independent Auditor

- 8.7. After receiving a written notice from the ACCC of its approval of a Proposed Independent Auditor, the draft terms of appointment and draft audit plan, MergeCo must by the Control Date:
- (a) appoint the person approved by the ACCC as the Approved Independent Auditor on the Approved Terms of Appointment; and
 - (b) forward to the ACCC a copy of the executed Approved Terms of Appointment.

Failure to appoint

- 8.8. If:
- (a) the Approved Independent Auditor has not been appointed by the Control Date;
 - (b) the Approved Independent Auditor has not been appointed within 15 Business Days after the Approved Independent Auditor resigns or otherwise ceases to act as the Approved Independent Auditor pursuant to clauses 8.17, 8.18 or 8.19; or
 - (c) the ACCC has not received a Proposed Independent Auditor Notice pursuant to clause 8.2,

then clause 8.9 applies.

- 8.9. If clause 8.8 applies, the ACCC at its absolute discretion may:
- (a) identify and approve a person as the Approved Independent Auditor, including approving the draft terms of appointment and draft audit plan; and / or
 - (b) direct MergeCo to appoint a person who the ACCC has deemed is an Approved Independent Auditor.

Obligations and powers of the Approved Independent Auditor

- 8.10. MergeCo must procure that any proposed terms of appointment for the Approved Independent Auditor include obligations on the Approved Independent Auditor to:
- (a) maintain his or her independence from MergeCo, apart from appointment to the role of Approved Independent Auditor, including not forming any relationship of the types described in paragraph 2.2(c) of Schedule 2 to this Undertaking with MergeCo for the period of his or her appointment;

- (b) conduct compliance auditing according to the Approved Audit Plan;
- (c) provide the following reports directly to the ACCC:
 - (i) a scheduled written Audit Report as described in clause 8.12;
 - (ii) an immediate report of any issues that arise in relation to the performance of his or her functions as Approved Independent Auditor or in relation to compliance with this Undertaking by any person named in this Undertaking; and
- (d) follow any direction given to him or her by the ACCC in relation to the performance of his or her functions as Approved Independent Auditor under this Undertaking.

8.11. MergeCo must procure that any proposed terms of appointment for the Approved Independent Auditor provide the Approved Independent Auditor with the authority to:

- (a) access the facilities, sites or operations of MergeCo as required by the Approved Independent Auditor;
- (b) access any information or documents that the Approved Independent Auditor considers necessary for carrying out his or her functions as the Approved Independent Auditor or for reporting to or otherwise advising the ACCC; and
- (c) engage any external expertise, assistance or advice required by the Approved Independent Auditor to perform his or her functions as the Approved Independent Auditor.

Compliance Audit

8.12. The Approved Independent Auditor must conduct an audit and prepare a detailed report (**Audit Report**) that includes:

- (a) the Approved Independent Auditor's procedures in conducting the audit, or any change to audit procedures and processes since the previous Audit Report;
- (b) a full audit of MergeCo's compliance with this Undertaking;
- (c) identification of any areas of uncertainty or ambiguity in the Approved Independent Auditor's interpretation of any obligations contained in this Undertaking;
- (d) all of the reasons for the conclusions reached in the Audit Report;
- (e) any qualifications made by the Approved Independent Auditor in forming his or her views;
- (f) any recommendations by the Approved Independent Auditor to improve:
 - (i) the Approved Audit Plan;
 - (ii) the integrity of the auditing process;

- (iii) MergeCo's processes or reporting systems in relation to compliance with this Undertaking; and
 - (iv) MergeCo's compliance with this Undertaking; and
 - (g) the implementation and outcome of any prior recommendations by the Approved Independent Auditor.
- 8.13. The Approved Independent Auditor is to provide an Audit Report to the ACCC and MergeCo at the following times:
- (a) within 10 Business Days after the Control Date, at which time the Audit Report is to include the results of the initial audit and any recommended changes to the Approved Audit Plan, including the Approved Independent Auditor's proposed procedures and processes for conducting the audit (**Establishment Audit**);
 - (b) three months after the date of provision of the Establishment Audit, and every three months thereafter, until the ACCC confirms in writing to MergeCo that it is satisfied that MergeCo has fulfilled its obligations pursuant to this Undertaking; and
 - (c) a final report due three months after the last report provided pursuant to clause 8.13(b).
- 8.14. MergeCo must implement any recommendations made by the Approved Independent Auditor in Audit Reports, and notify the ACCC of the implementation of the recommendations, within 10 Business Days after receiving the Audit Report or such other period as agreed in writing with the ACCC.
- 8.15. MergeCo must comply with any direction of the ACCC in relation to matters arising from the Audit Report within 10 Business Days after being so directed (or such other period as agreed in writing with the ACCC).

MergeCo's obligations in relation to the Approved Independent Auditor

- 8.16. Without limiting its obligations in this Undertaking, MergeCo must:
- (a) comply with and enforce the Approved Terms of Appointment for the Approved Independent Auditor;
 - (b) maintain and fund the Approved Independent Auditor to carry out his or her functions including:
 - (i) indemnifying the Approved Independent Auditor for any expenses, loss, claim or damage arising directly or indirectly from the performance by the Approved Independent Auditor of his or her functions as the Approved Independent Auditor except where such expenses, loss, claim or damage arises out of the gross negligence, fraud, misconduct or breach of duty by the Approved Independent Auditor;
 - (ii) providing and paying for any external expertise, assistance or advice required by the Approved Independent Auditor to perform his or her functions as the Approved Independent Auditor; and

- (c) not interfere with, or otherwise hinder, the Approved Independent Auditor's ability to carry out his or her functions as the Approved Independent Auditor, including:
- (i) directing MergeCo personnel, including directors, contractors, managers, officers, employees and agents, to act in accordance with this clause 8.16;
 - (ii) providing to the Approved Independent Auditor any information or documents he or she considers necessary for carrying out his or her functions as the Approved Independent Auditor or for reporting to or otherwise advising the ACCC;
 - (iii) not requesting any information relating to the compliance audit from the Approved Independent Auditor without such a request having been approved by the ACCC; and
 - (iv) not appointing the Approved Independent Auditor, or have any Agreements with the Approved Independent Auditor, to utilise the Approved Independent Auditor's services for anything other than compliance with this Undertaking until at least 12 months after the Approved Independent Auditor ceases to act in the role of the Approved Independent Auditor.

Resignation, revocation or termination of the Approved Independent Auditor

- 8.17. MergeCo must immediately notify the ACCC in the event that the Approved Independent Auditor resigns or otherwise stops acting as the Approved Independent Auditor.
- 8.18. The ACCC may revoke an Approved Independent Auditor's status as the Approved Independent Auditor if the ACCC becomes aware that any information provided to it was incorrect, inaccurate or misleading.
- 8.19. The ACCC may approve any proposal by, or alternatively may direct, MergeCo to terminate the appointment of the Approved Independent Auditor if in the ACCC's view the Approved Independent Auditor acts inconsistently with the provisions of this Undertaking and / or the Approved Terms of Appointment or the Approved Independent Auditor fails to perform their role to an adequate standard.

9. Notification of key dates and ACCC requests for information

- 9.1. MergeCo must notify the ACCC and each Undertaking Appointment in writing of:
- (a) the anticipated date of the Control Date, at least five Business Days before that date; and
 - (b) the occurrence of the Control Date, within one Business Day of that date.
- 9.2. The ACCC may direct MergeCo in respect of its compliance with this Undertaking to, and MergeCo must:
- (a) furnish information to the ACCC in the time and in the form requested by the ACCC;

- (b) produce documents and materials to the ACCC within MergeCo's custody, power or control in the time and in the form requested by the ACCC; and / or
 - (c) attend the ACCC at a time and place appointed by the ACCC to answer any questions the ACCC (its Commissioners, its staff or its agents) may have.
- 9.3. Any direction made by the ACCC under clause 9.2 will be notified to MergeCo, in accordance with clause 17.2.
- 9.4. In respect of MergeCo's compliance with this Undertaking or an Undertaking Appointment's compliance with its Approved Terms of Appointment, the ACCC may request any Undertaking Appointment to:
 - (a) furnish information to the ACCC in the time and in the form requested by the ACCC;
 - (b) produce documents and materials to the ACCC within the Undertaking Appointment's custody, power or control in the time and in the form requested by the ACCC; and / or
 - (c) attend the ACCC at a time and place appointed by the ACCC to answer any questions the ACCC (its Commissioners, its staff or its agents) may have.
- 9.5. MergeCo must use its best endeavours to ensure that an Undertaking Appointment complies with any request from the ACCC in accordance with clause 9.4.
- 9.6. Information furnished, documents and material produced or information given in response to any request or direction from the ACCC under this clause 9 may be used by the ACCC for any purpose consistent with the exercise of its statutory duties.
- 9.7. The ACCC may in its discretion:
 - (a) advise any Undertaking Appointment of any request made by it under this clause 9; and / or
 - (b) provide copies to any Undertaking Appointment of any information furnished, documents and material produced or information given to it under this clause 9.
- 9.8. Nothing in this clause 9 requires the provision of information or documents in respect of which MergeCo has a claim of legal professional or other privilege.

10. Disclosure of this Undertaking

- 10.1. Within 5 Business Days of the Commencement Date, MergeCo will publish a copy of this Undertaking on its website.
- 10.2. Within 25 Business Days of the Commencement Date, MergeCo will publish on its website a plain English summary of the obligations contained within this Undertaking (which summary is to be approved by the ACCC prior to distribution).

- 10.3. MergeCo must maintain a link on the home page of its website to a page containing all items that it is required to publish in accordance with this Undertaking.
- 10.4. Where this Undertaking (including its schedules) imposes a requirement on MergeCo to publish an item on its website, that item must be placed on its website in a location where it would be easily found by someone looking for that item or for information about an issue to which that item relates.
- 10.5. MergeCo acknowledges that the ACCC may:
- (a) make this Undertaking publicly available;
 - (b) publish this Undertaking on its Public Section 87B Undertakings Register and Public Mergers Register; and
 - (c) from time to time publicly refer to this Undertaking.

11. Obligation to procure

- 11.1. Where the performance of an obligation under this Undertaking requires a Related Body Corporate of MergeCo to take or refrain from taking some action, MergeCo will procure that Related Body Corporate to take or refrain from taking that action.
- 11.2. As soon as practicable after the Commencement Date, MergeCo must direct its Personnel, including directors, contractors, managers, officers, employees and agents not to do anything inconsistent with MergeCo's obligations under this Undertaking.
- 11.3. MergeCo must ensure that any Related Body Corporate provides all necessary assistance and information so that the Parties are in a position to comply with any:
- (a) direction from the ACCC under clause 9.2;
 - (b) request from the Approved Independent Auditor in accordance with clause 8;
- for the purposes of the ACCC or the Approved Independent Auditor (as applicable) investigating MergeCo's compliance with the Undertaking.

12. No Derogation

- 12.1. This Undertaking does not prevent the ACCC from taking enforcement action at any time whether during or after the period of this Undertaking in respect of any breach by MergeCo of any term of this Undertaking.
- 12.2. Nothing in this Undertaking is intended to restrict the right of the ACCC to take action under the Act for penalties or other remedies in the event that MergeCo does not fully implement and / or perform its obligations under this Undertaking or in any other event where the ACCC decides to take action under the Act for penalties or other remedies.

13. Resolving inconsistencies

- 13.1. To the extent there are any inconsistencies between this Undertaking and the Armaguard Standard Cash Services Agreement (Annexure B of this Undertaking), Standard Third Party Access Agreement (Annexure C of this Undertaking), Complaints Handling Process (Annexure D of this Undertaking) or any terms of appointment as regards to MergeCo's obligations pursuant to this Undertaking, this Undertaking prevails.

14. Change of Control

- 14.1. In the event that a Change of Control is reasonably expected to occur, MergeCo must:
- (a) notify the ACCC of this expectation as soon as practicable; and
 - (b) only implement a Change of Control to another person or entity if that person or entity has given a section 87B undertaking to the ACCC that requires it to comply with the same obligations as are imposed on MergeCo pursuant to this Undertaking, or on terms that are otherwise acceptable to the ACCC, unless the ACCC has notified MergeCo in writing that a section 87B undertaking under this clause is not required.

15. Costs

- 15.1. MergeCo must pay all of its own costs incurred in relation to this Undertaking.

16. Confidentiality and ring-fencing

- 16.1. MergeCo undertakes that it must, during the Term of the Undertaking or at any time thereafter (except in the proper course of its duties under this Undertaking or as required by law or by a Customer):
- (a) not require a Customer to provide any Confidential Information to MergeCo unless provision of that Confidential Information is:
 - (i) reasonably necessary for the provision of CIT Services by MergeCo;
 - (ii) required by law or government authority; or
 - (iii) consented to by the Customer;
 - (b) not use any Confidential Information of or relating to a Customer of which it has become aware in the course of supplying CIT Services to that Customer for any other purpose, or disclose that Confidential Information to any person without the Customer's written consent;
 - (c) ensure that its employees who have a legitimate need to access any Confidential Information in connection with the performance of their duties under this Undertaking must only do so for the purpose of:
 - (i) providing CIT Services to a Customer;
 - (ii) resolving a complaint or dispute; or

- (iii) as otherwise expressly consented to in writing by the Customer.
- 16.2. From the Commencement Date, MergeCo must appoint a Compliance Officer who is responsible for monitoring MergeCo's compliance with this clause 16.
- 16.3. MergeCo must implement an annual compliance education program for employees during the Term of this Undertaking, which provides training and information on MergeCo's obligations under this clause 16, and must ensure that that compliance education program is given to new employees within 30 days of the commencement of their employment.
- 16.4. MergeCo must report any breaches of this clause 16 to the Approved Independent Auditor and the ACCC within five Business Days of becoming aware of the breach.
- 16.5. Nothing in this Undertaking prohibits disclosure of information which:
- (a) is in the public domain;
 - (b) after disclosure to a party becomes part of the public domain otherwise than as a result of the wrongful act of that party;
 - (c) is received from a third party provided that it was not acquired directly or indirectly by that third party from a party to a relevant agreement;
 - (d) is required to be disclosed by law or any government or governmental body, authority or agency having authority over a party; or
 - (e) is required to be disclosed to a party's legal advisors in connection with a relevant agreement.

17. Notices

Giving Notices

- 17.1. Any notice or communication to the ACCC pursuant to this Undertaking must be sent to:

Email address: mergers@accc.gov.au
 Attention: Executive General Manager
 Merger, Exemptions & Digital Division

With a copy sent to: mergersru@accc.gov.au
 Attention: Director, Remedies Unit
 Policy, Coordination & Remedies Branch
 Merger, Exemptions & Digital Division

- 17.2. Any notice or communication to MergeCo pursuant to this Undertaking must be sent to: MinterEllison

Name: MinterEllison
Address: Level 40, 1 Farrer Place, Sydney NSW 2000
Email Address: katrina.groshinski@minterellison.com

Phone number: (02) 9921 4396

Attention: Katrina Groshinski

With a copy sent to: the General Counsel of MergeCo

Name: The General Counsel of MergeCo

Address: [MergeCo GC address TBC]

Email Address: [MergeCo GC email TBC]

Phone number: [MergeCo GC phone TBC]

Attention: [MergeCo GC TBC]

- 17.3. If sent by post, notices are taken to be received three Business Days after posting (or seven Business Days after posting if sent to or from a place outside Australia).
- 17.4. If sent by email, notices are taken to be received at the time shown in the email as the time the email was sent.

Change of contact details

- 17.5. MergeCo must notify the ACCC of a change to its contact details within three Business Days.
- 17.6. Any notice or communication will be sent to the most recently advised contact details and subject to clauses 17.3 and 17.4, will be taken to be received.

18. Defined terms and interpretation

Definitions in the Dictionary

- 18.1. A term or expression starting with a capital letter:
- (a) which is defined in the Dictionary in Part 1 of Schedule 1 (Dictionary), has the meaning given to it in the Dictionary; or
 - (b) which is defined in the Corporations Act, but is not defined in the Dictionary, has the meaning given to it in the Corporations Act.

Interpretation

- 18.2. Part 2 of Schedule 1 (Interpretation) sets out rules of interpretation for this Undertaking.

Executed as an Undertaking

Executed by Linfox Armaguard Pty Ltd (ACN 099 701 872) pursuant to section 127(1) of the *Corporations Act 2001* by:

Signature of director	Signature of a director/company secretary
Name of director (print)	Name of director/company secretary (print)
Date	Date

Accepted by the ACCC pursuant to section 87B of the *Competition and Consumer Act 2010* (Cth) on:

Date

and signed on behalf of the ACCC:

Chair

Date

Schedule 1 – Dictionary and interpretation

1. Dictionary

ACC or Approved Cash Centre means any centre approved as such by the RBA.

ACCC means the Australian Competition and Consumer Commission.

ACCO means Approved Cash Centre Operator as approved by the RBA.

Act means the *Competition and Consumer Act 2010* (Cth).

Agreements means any contract, arrangement or understanding, including any contract, arrangement or understanding to renew, amend, vary or extend any contract, arrangement or understanding.

Ancillary Services has the meaning given in clause 5.23.

Applicant or Applicants means Linfox Armaguard Pty Ltd (ACN 099 701 872) and Prosegur Australia Holdings Pty Ltd (ACN 166 656 739).

Approved Independent Auditor means the person approved by the ACCC and appointed under clause 8 of this Undertaking.

Approved Audit Plan means the plan approved by the ACCC in accordance with the terms of this Undertaking, by which the Approved Independent Auditor will audit and report upon compliance with this Undertaking.

Approved Dispute Resolution Process means the ACCC-approved Dispute Resolution Process as drafted by the Approved Independent Expert and outlining the Approved Independent Expert's process for resolving disputes between MergeCo and a Customer.

Approved Independent Expert means the person approved by the ACCC and appointed under clause 7 of this Undertaking.

Approved Terms of Appointment means the terms of appointment for the Approved Independent Auditor and the Approved Independent Expert, as approved by the ACCC in accordance with the terms of this Undertaking.

Armaguard Cash Services Agreement means the standard form agreement pursuant to which Armaguard supplies CIT Services to Customers.

Associated Entity has the meaning given by section 50AAA of the Corporations Act.

ATM means an automatic teller machine.

ATM Specific Services has the meaning given in clause 5.18 of this Undertaking.

Audit Report has the meaning given to it in clause 8.12 of this Undertaking.

Australian Standard on Complaints Management means AS 10002:2002 guideline for complaint management in organisations.

Business Day means a day other than a Saturday or Sunday on which banks are open for business generally in the New South Wales.

Cash Processing Services has the meaning given in clause 5.21.

Change of Control means:

- (a) the assignment or other transfer of the legal or beneficial ownership of some or all of the share capital of MergeCo to any other person or entity that may impact compliance with this Undertaking in its entirety; or
- (b) the sale or transfer of any assets necessary, or which may be necessary to enable MergeCo to continue to comply with this Undertaking in its entirety.

CIT Services means services for the transportation, storage and processing of cash by MergeCo for Customers including:

- (a) cash collection and delivery services;
- (b) Cash Processing Services and Ancillary Services (being the Third Party Cash Services as set out in clause 5.20);
- (c) cash administration services;
- (d) cash storage; and
- (e) ATM Specific Services,

but does not include the supply of precious cargo services, security services, the supply of vending and safe products, transaction services, payment solutions, financing facilities such as bailment and commercial cash arrangements, or other ATM maintenance services.

Closure means the point at which an Approved Cash Centre permanently ceases to operate.

Commencement Date means the date described in clause 3.1 of this Undertaking.

Compliance Officer means the person referred to in clause 16 of this Undertaking.

Complaints Handling Process means the process referred to in clause 5.27 - 5.31 of this Undertaking (as set out in Annexure D to this Undertaking).

Confidential Information means information provided by a Customer to MergeCo in relation to the business of that Customer which is:

- (a) by its nature confidential, including but not limited to information about that Customer's;
- (b) designated to be confidential by the Customer who supplied it; or
- (c) known, or ought reasonably to be known, by MergeCo to be confidential or commercially valuable.

Contracted Customers means an Existing Customer of the Applicants or MergeCo who is not an Uncontracted Customer.

Contracted Price means the Price that contracted customers pay for CIT Services pursuant to a written contract agreed to by the customer and either MergeCo or an Applicant.

Control Date means the date on which the Proposed Merger is completed.

Corporations Act means the *Corporations Act 2001* (Cth).

CPI means the percentage change in the value of the CPI All Groups Consumer Price Index, Weighted Average of Eight Capital Cities index number published by the Australian Bureau of Statistics or an index that replaces it for the most recent quarter compared with the index number for the same quarter twelve months prior (as revised).

Customers means Existing Customers and New Customers.

Entities Connected has the meaning given by section 64B of the Corporations Act.

Establishment Audit has the meaning given in clause 8.13(a) of this Undertaking.

Existing Arrangements means the standards of service set out in a written contract or contracts for the supply of CIT Services between an Existing Customer and either Applicant (as varied by agreement) in effect at the Commencement of this Undertaking. For example, frequency of cash collections and security procedures.

Existing Customers means a person that obtains CIT Services from MergeCo and includes Contracted Customers and Uncontracted Customers, but excludes its Internal Customer.

Financial year means a financial year ending 30 June.

First Line ATM Maintenance means trouble shooting and rectification of basic and immediate operational ATM faults where specialised tools and parts are not required, such as cash and card reader jams.

Independent ATM Deployer means an entity, which is an Existing Customer or a New Customer, that operates a standalone ATM network.

Internal Customer is the business division within MergeCo that operates an ATM network and charge a fee on transactions that occur on ATMs which are part of its network.

Major Banks means the Commonwealth Bank of Australia, Australia and New Zealand Banking Group Limited, National Australia Bank and Westpac Banking Corporation.

Major Bank Note Pools means the Wholesale Cash owned by the Major Banks but located at, and managed by, ACCOs.

MergeCo means the entity referred to in clause 1.1 of this Undertaking.

New Customer means a person that does not currently obtain CIT Services from MergeCo or either Applicant.

Open Book Pricing means pricing that is based on an activity based cost build up referable to the scope and nature of the CIT Service, comprising only direct costs, reasonable indirect costs (including an allocation for reasonable overheads) and a pre-

tax margin of no greater than 10% (**Inputs**), which Inputs shall be disclosed to the New Customer on a confidential basis.

Price means the individual charges in a schedule of charges MergeCo or an Applicant levies on Customers for the supply of CIT Services.

Proposed Independent Auditor means a person named in a Proposed Independent Auditor Notice.

Proposed Independent Auditor Notice has the meaning given to it in clause 8.2 of this Undertaking.

Proposed Independent Expert means a person named in a Proposed Independent Expert Notice.

Proposed Independent Expert Notice means has the meaning given to it in clause 7.3 of this Undertaking.

Proposed Merger is defined in clause 2.4 of this Undertaking.

Proposed Undertaking Appointment means the proposed appointment of the Proposed Independent Auditor.

Prosegur Master Services Agreement means the standard form agreement pursuant to which Prosegur supplies CIT Services to Customers.

Public Mergers Register means the ACCC's public register of merger clearances, available at www.accc.gov.au.

Public Section 87B Undertakings Register means the ACCC's public register of section 87B undertakings, available at www.accc.gov.au.

RBA means the Reserve Bank of Australia.

Related Body Corporate has the meaning given to it by section 50 of the Corporations Act.

Related Entities has the meaning given to it by section 9 of the Corporations Act.

Related Parties has the meaning given to it by section 228 of the Corporations Act.

Subsidiary has the meaning given by section 9 of the Corporations Act.

Surplus Equipment includes any firearms or Cencon locks that are no longer required by MergeCo.

Term has the meaning given in clause 3.2.

Third Party Cash Services means the supply by MergeCo to Third Party CIT Providers of Cash Processing Services and Ancillary Services.

Third Party CIT Provider means a person other than MergeCo, Armaguard or Prosegur which supplies, or intends to supply, CIT Services.

Uncontracted Customers means a New Customer or an Existing Customer who either:

- (a) acquire services from MergeCo other than pursuant to a written contract agreed to by the customer and MergeCo prior to the Commencement Date; or
- (b) is an Existing Customer whose written contract with MergeCo ends prior to the Commencement Date.

Undertaking is a reference to all provisions of this document, including its schedules and as varied from time to time under section 87B of the Act.

Undertaking Appointment means the Approved Independent Auditor and the Approved Independent Expert.

Wholesale Cash means the banknotes owned by the RBA and held in Major Bank Note Pools.

2. Interpretation

- 2.1 In the interpretation of this Undertaking, the following provisions apply unless the context otherwise requires:
- (a) a reference to this Undertaking includes all of the provisions of this document including its schedules;
 - (b) headings are inserted for convenience only and do not affect the interpretation of this Undertaking;
 - (c) if the day on which any act, matter or thing is to be done under this Undertaking is not a Business Day, the act, matter or thing must be done on the next Business Day;
 - (d) a reference in this Undertaking to any law, legislation or legislative provision includes any statutory modification, amendment or re-enactment, and any subordinate legislation or regulations issued under that legislation or legislative provision;
 - (e) a reference in this Undertaking to any company includes its Related Bodies Corporate;
 - (f) a reference in this Undertaking to any agreement or document is to that agreement or document as amended, novated, supplemented or replaced;
 - (g) a reference to a clause, part, schedule or attachment is a reference to a clause, part, schedule or attachment of or to this Undertaking;
 - (h) an expression importing a natural person includes any company, trust, partnership, joint venture, association, body corporate or governmental agency;
 - (i) where a word or phrase is given a defined meaning, another part of speech or other grammatical form in respect of that word or phrase has a corresponding meaning;
 - (j) a word which denotes the singular also denotes the plural, a word which denotes the plural also denotes the singular, and a reference to any gender also denotes the other genders;

- (k) a reference to the words 'such as', 'including', 'particularly' and similar expressions is to be construed without limitation;
- (l) a construction that would promote the purpose - or object - underlying the Undertaking (whether expressly stated or not) will be preferred to a construction that would not promote that purpose or object;
- (m) material not forming part of this Undertaking may be considered to:
 - (i) confirm the meaning of a clause is the ordinary meaning conveyed by the text of the clause, taking into account its context in the Undertaking and the competition concerns intended to be addressed by the Undertaking and the clause in question; or
 - (ii) determine the meaning of the clause when the ordinary meaning conveyed by the text of the clause, taking into account its context in the Undertaking and the purpose or object underlying the Undertaking, leads to a result that does not promote the purpose or object underlying the Undertaking;
- (n) in determining whether consideration should be given to any material in accordance with paragraph (m), or in considering any weight to be given to any such material, regard must be had, in addition to any other relevant matters, to the:
 - (i) effect that reliance on the ordinary meaning conveyed by the text of the clause would, have (taking into account its context in the Undertaking and whether that meaning promotes the purpose or object of the Undertaking); and
 - (ii) need to ensure that the result of the Undertaking is to completely address any ACCC competition concerns;
- (o) the ACCC may authorise the ACCC Mergers Review Committee, a member of the ACCC or a member of the ACCC staff, to exercise a decision making function under this Undertaking on its behalf and that authorisation may be subject to any conditions which the ACCC may impose;
- (p) in performing its obligations under this Undertaking, MergeCo will do everything reasonably within its power to ensure that its performance of those obligations is done in a manner which is consistent with promoting the purpose and object of this Undertaking;
- (q) a reference to:
 - (i) a thing (including, but not limited to, a chose in action or other right) includes a part of that thing;
 - (ii) a party includes its successors and permitted assigns; and
 - (iii) a monetary amount is in Australian dollars.

Schedule 2 – Undertaking Appointment Form

This form sets out the information required by the ACCC in relation to proposed appointment of the following positions under the Undertaking:

- Independent Auditor; or
- Independent Expert

(the **Undertaking Appointment**).

This form is to be used for each of the above appointments.

Please note in relation to information given pursuant to this form, giving false or misleading information is a serious offence.

1. Method of Delivery to the ACCC

The completed form with requested documents attached may be provided to the ACCC using the following method:

Email

Subject line: Proposed [Independent Auditor/Independent Expert] Notice – **[insert name of undertaking]**

Address: mergers@acc.gov.au

Attention: Executive General Manager – Mergers, Exemptions & Digital Division

With an email copy sent to:

Address: mergersru@acc.gov.au

Attention: Director, Remedies Unit – Policy, Coordination & Remedies Branch, Mergers, Exemptions & Digital Division

2. Information Required

The ACCC requires the following information in order to assess a proposed Independent Auditor or Independent Expert (i.e., the relevant Undertaking Appointment).

2.1 Proposed Undertaking Appointment details:

- (a) the name of the Proposed Undertaking Appointment; and
- (b) the name of the Proposed Undertaking Appointment's employer and contact details including:
 - (i) address;
 - (ii) contact name;
 - (iii) telephone number; and
 - (iv) other contact details.

2.2 A submission containing the following information:

- (a) details of the Undertaking Appointment's qualifications and experience relevant to his or her proposed role pursuant to the Undertaking;
- (b) the names of the owner(s) and the director(s) of the Undertaking Appointment's employer;
- (c) details of any of the following types of relationships between MergeCo and the Undertaking Appointment or the Undertaking Appointment's employer or confirmation that no such relationship exists whether within Australia or outside of Australia:
 - (i) MergeCo and the Undertaking Appointment's employer are Associated Entities;
 - (ii) MergeCo is an Entity Connected with the Undertaking Appointment's employer;
 - (iii) the Undertaking Appointment's employer is an Entity Connected with MergeCo;
 - (iv) MergeCo and the Undertaking Appointment's employer are Related Entities;
 - (v) MergeCo and the Undertaking Appointment's employer are Related Parties;
 - (vi) any Related Party, Related Entity or Entity Connected with MergeCo is a Related Party, Related Entity or Entity Connected with the Undertaking Appointment;
 - (vii) MergeCo and the Undertaking Appointment or the Undertaking Appointment's employer have a contractual relationship or had one within the past three years, other than those attached to this form;
 - (viii) the Undertaking Appointment's employer is a supplier of MergeCo or has been in the past three years;
 - (ix) MergeCo is a supplier of the Undertaking Appointment's employer or has been in the past three years; and
 - (x) any other relationship between MergeCo and the Undertaking Appointment or the Undertaking Appointment's employer that allows one to affect the business decisions of the other;
- (d) details of any existing or past contractual relationships between the Undertaking Appointment or the Undertaking Appointment's employer and the ACCC within the past three years; and
- (e) a document outlining the terms of appointment for the proposed Undertaking Appointment. This should identify the basis on which fees will be paid, including disclosure of any proposed performance-based fees.

3. Specific Information required for Undertaking Appointments

The ACCC requires the below information in relation to the relevant Undertaking Appointment.

Proposed Independent Auditor

3.1 A draft audit plan, drafted by the Proposed Independent Auditor and outlining (to the extent possible) the Proposed Independent Auditor's plans in regard to the Establishment Audit and the Audit Report. The draft audit plan will be finalised pursuant to ACCC-approval.

Proposed Independent Expert

3.2. A draft Dispute Resolution Process, drafted by the Proposed Independent Expert and outlining the Proposed Independent Expert's process for resolving disputes between MergeCo and a Customer. The draft Dispute Resolution Process will be finalised pursuant to ACCC-approval.

Annexure A – cash point locations of Armaguard and Prosegur

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
800	DARWIN	2530	YALLAH	3189	MOORABBIN	4305	IPSWICH NORTH	6018	KARRINYUP
800	DARWIN CITY	2533	JAMBEROO	3190	DONCASTER EAST	4305	LEICHARDT	6018	WOODLANDS
810	CASUARINA	2533	KIAMA	3190	HIGHETT	4305	NORTH IPSWICH	6019	BASSEDEAN
810	COCONUT GROVE	2533	KIAMA DOWNS	3190	SANDRINGHAM	4305	RACEVIEW	6019	SCARBOROUGH
810	DARWIN	2534	GERRINGONG	3191	SANDRINGHAM	4305	WEST IPSWICH	6019	WEMBLEY DOWNS
810	EATON	2534	GERROA	3192	CAULFIELD NORTH	4305	WINSTON GLADES	6020	CARINE
810	JINGILI	2535	BERRY	3192	CHELTENHAM	4305	YAMANTO	6020	MARMION
810	MARRARA	2535	COOLANGATTA	3192	CHELTENHAM NORTH	4306	AMBERLEY	6020	NORTH BEACH
810	MILLNER	2536	BATEHAVEN	3192	MOORABBIN	4306	BLACKBUTT	6020	SEVILLE GROVE
810	NAKARA	2536	BATEMANS BAY	3192	SOUTHLAND	4306	BLACKSOIL	6020	SORRENTO
810	NIGHTCLIFF	2536	MALUA BAY	3193	BEAUMARIS	4306	FERNVALE	6021	BALCATT
810	NIGHTCLIFFE	2536	NORTH BATEMANS BAY	3193	BLACK ROCK	4306	HAGSLEA	6021	HALLS HEAD
811	CASUARINA	2536	SURF BEACH	3194	FYSHWICK	4306	KARALEE	6022	HAMERSLEY
812	KARAMA	2537	BROULEE	3194	MENTONE	4306	MOUNT CROSBY	6023	DUNCRAIG
812	MARRARA	2537	MORUYA	3194	MENTONE EAST	4306	RIPLEY	6024	GREENWOOD
820	EATON	2537	TOMAKIN	3194	MOORABBIN	4307	HARRISVILLE	6024	WARWICK
820	FANNIE BAY	2537	TUROSS HEAD	3194	MOORABBIN AIRPORT	4309	ARATULA	6025	CRAIGIE
820	LUDMILLA	2538	MILTON	3194	WEST PARKDALE	4309	KALBAR	6025	HILARYS
820	PARAP	2539	BURRILL LAKE	3195	ASPENDALE	4310	BOONAH	6025	HILLARYS
820	STUART PARK	2539	ULLADULLA	3195	ASPENDALE GARDENS	4311	LOWWOOD	6025	MORNINGSIDE
820	WINNELLIE	2540	BOODERE NATIONAL PRK	3195	BRAESIDE	4312	ESK	6025	PADBURY
822	BICKERTON ISLAND	2540	CALLALAH BAY	3195	MORDIALLOC	4313	TOOGOO LAHAWAH	6025	WHITFORDS
822	EAST ARM	2540	CAMBERRA VILLAGE	3195	MORDIALLOC NORTH	4320	ROBINA	6026	KINGSLEY
822	GARDEN POINT	2540	COFFS HARBOUR	3195	PARKDALE	4340	ROSEWOOD	6026	WOODVALE
822	GOULBOURN ISLAND	2540	CULBURRA BEACH	3196	CHELSEA	4341	LAIDLEY	6027	BELDON
822	GUNBALANYA	2540	GREENWELL POINT	3196	CHELSEA HEIGHTS	4341	PLAINLAND	6027	EDGEWATER
822	MANINGRIDA	2540	HMAS ALBATROSS	3196	EDITHVALE	4342	FOREST HILL	6027	HEATHRIDGE
822	NGANMARRIYANGA	2540	HMAS CRESWELL	3197	CARRUM	4343	GATTON	6027	JOONDALUP
822	NUMBURINDI	2540	HUSKISSON	3197	PATTERSON LAKES	4344	HELIDON	6027	LAKELANDS
822	WADEYE	2540	JERVIS BAY	3197	PATTERSONS LAKES	4346	MARBURG	6027	MULLALOO
822	WISHART	2540	SANCTUARY POINT	3198	FRANKSTON NORTH	4350	CENTENARY HEIGHTS	6027	OCEAN REEF
822	WURRUMIYANGA	2540	ST GEORGES BASIN	3198	SEAFORD	4350	CHARLTON	6028	CURRAMBINE
828	BERRIMAH	2540	SUSSEX INLET	3198	SEAFORD NORTH	4350	CLIFFORD GARDENS	6028	PINJARRA
828	DARWIN	2540	TOMERONG	3199	BAXTER	4350	DARLING HEIGHTS	6030	CLARKSON
828	KNUCKEY LAGOON	2540	VINCENTIA	3199	FRANKSTON	4350	EAST TOOWOOMBA	6030	MERRIWA
829	HOLTZE	2540	WORRIGEE	3199	FRANKSTON EAST	4350	GLENVALE	6030	MINDARIE
829	PINELANDS	2541	BOMADERRY	3199	FRANKSTON HEIGHTS	4350	HARLAXTON	6030	QUINNS ROCKS
830	EAST ARM	2541	BOMDERRY	3199	FRANKSTON SOUTH	4350	HARRISTOWN	6030	RIDGEWOOD
830	MALAK	2541	NOWRA	3199	FRANKSTON STH	4350	HARRISTOWN TOOWOOMBA	6031	BANKSIA GROVE
830	MOULDEN	2541	NOWRA EAST	3199	KARINGAL	4350	KEARNEYS SPRING	6031	CARRAMAR
830	PALMERSTON	2541	NOWRA NORTH	3200	FRANKSTON	4350	NEWTOWN	6032	NOWERGUP
830	YARRAWONGA	2541	NOWRA SOUTH	3200	FRANKSTON NORTH	4350	NORTH TOOWOOMBA	6035	YANCHEP
831	BAKEWELL	2541	SOUTH NOWRA	3201	CARRUM	4350	RANGEVILLE	6036	BRIGHTON
831	PALMERSTON	2545	BODALLA	3201	CARRUM DOWNS	4350	ROCKVILLE	6036	BUTLER
832	BELLMACK	2545	MERIMBULA	3202	HEATHERTON	4350	SOUTH TOOWOOMBA	6036	JINDALEE
835	COOLALINGA	2546	BERMAGUI	3204	BENTLEIGH	4350	TOOWOOMBA	6036	JINDOWIE
835	HOLTZE	2546	BERMAGUI SOUTH	3204	MCKINNON	4350	TOOWOOMBA CITY	6037	TWO ROCKS
835	HOWARD SPRINGS	2546	CENTRAL TILBA	3204	ORMOND	4350	TOOWOOMBA EAST	6038	ALKIMOS
835	HOWARDS SPRINGS	2546	NAROOMA	3205	ALTONA NORTH	4350	TOOWOOMBA NORTH	6050	MOUNT LAWLEY
836	COOLALINGA	2548	MERIMBULA	3205	DEER PARK	4350	TOOWOOMBA SOUTH	6050	MT LAWLEY
836	COOLINGA	2548	TURA BEACH	3205	MELBOURNE	4350	TOOWOOMBA WEST	6051	MAYLANDS
836	HUMPTY DOO	2549	PAMBULA	3205	SOUTH MELBOURNE	4350	WESTBROOK	6052	BEDFORD
838	BERRY SPRINGS	2550	BEGA	3206	ALBERT PARK	4350	WILSONTON	6052	INGLEWOOD
839	COOLALINGA	2550	CANDELO	3206	MIDDLE PARK	4352	HIGHFIELDS	6053	BAYSWATER
845	BATCHELOR	2550	COBARGO	3207	PORT MELBOURNE	4352	MERINGANDAN	6054	BASSEDEAN
845	NAUIYU	2550	QUAAMA	3207	TULLAMARINE	4355	CROWS NEST	6054	KIARA
847	PINE CREEK	2550	TATHRA	3211	LITTLE RIVER	4356	PITTSWORTH	6054	MIDLAND
850	KATHERINE	2551	EDEN	3212	LARA	4357	MILLMERRAN	6055	BRABHAM
850	MATARANKA	2552	WOLLONGONG	3212	LILYDALE	4358	CAMBOOYA	6055	CAVERSHAM
850	MINYERRI	2556	BRINGELLY	3213	LOVELY BANKS	4361	CLIFTON	6055	DAYTON
850	ROBINSON RIVER	2557	GREGORY HILLS	3214	CORIO	4362	ALLORA	6055	GUILDFORD
852	BESWICK	2558	EAGLE VALE	3214	NORLANE	4370	WARWICK	6055	GUILFORD
852	KALKARINDJI	2558	KEARNS	3215	BELL PARK	4373	KILLARNEY	6055	WEST SWAN
852	LAJAMANU	2559	CLAYMORE	3215	BENDIGO	4377	THE SUMMIT	6056	BELLEVUE
852	NGUKURR	2560	AIRDS	3215	GEELONG	4378	APPLETHORPE	6056	BRABHAM
852	PIGEON HOLE	2560	AMBARVALE	3215	GEELONG NORTH	4378	STANTHORPE	6056	ELLENBROOK
853	TINDAL	2560	AMBERVALE	3215	HAMLIN HEIGHTS	4380	STANTHORPE	6056	HERNE HILL
854	BORROLOOLA	2560	APPIN	3215	NORTH GEELONG	4385	TEXAS	6056	JOONDALUP
860	TENNANT CREEK	2560	BRADBURY	3215	RIPPLESIDE	4387	INGLEWOOD	6056	MIDDLE SWAN
870	ALICE SPRINGS	2560	CAMPBELLTOWN	3215	WILLIAMS LANDING	4390	GOONDIWINDI	6056	MIDLAND
870	ARALUEN	2560	CAMPBELLTOWN NORTH	3216	BELMONT	4400	KINGSTHORPE	6056	MIDVALE
870	BRAITLING	2560	ENGLORIE PARK	3216	GEELONG	4401	OAKEY	6056	STRATTON
872	YULARA	2560	LEUMEAH	3216	GROVEDALE	4405	DALBY	6056	SWAN VIEW
880	NHULUMBUY	2560	ROSEMEADOW	3216	HIGHTON	4410	JANDOWAE	6056	TINGALPA
885	ALYANGULA	2560	RUSE	3216	MARSHALL	4413	CHINCHILLA	6056	WANNEROO
886	JABIRU	2560	ST HELENS PARK	3216	MOUNT DUNEED	4415	MILES	6057	BASSEDEAN
930	YARRAWONGA	2560	WOODBINE	3216	WAURN PONDS	4420	TAROOM	6057	HIGH WYCOMBE
1000	CHARLESTOWN	2563	MENANGLE PARK	3217	ARMSTRONG CREEK	4421	TARA	6057	MAIDA VALE
1499	SUTHERLAND	2564	MACQUARIE FIELDS	3217	DERRIMUT	4425	WEST MACKAY	6058	FORRESTFIELD
1875	MOOREBANK	2565	DENHAM COURT	3217	GEELONG	4427	YULEBA	6058	REDCLIFFE
2000	BARANGAROO	2565	INGLEBURN	3218	APOLLO BAY	4454	INJUNE	6059	DIANELLA
2000	CIRCULAR QUAY	2565	LOCKHART	3218	GEELONG WEST	4455	ROMA	6059	WEST DIANELLA
2000	DARLING HARBOUR	2566	MINTO	3218	GROVEDALE	4465	MITCHELL	6060	YOKINE
2000	DARLING PARK	2567	HARRINGTON PARK	3219	GEELONG EAST	4470	CHARLEVILLE	6061	BALGA
2000	HAYMARKET	2567	MOUNT ANNAN	3219	NEWCOMB	4472	BLACKALL	6061	KARRINYUP
2000	MELBOURNE	2567	MT ANNAN	3219	NEWCOMBE	4473	TINGALPA	6061	MIRRABOOKA
2000	MILLERS POINT	2567	NARELLAN	3220	EAST GEELONG	4477	AUGATHELLA	6061	NOLLAMARA
2000	SYDNEY	2569	DOUGLAS PARK	3220	GEELONG	4478	TAMBO	6061	WESTMINSTER
2000	SYDNEY SOUTH	2570	CAMDEN	3220	GEELONG SOUTH	4480	QUILPIE	6062	BALGA
2000	THE ROCKS	2570	OAKDALE	3220	NEWTON	4487	ST GEORGE	6062	EMBLETON
2000	WYNYARD	2570	ORAN PARK	3220	NEWTOWN	4490	CUNNAMULLA	6062	MALAGA
2004	MARRICKVILLE	2570	SPRING FARM	3220	PAKENHAM	4500	BRAY PARK	6062	MORLEY

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Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2007	BROADWAY	2570	THE OAKS	3220	SOUTH GEELONG	4500	BRENDALE
2007	ULTIMO	2571	PICTON	3221	WAURN PONDS	4500	KENSINGTON HILLS
2008	CHIPPENDALE	2572	THIRLMERE	3222	CLIFTON SPRINGS	4500	STRATHPINE
2008	DARLINGTON	2573	TAHMOOR	3222	DRYSDALE	4500	WARNER
2009	PYRMONT	2574	BARGO	3223	INDENTED HEAD	4500	WARNER LAKES
2010	DARLINGHURST	2574	PHEASANTS NEST	3223	PORTARLINGTON	4501	LAWNTON
2010	KINGS CROSS	2575	HILL TOP	3223	ST LEONARDS	4502	PETRIE
2010	SURRY HILLS	2575	MITTAGONG	3224	LEOPOLD	4503	DAKABIN
2010	SYDNEY	2576	BOWRAL	3224	MOOLAP	4503	GRIFFIN
2011	KINGS CROSS	2576	MOSS VALE	3225	POINT LONSDALE	4503	KALLAGUR
2011	POTTS POINT	2577	BARRENGARRY	3225	QUEENSCLIFF	4503	KALLANGUR
2011	RUSHCUTTERS BAY	2577	BERRIMA	3226	OCEAN GROVE	4503	MURRUMBA DOWNS
2011	SYDNEY	2577	BURRAWANG	3227	ARMSTRONG CREEK	4504	BURPENGARY
2011	WOOLLOOMOOLOO	2577	MOSS VALE	3227	BARWON HEADS	4504	NARANGBA
2012	WARRIEWOOD	2577	NEW BERRIMA	3228	TORQUAY	4505	BURPENGARY
2013	MONA VALE	2577	SUTTON FOREST	3230	ANGLESEA	4505	BURPENGARY MEADOWS
2015	ALEXANDRIA	2578	BUNDANOON	3231	AIREYS INLET	4506	MORAYFIELD
2015	BEACONSFIELD	2579	EXETER	3232	LORNE	4506	NOOSAVILLE
2015	EVELEIGH	2579	MARULAN	3233	APOLLO BAY	4507	BELLARA
2015	SOUTH EVELEIGH	2580	GOULBURN	3233	BELMONT	4507	BONGAREE
2015	UNANDERRA	2580	TARALGA	3233	GEELONG WEST	4507	BRIEBE ISLAND
2016	REDFERN	2581	DALTON	3240	ARMADALE	4507	GREENSLOPES
2016	SURRY HILLS	2581	EDMONDSON PARK	3240	MORIAN	4507	WOORIM
2017	KENSINGTON	2581	GUNNING	3241	WINCHELSEA	4508	DECEPTION BAY
2017	WATERLOO	2582	YASS	3242	BIRREGURRA	4508	TOOWONG
2017	ZETLAND	2583	CROOKWELL	3249	SUNBURY	4509	DECEPTION BAY
2018	EASTLAKES	2584	BINALONG	3250	COLAC	4509	MANGO HILL
2018	ROSEBERY	2586	BOOROWA	3250	GLEN WAVERLEY	4509	NARANGBA
2019	BOTANY	2587	HARDEN	3251	BEEAC	4509	NORTH LAKES
2020	BELROSE	2590	COOTAMUNDRA	3260	CAMPERDOWN	4510	BEACHMERE
2020	MASCOT	2594	HARDEN	3260	COBDEN	4510	BELLMERE
2020	SYDNEY	2594	YOUNG	3264	TERANG	4510	CABOOLTURE
2020	SYDNEY AIRPORT	2599	TAREE	3266	SIMPSON	4510	CABOOLTURE NORTH
2020	SYDNEY INTNL AIRPORT	2600	BARTON	3268	TIMBOON	4510	CABOOLTURE SOUTH
2021	MOORE PARK	2600	CANBERRA	3269	PORT CAMPBELL	4510	DONNYBROOK
2021	PADDINGTON	2600	CANBERRA CITY	3272	MORTLAKE	4510	MORAYFIELD
2022	BONDI	2600	CAPITAL HILL	3274	CARAMUT	4511	NINGI
2022	BONDI JUNCTION	2600	DEAKIN	3277	ALLANSFORD	4511	SANDSTONE POINT
2022	PADDINGTON	2600	DEAKIN WEST	3280	DENNINGTON	4512	WAMURAN
2022	SYDNEY	2600	YARRALUMLA	3280	WARRAGUL	4514	D'AGUILAR
2023	BELLEVUE HILL	2600	YASS	3280	WARRNAMBOOL	4514	WOODFORD
2024	EDGECLIFF	2601	ACTON	3280	WARRNAMBOOL	4515	HAZELDEAN
2024	WAVERLEY	2601	BRADDON	3282	KOROIT	4515	KENMORE
2025	WOOLLAHRA	2601	CANBERRA	3284	PORT FAIRY	4515	KILCOY
2026	BONDI	2601	CANBERRA CITY	3287	HAWKESDALE	4517	BEERBURRUM
2026	BONDI BEACH	2601	CITY	3289	PENSHURST	4518	GLASS HOUSE MOUNTAINS
2026	TAMARAMA	2602	AINSLIE	3290	NORTHCOTE	4519	BEERWAH
2027	EDGECLIFF	2602	DICKSON	3300	HAMILTON	4519	COOCHIN CREEK
2028	DOUBLE BAY	2602	HACKETT	3304	DARTMOOR	4520	GYMPIE
2029	ROSE BAY	2602	LYNEHAM	3304	HEYWOOD	4520	MOUNT NEBO
2030	VAUCLUSE	2602	O'CONNOR	3305	PORTLAND	4520	SAMFORD VILLAGE
2031	CLOVELLY	2602	WATSON	3311	CASTERTON	4521	DAYBORO
2031	RANDWICK	2603	GRIFFITH	3315	COLERAINE	4530	TOOWOOMBA
2032	KINGSFORD	2603	MANUKA	3318	EDENHOPE	4550	BURPENGARY
2033	KENSINGTON	2603	RED HILL	3321	INVERLEIGH	4550	LANDSBOROUGH
2033	MOORE PARK	2604	KINGSTON	3324	LISMORE	4551	AROONA
2034	COOGEE	2604	NARRABUNDAH	3325	DERRINALLUM	4551	BARINGA
2034	COOGEE SOUTH	2605	CURTIN	3328	TEESDALE	4551	BATTERY HILL
2035	MAROUBRA	2605	GARRAN	3328	TORQUAY	4551	CALOUNDRA
2035	MAROUBRA JUNCTION	2606	CHADSTONE	3331	BANNOCKBURN	4551	CALOUNDRA WEST
2035	PAGEWOOD	2606	PHILLIP	3333	MEREDITH	4551	CURRUMUNDI
2036	EASTGARDENS	2606	WODEN	3335	RAVENHALL	4551	CURRUMUNDI
2036	HILLSDALE	2607	MAWSON	3335	ROCKBANK	4551	GLADSTONE
2036	MALABAR	2607	PEARCE	3336	AINTREE	4551	GOLDEN BEACH
2036	MATRAVILLE	2608	CANBERRA	3336	MELTON SOUTH	4551	KINGS BEACH
2036	PAGEWOOD	2608	CANBERRA CITY	3337	MELTON	4551	LITTLE MOUNTAIN
2037	BROADWAY(GLEBE)	2609	CANBERRA	3337	MELTON EAST	4551	MERIDIAN PLAINS
2037	FOREST LODGE	2609	CANBERRA AIRPORT	3337	MELTON WEST	4551	MERIDIAN PLAINS
2037	GLEBE	2609	CHURCH POINT	3338	COBBLEBANK	4551	MOFFAT BEACH
2038	ANNADALE	2609	FYSHWICK	3338	MELTON	4551	PELICAN WATERS
2038	ANNANDALE	2609	MAJURA PARK	3338	MELTON SOUTH	4552	MALENY
2039	ROZELLE	2609	PIALLIGO	3338	WEIR VIEWS	4553	MOOLOOLAH VALLEY
2040	LEICHARDT	2611	DUFFY	3340	BACCHUS MARSH	4554	EUDLO
2040	LEICHHARDT	2611	MOLONGLO	3342	BALLAN	4555	MONTVILLE
2041	BALMAIN	2611	RIVETT	3350	ALFREDTON	4555	PALMWOODS
2042	ENMORE	2611	STIRLING	3350	BAKERY HILL	4556	BUDERIM
2042	NEWTOWN	2611	STROMLO	3350	BALLARAT	4556	FOREST GLEN
2043	ERSKINEVILLE	2611	WARAMANGA	3350	BALLARAT CENTRAL	4556	MAROOCHYDORE
2044	ST PETERS	2611	WESTON	3350	BALLARAT EAST	4556	NOOSAVILLE
2044	SYDENHAM	2611	WESTON CREEK	3350	BLACK HILL	4556	SIPPY DOWNS
2044	TEMPE	2612	BRADDON	3350	COHUNA	4557	MOOLOOLABA
2045	HABERFIELD	2612	CAMPBELL	3350	DELCOMBE	4557	MOUNTAIN CREEK
2046	ABBOTSFORD	2614	HAWKER	3350	LUCAS	4558	BUDERIM
2046	FIVE DOCK	2614	JAMISON CENTRE	3350	MOUNT CLEAR	4558	MAROOCHYDORE
2046	LEICHHARDT	2614	MACQUARIE	3350	MOUNT HELEN	4558	MAROOCHYDOORE
2046	WAREEMBA	2615	CHARNWOOD	3350	REDAN	4558	MAROOCHYDORE
2047	BIRKEN HEAD POINT	2615	CROOKWELL	3350	SOLDIERS HILL	4558	MAROOCHYDORE NORTH
2047	BIRKENHEAD POINT	2615	HOLT	3351	DELCOMBE	4558	SUNSHINE COVE
2047	DRUMMOYNE	2615	KIPPAX	3351	SMYTHES CREEK	4559	DIDDILLIBAH
2048	STANMORE	2615	MCKELLAR	3351	SMYTHES CREEK	4559	WOOMBYE
2049	LEWISHAM	2615	MELBA	3351	SMYTHESDALE	4560	BLI BLI
2049	PETERSHAM	2615	SPENCE	3352	LEXTON	4560	MAPLETON
						6062	NORANDA
						6063	BEECHBORO
						6063	MORLEY
						6064	ALEXANDER HEIGHTS
						6064	GIRRAWHEEN
						6065	ASHBY
						6065	LANDSDALE
						6065	LONSDALE
						6065	MADELEY
						6065	MIDVALE
						6065	PEARSALL
						6065	TAPPING
						6065	WANGARA
						6065	WANNEROO
						6065	WANNEROO SOUTH
						6066	BALLAJURA
						6068	WHITEMAN PARK
						6069	AVELEY
						6069	CANNING VALE
						6069	ELLENBROOK
						6069	UPPER SWAN
						6071	GLEN FORREST
						6073	MUNDARING
						6076	KALAMUNDA
						6076	LESMURDIE
						6081	STONEVILLE
						6084	BULLSBROOK
						6088	SUBIACO
						6090	MALAGA
						6100	BURSWOOD
						6100	LATHLAIN
						6100	VICTORIA PARK
						6101	CARLISLE
						6101	CARLISLE NORTH
						6101	CARLISLE SOUTH
						6101	EAST VICTORIA PARK
						6101	VICTORIA PARK
						6101	VICTORIA PARK EAST
						6102	BENTLEY
						6102	BENTLEY SOUTH
						6103	RIVERDALE
						6103	RIVERVALE
						6104	ASCOT
						6104	BELMONT
						6105	BELMONT
						6105	CLOVEDALE
						6105	CLOVERDALE
						6105	KEWDALE
						6105	PERTH
						6105	PERTH AIRPORT
						6106	WELSHPOOL
						6107	BECKENHAM
						6107	CANNINGTON
						6107	HILLARYS
						6107	KENWICK
						6107	QUEENS PARK
						6107	WATTLE GROVE
						6108	THORNIE
						6109	MADDINGTON
						6109	MADDINGTON SOUTH
						6109	MADDINGTON WEST
						6110	GOSNELLS
						6110	GOSNELLS
						6110	HUNTINGDALE
						6110	SOUTHERN RIVER
						6111	CAMILLO
						6111	CHAMPION LAKES
						6111	KARRAGULLEN
						6111	KELMSCOTT
						6111	ROLEYSTONE
						6112	ARMADALE
						6112	ARMDALE
						6112	BEDFORDALE
						6112	FORRESTDALE
						6112	HARRISDALE
						6112	HAYNES
						6112	MOUNT NASURA
						6112	NORTH ARMADALE
						6112	PIARA WATERS
						6112	SEVILLE GROVE
						6122	BYFORD
						6122	YANCHEP
						6123	MUNDIJONG
						6147	LANGFORD
						6147	LYNWOOD
						6148	RIVERTON
						6148	ROSSMOYNE
						6149	BULL CREEK
						6149	LEEMING
						6150	MURDOCH
						6150	WINTHROP
						6151	SOUTH PERTH

Attachment A

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2050	CAMPERDOWN	2616	BELCONNEN	3352	MINERS HILL	4560	NAMBOUR
2052	KENSINGTON	2617	BELCONNEN	3352	WARRENHEIP	4561	CALOUNDRA
2057	CHATSWOOD	2617	BRUCE	3352	WAUBRA	4561	YANDINA
2057	ST IVES	2617	GIRALANG	3354	BAKERY HILL	4562	EUMUNDI
2059	NORTH SYDNEY	2617	KALEEN	3355	MITCHELL PARK	4563	COOROY
2060	MCMAHONS POINT	2618	HALL	3355	WENDOUREE	4564	MARCOOLA
2060	NORTH SYDNEY	2619	ADAMINABY	3356	DELACOMBE	4564	MUDJIMBA
2060	NTH SYD	2619	JERRABOMBERRA	3356	SEBASTOPOL	4564	PACIFIC PARADISE
2061	CANBERRA	2620	HUME	3357	BUNINYONG	4565	TEWANTIN
2061	MILSONS POINT	2620	KARABAR	3358	WINTER VALLEY	4566	BUDERIM
2061	MILSON'S POINT	2620	QUEANBEYAN	3361	SKIPTON	4566	NOOSA
2062	CAMMERARY	2620	QUEANBEYAN EAST	3363	CRESWICK	4566	NOOSAVILLA
2062	CAMMERAY	2620	SUTTON	3364	ALLENDALE	4566	NOOSAVILLE
2063	NORTHBRIDGE	2621	BUNGENDORE	3370	CLUNES	4567	NAMBOUR
2064	ARTARMON	2622	BRAIDWOOD	3371	TALBOT	4567	NOOSA
2065	ARTARMON	2624	PERISHER VALLEY	3373	BEAUFORT	4567	NOOSA HEADS
2065	CROWS NEST	2625	THREDBO	3377	ARARAT	4568	POMONA
2065	GREENWICH	2626	PHILLIP	3377	DROMANA	4569	COORAN
2065	NAREMBURN	2627	JINDABYNE	3377	GREAT WESTERN	4570	AMAMOOR
2065	PHILLIP	2628	BERRIDALE	3377	STAWELL	4570	CURRA
2065	ST LEONARDS	2630	COOMA	3379	WILLAURA	4570	GUNALDA
2066	CHATSWOOD WEST	2632	BOMBALA	3380	STAWELL	4570	GYMPIE
2066	LANE COVE	2633	DELEGATE	3381	HALLS GAP	4570	IMBIL
2066	LANE COVE WEST	2640	ALBURY	3390	MURTOA	4570	KANDANGA
2067	CHATSWOOD	2640	EAST ALBURY	3393	WARRACKNABEAL	4570	TRAVESTON
2067	CHATSWOOD EAST	2640	GRAFTON	3396	HOPETOUN	4572	ALEXANDRA HEDLANDS
2067	CHATSWOOD PLACE	2640	LAVINGTON	3400	HORSHAM	4573	COOLUM
2067	CHATSWOOD WEST	2640	NORTH ALBURY	3400	HORSHAM WEST	4573	COOLUM BEACH
2067	NEWCASTLE WEST	2640	WEST ALBURY	3409	NATIMUK	4573	PEREGIAN
2068	CASTLECRAG	2641	LAVINGTON	3414	DIMBOOLA	4573	PEREGIAN BEACH
2068	WILLOUGHBY	2642	JINDERA	3418	NHILL	4573	PEREGIAN SPRINGS
2068	WILLOUGHBY NORTH	2642	KHANCOBAN	3419	KANIVA	4574	KENILWORTH
2069	ROSEVILLE	2643	HOWLONG	3423	JEPARIT	4575	BIRTINYA
2070	LINDFIELD	2644	HOLBROOK	3424	RAINBOW	4575	BOKARINA
2071	KILLARA	2644	WOOMARGAMA	3427	DIGGERS REST	4575	BUDDINA
2072	GORDON	2645	URANA	3428	BULLA	4575	KAWANA WATERS
2072	NORTH RYDE	2646	COROWA	3429	SUNBURY	4575	MINYAMA
2073	PYMBLE	2647	MULWALA	3430	CLARKEFIELD	4575	PARREARRA
2073	WEST PYMBLE	2648	WENTWORTH	3431	RIDDELLS CREEK	4575	WARANA
2074	KUR RING GAI	2650	ASHMONT	3434	ROMSEY	4575	WURTULLA
2074	NORTH TURRAMURRA	2650	CAMPBELLTOWN	3435	LANCEFIELD	4580	TIN CAN BAY
2074	TURRAMURRA	2650	GLENFIELD PARK	3437	GISBORNE	4581	RAINBOW BEACH
2075	LEETON	2650	KOORINGAL	3438	GISBORNE	4600	KILKIVAN
2075	PENRITH	2650	MOUNT AUSTIN	3440	MACEDON	4601	GOOMERI
2075	ST IVES	2650	TOLLAND	3441	MT MACEDON	4605	MURGON
2076	NORMANHURST	2650	WAGGA	3442	WOODEND	4606	WONDAI
2076	WAHROONGA	2650	WAGGA WAGGA	3444	KYNETON	4608	WOOROLIN
2077	ASQUITH	2651	FOREST HILL	3446	MALMSBURY	4610	KINGAROY
2077	HORNSBY	2652	GUMLY GUMLY	3450	CASTLEMAINE	4614	YARRAMAN
2077	WAITARA	2652	ROSEWOOD	3451	CAMPBELLS CREEK	4615	NANANGO
2079	MT COLAH	2652	TARCUITA	3451	CHEWTUN	4621	BIGGENDEN
2080	MT KURING-GAI	2652	URANQUINTY	3453	HARCOURT	4625	GAYNDAH
2081	BEROWRA	2653	TUMBARUMBA	3453	RAVENSWOOD	4626	MUNDUBBERA
2082	BEROWRA HEIGHTS	2655	THE ROCK	3458	TRENTHAM	4627	EIDSVOLD
2083	BROOKLYN	2658	HENTY	3460	DAYLESFORD	4630	MONTO
2083	MOONEY MOONEY	2659	WALLA WALLA	3463	MALDON	4638	WARWICK
2084	TERREY HILLS	2660	CULCAIRN	3463	NUGGETTY	4650	MARYBOROUGH
2084	TERRY HILLS	2661	KAPOOKA	3464	CARISBROOK	4650	MARYBOROUGH QLD
2085	BELROSE	2663	JUNEE	3465	MARYBOROUGH	4650	MARYBOROUGH SOUTH
2085	BELROSE WEST	2665	BARELLAN	3472	DUNOLLY	4650	TIARO
2086	FRENCHES FOREST	2666	TEMORA	3475	BEALIBA	4650	TINANA
2086	FRENCHS FOREST	2668	BARMEDMAN	3478	ST ARNAUD	4655	ELI WATERS
2086	FRENCHS FOREST EAST	2669	TULLIBIGEAL	3480	DONALD	4655	HARVEY BAY
2087	FORESTVILLE	2669	UNGARIE	3483	BIRCHIP	4655	HERVEY BAY
2088	MOSMAN	2671	WEST WYALONG	3490	OUYEN	4655	NIKENBAH
2088	MOSMAN JUNCTION	2671	WYALONG	3496	RED CLIFFS	4655	PIALBA
2088	SPIT JUNCTION	2671	WYALONG WEST	3498	IRYMPLE	4655	TORQUAY
2089	NEUTRAL BAY	2672	LAKE CARGELLIGO	3500	MILDURA	4655	URANGAN
2090	CREMORNE	2675	HILLSTON	3501	KOORLONG	4655	URRAWEEEN
2092	SEAFORTH	2680	GRIFFITH	3501	MILDURA	4659	BURRUM HEADS
2093	BALGOWLAH	2680	GRIFFITH EAST	3501	MILDURA CENTRE PLAZA	4659	HOWARD
2093	BALGOWLAH HEIGHTS	2680	HANWOOD	3501	NICHOLS POINT	4660	CHILDERS
2093	MANLY VALE	2681	YENDA	3502	MILDURA	4660	WOODGATE
2095	MANLY	2700	NARRANDERA	3505	MERBEIN	4670	AVOCA
2095	MANLY EAST	2701	COOLAMON	3515	MARONG	4670	BARGARA
2095	MOSMAN	2702	COOLAMON	3516	BRIDGEWATER	4670	BUNDBERG
2096	CURL CURL	2702	GANMAIN	3517	INGLEWOOD	4670	BUNDBERG CENTRAL
2096	FRESHWATER	2703	YANCO	3517	SERPENTINE	4670	BUNDBERG EAST
2096	HARBORD	2705	LEETON	3518	WEDDERBURN	4670	BUNDBERG NORTH
2097	COLLAROY	2707	COLEAMBALLY	3523	HEATHCOTE	4670	BUNDBERG WEST
2097	COLLAROY PLATEAU WEST	2710	DENILQUIN	3525	CHARLTON	4670	BURNETT HEADS
2097	WHEELER HEIGHTS	2711	HAY	3527	WYCHEPROOF	4670	CLERMONT
2099	DEE WHY	2712	BERRIGAN	3533	SEA LAKE	4670	KENSINGTON
2099	NARRAWEENA	2713	FINLEY	3537	BOORT	4670	KEPNOCK
2099	NORTH CURL CURL	2714	TOCUMWAL	3546	MANANGATANG	4670	ST KENSINGTON
2100	ALLAMBIE HEIGHTS	2715	BALRANALD	3549	ROBINVALE	4670	SVENSSON HEIGHTS
2100	BEACON HILL	2716	JERILDERIE	3550	BENDIGO	4670	WALKERVALE
2100	BROOKVALE	2717	DARETON	3550	BENDIGO SOUTH	4670	WEST MACKAY
2100	WARRINGAH	2720	TUMUT	3550	EAST BENDIGO	4671	GIN GIN
2101	ELANORA HEIGHTS	2722	COOTAMUNDRA	3550	KANGAROO FLAT	4671	MT PERRY
2101	NARRABEEN	2722	GUNDAGAI	3550	KENNINGTON	4674	ROSEDALE
2101	NORTH NARRABEEN	2729	ADELONG	3550	KENSINGTON	4677	AGNES WATER
						6152	COMO
						6152	KARAWARA
						6152	MANNING
						6153	APPECROSS
						6153	ARDROSS
						6153	BRENTWOOD
						6153	DEEP WATER POINT
						6153	MOUNT PLEASANT
						6154	BOORAGON
						6154	BOORAGOON
						6154	MANDURAH
						6154	MELVILLE
						6154	MYAREE
						6155	BURRENDAH
						6155	CANNING VALE
						6155	CANNINGVALE
						6155	RANFORD
						6155	WELSHPOOL
						6155	WILLETTON
						6155	WILLETTON
						6156	ATTADALE
						6156	MELVILLE
						6156	WILLGEE
						6157	BICTON
						6157	PALMYRA
						6158	EAST FREMANTLE
						6158	FREMANTLE EAST
						6159	NORTH FREMANTLE
						6160	FREMANTLE
						6160	SOUTH FREMANTLE
						6161	FREMANTLE
						6162	SOUTH FREMANTLE
						6163	BIBRA LAKE
						6163	COOLBELLUP
						6163	HAMILTON HILL
						6163	HILTON
						6163	KARDINYA
						6163	NORTH COOGEE
						6163	O CONNOR
						6163	O'CONNOR
						6163	PORT COOGEE
						6163	SPEARWOOD
						6164	ATWELL
						6164	BELLIAR
						6164	COCKBURN
						6164	COCKBURN CENTRAL
						6164	HAMMOND PARK
						6164	HILLARYS
						6164	JANDAKOT
						6164	REDCLIFFE
						6164	SOUTH LAKE
						6164	SOUTH LAKES
						6164	SOUTHLAKE
						6164	SUCCESS
						6164	YANGEBUP
						6165	NAVAL BASE
						6166	MUNSTER
						6166	WATTLEUP
						6167	BERTRAM
						6167	KWINANA
						6167	KWINANA BEACH
						6167	KWINANA TOWN CENTRE
						6167	MEDINA
						6168	CLAREMONT
						6168	COOLOONGUP
						6168	ROCKINGHAM
						6168	WAIKIKI
						6169	SAFETY BAY
						6169	SHOALWATER
						6169	WAIKIKI
						6169	WARNBRO
						6169	WARNBRO FAIR
						6170	WELLARD
						6171	BALDIVIS
						6171	BALDVIS
						6172	PORT KENNEDY
						6173	SECRET HARBOUR
						6175	SINGLETON
						6180	LAKELANDS
						6208	NORTH YUNDERUP
						6208	PINJARA
						6208	PINJARRA
						6209	BARRAGUP
						6209	FURNISSDALE
						6210	ERSKINE
						6210	FALCON
						6210	GREENFIELDS
						6210	HALLS HEAD
						6210	MADORA BAY
						6210	MANDURAH
						6210	MEADOW SPRINGS
						6211	BYFORD

Attachment A

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2102	WARRIEWOOD	2730	BATLOW	3550	LONG GULLY	4677	MIRIAM VALE
2103	MONA VALE	2731	MOAMA	3550	MILDURA	4677	MIRIAMVALE
2106	NEWPORT	2732	BARHAM	3550	NORTH BENDIGO	4677	ROUND HILL
2106	NEWPORT BEACH	2733	MOULAMEIN	3550	SANDHURST EAST	4678	BOROREN
2107	AVALON	2736	TOOLEYBUC	3550	SPRING GULLY	4680	BENARABY
2107	AVALON BEACH	2737	EUSTON	3550	STRATHDALE	4680	BOYNE ISLAND
2107	WHALE BEACH	2738	GOL GOL	3550	WHITE HILLS	4680	CALLEMONDAH
2108	PALM BEACH	2738	TRENTHAM CLIFFS	3551	AXEDALE	4680	CALLIOPE
2110	HUNTERS HILL	2739	BURONGA	3551	EPSOM	4680	CLINTON
2111	GLADESVILLE	2740	MT PLEASANT	3551	HUNTLY	4680	GLADSTONE
2112	DENISTONE EAST	2745	GLENMORE PARK	3551	JUNORTOUN	4680	KIN KORA
2112	PUTNEY	2745	LUDDENHAM	3551	MAIDEN GULLY	4680	KIRKWOOD
2112	RYDE	2745	MULGOA	3551	STRATHFIELDSAYE	4680	NEW AUCKLAND
2112	TOP RYDE	2745	PENRITH	3551	TARNAGULLA	4680	SOUTH TREES
2112	WEST RYDE	2745	REGENTVILLE	3551	TOOLLEN	4680	TANNUM SANDS
2113	MACQUAIRE PARK	2745	WALLACIA	3552	EAST BENDIGO	4680	TENTERFIELD
2113	MACQUARIE CENTRE	2747	CAMBRIDGE GARDENS	3555	GOLDEN SQUARE	4680	WEST GLADSTONE
2113	MACQUARIE PARK	2747	CAMBRIDGE PARK	3555	KANGAROO FLAT	4694	YARWUN
2113	NORTH RYDE	2747	JORDAN SPRINGS	3555	KANGAROO FLAT 3555	4695	MOUNT LARCOM
2114	DENISTONE	2747	KINGSWOOD	3556	CALIFORNIA GULLY	4700	ALLENSTOWN
2114	MEADOWBANK	2747	LLANDILO	3556	EAGLEHAWK	4700	KALLANGUR
2114	WEST RYDE	2747	WERRINGTON	3556	LONG GULLY	4700	NORTH ROCKHAMPTON
2115	ERMINGTON	2747	WERRINGTON COUNTY	3558	ELMORE	4700	ROCKHAMPTON
2116	RYDALMERE	2749	CRANEBROOK	3559	COLBINABBIN	4700	ROCKHAMPTON NORTH
2117	DUNDAS	2750	EMU HEIGHTS	3561	ROCHESTER	4700	ROCKHAMPTON SOUTH
2117	OATLANDS	2750	EMU PLAINS	3564	ECHUCA	4701	BERSERKER
2117	TELOPEA	2750	EMY PLAINS	3567	LEITCHVILLE	4701	FRENCHVILLE
2118	CARLINGFORD	2750	JAMISONTOWN	3568	COHUNA	4701	GLENMORE
2119	BEECROFT	2750	LEONAY	3575	PYRAMID HILL	4701	NORMAN GARDENS
2120	PENNANT HILLS	2750	NORTH PENRITH	3577	WANGARATTA	4701	NORTH ROCKHAMPTON
2120	THORNLEIGH	2750	ORANGE	3579	KERANG	4701	PARK AVE
2120	WESTLEIGH	2750	PENRITH	3580	KOONDROOK	4701	PARK AVENUE
2121	EPPING	2750	PENRITH SOUTH	3584	LAKE BOGA	4701	ROCKHAMPTON
2122	CHARLESTOWN	2750	SOUTH PENRITH	3585	SWAN HILL	4701	ROCKHAMPTON NORTH
2122	EASTWOOD	2751	PENRITH	3594	NYAH	4701	ROCKHAMPTON SOUTH
2122	MARSFIELD	2752	SILVERDALE	3608	NAGAMBIE	4702	BANANA
2122	RYDE	2752	WARRAGAMBA	3608	WAHRING	4702	BARALABA
2125	PENNANT HILLS WEST	2753	GROSE VALE	3610	MURCHISON	4702	DINGO
2125	WEST PENNANT HILLS	2753	LONDONDERRY	3612	RUSHWORTH	4702	DUARINGA
2126	CHERRYBROOK	2753	NORTH RICHMOND	3616	TATURA	4702	EMU PARK
2127	HOMEBUSH BAY	2753	RICHMOND	3618	MERRIGUM	4702	GOOVIGEN
2127	NEWINGTON	2754	NORTH RICHMOND	3620	KYABRAM	4702	GRACEMERE
2127	OLYMPIC PARK	2754	RICHMOND NORTH	3621	TONGALA	4702	JERICHO
2127	SYDNEY OLYMPIC PARK	2756	BLIGH PARK	3623	STANHOPE	4702	KEPPEL SANDS
2127	WENTWORTH POINT	2756	FREEMANS REACH	3624	GIRGARRE	4702	MARMOR
2128	SILVERWATER	2756	MCGRATHS HILL	3629	MOOROOPNA	4702	NORTH ROCKHAMPTON
2130	SUMMER HILL	2756	MULGRAVE	3630	SHEPPARTON	4702	PARKHURST
2131	ASHFIELD	2756	PITT TOWN	3630	SHEPPARTON EAST	4702	ROCKHAMPTON
2131	CROYDON	2756	SOUTH WINDSOR	3631	KIALLA	4702	RUBYVALE
2132	CROYDON	2756	WILBERFORCE	3631	SHEPPARTON EAST	4702	SAPPHIRE
2133	CROYDON	2756	WINDSOR	3631	SHEPPARTON SOUTH	4702	WOORABINDA
2133	CROYDON PARK	2756	WINDSOR SOUTH	3632	SHEPPARTON	4702	WOWAN
2133	MACQUARIE PARK	2757	KURMOND	3634	KATANDRA WEST	4703	HIDDEN VALLEY
2133	NORTH RYDE	2758	BILPIN	3634	TALLYGAROOPTNA	4703	YEPPON
2134	BURWOOD	2758	KURRAIONG	3636	NUMURAKAH	4703	YEPOON
2134	PENRITH	2759	ERSKINE PARK	3636	NUMURKAH	4705	MARLBOROUGH
2135	BAULKHAM HILLS	2759	ST CLAIR	3638	NATHALIA	4706	DARRA
2135	STRATHFIELD	2760	COLYTON	3639	BARMAH TOWNS	4707	ST LAWRENCE
2136	ENFIELD	2760	ROPES CROSSING	3641	STRATHMERTON	4709	TIERI
2136	SOUTH STRATHFIELD	2760	ST MARYS	3644	BAROOGA	4710	EMU PARK
2136	STRATHFIELD SOUTH	2760	ST MARYS EAST	3644	COBRAM	4714	MOUNT MORGAN
2137	CONCORD	2760	ST MARYS NORTH	3658	BROADFORD	4714	MT MORGAN
2137	NORTH STRATHFIELD	2761	COLEBEE	3659	TALLAROOK	4715	BILOELA
2137	NTH STRATHFIELD	2761	GLENDENNING	3660	SEYMOUR	4715	TEWANTIN
2137	STRATHFIELD NORTH	2761	HASSALL GROVE	3662	PUCKAPUNYAL	4717	BLACKWATER
2138	CONCORD	2761	NORTH PLUMPTON	3664	AVENEL	4718	MOURA
2138	CONCORD WEST	2761	PLUMPTON	3666	EUROA	4719	THEODORE
2138	RHODES	2762	SCHOFIELDS	3669	VIOLET TOWN	4720	EMERALD
2140	HOMEBUSH	2763	QUAKERS HILL	3672	BENALLA	4721	CLERMONT
2140	HOMEBUSH WEST	2765	Berkeley Vale	3672	WEST BENALLA	4722	SPRINGSURE
2141	BERALA	2765	BERKSHIRE PARK	3675	GLENROWAN	4723	CAPELLA
2141	LIDCOMBE	2765	MARDENS PARK	3676	WANGARATTA	4724	ALPHA
2141	LIDCOMBE NORTH	2765	MARSDEN PARK	3677	WANGARATTA	4725	BARCALDINE
2142	GRANVILLE	2765	MARSDEN PARK NORTH	3677	WANGARATTA WEST	4726	ARAMAC
2142	GRANVILLE EAST	2765	RIVERSTONE	3678	MILAWA	4730	LONGREACH
2142	GRANVILLE SOUTH	2765	VINEYARD	3683	CHILTERN	4730	YEPPON
2142	ROSEHILL	2766	EASTERN CREEK	3685	RUTHERGLEN	4731	ISISFORD
2143	BIRROING	2766	ROOTY HILL	3687	WAHGUNYAH	4732	MUTTABURRA
2143	REGENTS PARK	2767	BUNGARRIBEE	3688	BARNAWARTHA	4735	WINTON
2144	AUBURN	2767	DOONSIDE	3689	WODONGA	4736	JUNDAH
2145	GIRRAWEE	2767	WOODCROFT	3690	WEST WODONGA	4737	SARINA
2145	GREYSTANES	2768	PARKLEA	3690	WODONGA	4738	KOUMALA
2145	PEMULWUY	2768	STANHOPE GARDENS	3690	WODONGA SOUTH	4740	ANDERGROVE
2145	PENDLE HILL	2769	THE PONDS	3690	WODONGA WEST	4740	BALBERRA
2145	WENTWORTH SOUTH	2770	DHARRUK	3691	EBDEN	4740	BEACONSFIELD
2145	WENTWORTHVILLE	2770	EMERTON	3691	TANGAMBALANGA	4740	BUCASIA
2145	WESTMEAD	2770	MINCHINBURY	3693	SHEPPARTON	4740	CONINGSBY
2146	OLD TOONGABBIE	2770	MOUNT DRUITT	3694	BANDIANA	4740	MACKAY
2146	TOONGABBIE	2770	MT DRUITT	3699	MOUNT BEAUTY	4740	MACKAY HARBOUR
2147	KINGS LANGLEY	2770	MT. DRUITT	3699	MT BEAUTY	4740	MACKAY NORTH
2147	LALOR PARK	2770	TREGEAR	3700	TALLANGATTA	4740	MACKAY WEST
2147	SEVEN HILLS	2772	GUNDAGAI	3701	MITTA MITTA	4740	MOUNT PLEASANT
						6211	DAWESVILLE
						6215	WAROONA
						6220	HARVEY
						6220	MYALUP
						6225	COLLIE
						6229	PICTON
						6230	BUNBURY
						6230	BUNBURY SOUTH
						6230	CAREY PARK
						6230	DALYELLUP
						6230	DAVENPORT
						6230	EAST BUNBURY
						6230	GELORUP
						6230	GLEN IRIS
						6230	SOUTH BUNBURY
						6230	STRATHAM
						6230	VITTORIA
						6230	WITHERS
						6231	BUNBURY
						6232	EATON
						6232	EATON FAIR
						6233	AUSTRALIND
						6233	TREENDALE
						6236	DARDANUP
						6239	DONNYBROOK
						6244	BOYUP BROOK
						6255	BRIDGETOWN
						6258	MANJIMUP
						6260	PEMBERTON
						6271	CAPEL
						6280	BUSSELTON
						6280	BUSSELETON
						6280	ELLENBROOK
						6280	RUABON
						6280	VASSE
						6280	WEST BUSSELTON
						6281	DUNSBOROUGH
						6284	COWARAMUP
						6285	MARGARET RIVER
						6302	YORK
						6304	BEVERLEY
						6312	NARROGIN
						6315	WAGIN
						6317	KATANNING
						6324	MOUNT BARKER
						6324	MT BARKER
						6330	ALBANY
						6330	ALBANY NORTH
						6330	BROOKS GARDEN
						6330	CENTENNIAL PARK
						6330	JERRAMUNGUP
						6330	LANGE
						6330	MOUNT MELVILLE
						6330	ORANA
						6330	SPENCER PARK
						6330	YAKAMIA
						6333	DENMARK
						6335	GNOWANGERUP
						6350	GERALDTON
						6353	LAKE GRACE
						6367	KONDIINI
						6369	WADDERIN
						6375	CORRIGIN
						6383	QUAIRADING
						6390	WILLIAMS
						6392	EAST VICTORIA PARK
						6395	KOJONUP
						6401	NORTHAM
						6409	TAMMIN
						6410	KELLERBERRIN
						6415	MERREDIN
						6415	THE LAKES
						6426	SOUTHERN CROSS
						6429	COOLGARDIE
						6430	HANNANS
						6430	KALGOORIE
						6430	KALGOORLIE
						6430	SOUTH KALGOORLIE
						6432	BOULDER
						6432	KALGOORLIE
						6432	SOUTH BOULDER
						6438	LEONORA
						6442	KAMBALDA
						6442	KAMBALDA EAST
						6442	KAMBALDA WEST
						6443	NORSEMAN
						6450	ESPERANCE
						6450	NULSEN
						6461	DOWERIN
						6475	KOORDA
						6501	MUCHEA
						6502	BINDOON

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2147	SEVEN HILLS WEST	2773	GLENBROOK	3707	CORRYONG	4740	MT PLEASANT	6510	MOORA
2148	ARNDELL PARK	2774	BLAXLAND	3709	WALWA	4740	NORTH MACKAY	6515	ELLENBROOK
2148	BLACKTOWN	2774	BLAXLAND EAST	3713	EILDON	4740	LOORALEA	6516	JANDAKOT
2148	BLACKTOWN EAST	2774	WARRIMOO	3714	ACHERON	4740	PAGET	6516	JURIEN BAY
2148	CASTLE HILL	2776	FAULCONBRIDGE	3714	ALEXANDRA	4740	PAGNET	6525	DONGARA
2148	EASTERN CREEK	2777	SPRINGWOOD	3717	YEA	4740	RICHMOND	6530	BLUFF POINT
2148	KINGS PARK	2777	VALLEY HEIGHTS	3720	BONNIE DOON	4740	RURAL VIEW	6530	GERALDTON
2148	MARAYONG	2777	WINMALEE	3722	MANSFIELD	4740	SLADE POINT	6530	MAHOMETS FLATS
2148	PROSPECT	2779	HAZELBROOK	3723	MIRIMBAH	4740	SOUTH MACKAY	6530	WONTHELLA
2150	CASTLE HILL	2780	KATOOMBA	3730	YARRAWONGA	4740	WEST MACKAY	6532	GLENFIELD
2150	HARRIS PARK	2780	LEURA	3736	MYRTLEFORD	4741	GARGETT	6532	KALBARRI
2150	NORTH PARRAMATTA	2782	WENTWORTH FALLS	3737	MYRTLEFORD	4741	KUTTABUL	6535	NORTHAMPTON
2150	PARRAMATTA	2783	LAWSON	3741	BRIGHT	4741	SEAFORTH	6536	KALBARRI
2151	NORTH PARRAMATTA	2785	BLACKHEATH	3741	HOTHAM HEIGHTS	4742	NEBO	6537	DENHAM
2151	NORTH ROCKS	2786	MT VICTORIA	3747	BEECHWORTH	4743	COPPABELLA	6566	TOODYAY
2151	PARRAMATTA	2787	OVERON	3747	MYRTLEFORD	4743	GLENDEN	6603	WONGAN HILLS
2151	PARRAMATTA NORTH	2790	BOWENFELS	3749	YACKANDANDAH	4743	GLENDON	6609	DALWALLINU
2152	NORTHMEAD	2790	LITHGOW	3750	WOLLERT	4744	MORANBAH	6623	MORAWA
2153	BAULKAM HILLS	2790	SOUTH BOWENFELS	3752	MILL PARK	4745	DYSART	6642	MEEKATHARRA
2153	BAULKHAM HILLS	2791	CARCOAR	3752	PLENTY VALLEY	4746	MIDDLEMOUNT	6701	CARNARVON
2153	BELLA VISTA	2792	MANDURAMA	3752	SOUTH MORANG	4750	BUCASIA	6707	EXMOUTH
2153	KELLYVILLE	2794	COWRA	3753	BEVERIDGE	4750	MOUNT PLEASANT	6713	DAMPIER
2153	WINSTON HILLS	2795	BATHURST	3754	DOREEN	4751	WALKERSTON	6714	KARRATH
2154	CASTLE HILL	2795	KELSO	3754	MERENDA	4753	MARIAN	6714	KARRATHA
2155	BEAUMONT HILLS	2795	PERTHVILLE	3756	WALLAN	4753	PEREGIAN SPRINGS	6721	PORT HEDLAND
2155	KELLYVILLE	2795	RAGLAN	3756	WALLAN EAST	4754	MIRANI	6721	SOUTH HEDLAND
2155	KELLYVILLE RIDGE	2798	MILLTHORPE	3757	PHEASANT CREEK	4756	FINCH HATTON	6722	SOUTH HEDLAND
2155	NORTH KELLYVILLE	2799	BLAYNEY	3757	WALLAN	4798	CALEN	6725	BROOME
2155	ROUSE HILL	2800	BLETCHINGTON	3757	WHITTLESEA	4800	GUNYARRA	6725	DJUGUN
2156	KENTHURST	2800	DUBBO	3758	WANDONG	4800	PROSERPINE	6728	DERBY
2156	LANSVALE SOUTH	2800	ORANGE	3759	PANTON HILL	4802	AIRLIE BEACH	6743	KUNUNURRA
2157	GLENORIE	2800	ORANGE EAST	3760	SMITHS GULLY	4802	CANNONVALE	6743	TURKEY CREEK
2157	WISEMANS FERRY	2800	ORANGE NORTH	3761	ST ANDREWS	4802	JUBILEE POCKET	6743	WARMUN
2158	DURAL	2800	RICHMOND	3763	KINGLAKE	4802	JUBILEE POCKETT	6751	TOM PRICE
2158	MIDDLE DURAL	2800	SPRING HILL	3764	KILMORE	4802	PROSEFINE	6753	NEWMAN
2158	ROUND CORNER	2804	CANOWINDRA	3764	KILMORE EAST	4803	HAMILTON ISLAND	6754	PARABURDOO
2159	GALSTON	2805	GOOLOOGONG	3765	MONTROSE	4803	WHITSUNDAYS	6765	FITZROY CROSSING
2160	GRANVILLE	2806	EUGOWRA	3766	KALORAMA	4804	COLLINSVILLE	6765	MOUNT HARDMAN
2160	MERRYLANDS	2810	GRENFELL	3767	MT DANDENONG	4805	BOWEN	6770	HALLS CREEK
2161	GUILDFORD	2818	GEURIE	3770	COLDSTREAM	4805	DELTA	6770	YIYILI
2161	GUILDFORD WEST	2820	WELLINGTON	3775	YARRA GLEN	4805	QUEENS BEACH	6959	FREMANTLE
2161	OLD GUILDFORD	2821	NARROMINE	3777	HEALESVILLE	4806	HOME HILL	6966	KWINANA
2161	YENNORA	2823	TRANGIE	3777	HEALSVILLE	4807	AYR	6987	CANNINGTON
2162	CHESTER HILL	2824	WARREN	3777	SEVILLE	4808	BRANDON	7000	HOBART
2163	CARRAMAR	2825	NYNGAN	3779	MARYSVILLE	4809	GIRU	7000	NORTH HOBART
2163	VILLAWOOD	2826	NARROMINE	3781	COCKATOO	4810	BELGIAN GARDENS	7000	SOUTH HOBART
2164	FAIRFIELD	2827	GILGANDRA	3782	EMERALD	4810	CONDON	7000	WEST HOBART
2164	PRAIRIEWOOD	2828	GULARGAMBONE	3783	GEMBROOK	4810	GARBUTT	7001	HOBART AIRPORT
2164	SMITHFIELD	2829	COONAMBLE	3786	OLINDA	4810	IDALIA	7004	BATTERY POINT
2164	WETHERILL PARK	2830	DUBBO	3787	SASSAFRAS GULLY	4810	NORTH WARD	7004	HOBART SOUTH
2165	FAIRFIELD	2830	DUBBO GROVE	3788	OLINDA	4810	RAILWAY ESTATE	7004	SOUTH HOBART
2165	FAIRFIELD HEIGHTS	2830	DUBBO WEST	3792	THE PATCH	4810	SOUTH TOWNSVILLE	7005	NEWNHAM
2165	FAIRFIELD WEST	2831	WONGARBON	3793	MONBULK	4810	TOWNSVILLE	7005	SANDY BAY
2166	CABRAMATTA	2832	WALGETT	3795	SILVAN	4810	WEST END	7007	MOONAH
2166	CABRAMATTA WEST	2834	COBAR	3796	MT EVELYN	4811	CLUDEN	7008	HOWRAH
2166	CANLEY HEIGHTS	2834	LIGHTNING RIDGE	3797	YARRA JUNCTION	4811	DOUGLAS	7008	LENAH VALLEY
2166	CANLEY VALE	2835	COBAR	3799	CRANBOURNE	4811	IDALIA	7008	NEW TOWN
2166	LANSVALE	2835	WALGETT	3799	CRANBOURNE WEST	4811	JAMES COOK UNIVERSITY	7008	NEWTOWN
2167	GLENFIELD	2839	BREWARRINA	3799	WARBURTON	4811	OONOOBNA	7009	DERWENT PARK
2167	GUILDFORD	2840	BOURKE	3800	CLAYTON	4811	TOWNSVILLE	7009	GLENORCHY
2167	GUNGAHLIN	2842	MENDOORAN	3802	ENDEAVOUR HILL	4811	TOWNSVILLE CLUDEN	7009	LUTANA
2168	CARTWRIGHT	2843	COOLAH	3802	ENDEAVOUR HILLS	4811	WULGURU	7009	MOONAH
2168	GREEN VALLEY	2844	DUNEDOO	3802	FOUNTAIN GATE	4812	CASTLETOWN	7010	GLENORCHY
2168	HINCHINBROOK	2845	WALLERAWANG	3803	HALLAM	4812	CURRAJONG	7011	AUSTINS FERRY
2168	MILLER	2847	PORTLAND	3804	NARRE WARREN NORTH	4812	HERMIT PARK	7011	CHIGWELL
2168	ROZELLE	2848	KANDOS	3805	FOUNTAIN GATE	4812	HYDE PARK	7011	CLAREMONT
2170	CASULA	2849	RYLSTONE	3805	NAREE WARREN	4812	MUNDINGBURRA	7015	LINDISFARNE
2170	CHIPPING NORTON	2850	CROSSROADS	3805	NARRE WARREN	4812	PIMILCO	7016	RISDON VALE
2170	HAMMONDVILLE	2850	MUDGEE	3805	NARRE WARREN SOUTH	4812	PIMILICO	7017	NEWTOWN
2170	HOXTON PARK	2852	GULGONG	3805	RICHMOND	4812	ROSSLEA	7018	BELLERIVE
2170	LIVERPOOL	2865	MANILDRA	3806	BERWICK	4812	TOWNSVILLE	7018	HOWRAH
2170	LIVERPOOL SOUTH	2866	MOLONG	3806	BERWICK NORTH	4814	AITKENVALE	7018	MORNINGTON
2170	LURNEA	2867	CUMNOCK	3806	BERWICK SOUTH	4814	ANNANDALE	7018	ROSNY
2170	MERRYLANDS	2868	YEOVAL	3807	BEACONSFIELD	4814	BOHLE	7018	ROSNY PARK
2170	MOOREBANK	2869	PEAK HILL	3808	BEACONSFIELD UPPER	4814	CRANBROOK	7018	WARRANE
2170	MOUNT PRITCHARD	2870	PARKES	3809	OFFICER	4814	DOUGLAS	7019	ROKEBY
2170	MT PRITCHARD	2871	BEDGEREBONG	3809	OFFICER EAST	4814	GARBUTT	7021	LAUDERDALE
2170	PRESTONS	2871	FORBES	3809	SOUTH OFFICER	4814	GARBUTT TOWNSVILLE	7025	RICHMOND
2170	WARWICK FARM	2875	TRUNDLE	3810	PAKENHAM	4814	HOME HILL	7026	CAMPANIA
2171	CARNES HILL	2876	BOGAN GATE	3810	PAKENHAM SOUTH	4814	MT LOUISA	7030	BAGDAD
2171	CECIL HILLS	2877	CONDOBOLIN	3812	MARYKNOLL	4814	TOWNSVILLE	7030	BOTHWELL
2171	HORNINGSSEA PARK	2878	CONOBOLIN	3812	NAR NAR GOON	4814	VINCENT	7030	BRIDGEWATER
2171	HOXTON PARK	2880	BROKEN HILL	3813	TYNONG	4815	CONDON	7030	BRIGHTON
2171	HOXTON WEST	2880	BROKEN HILL NORTH	3814	GARFIELD	4815	KELSO	7030	GAGEBROOK
2173	WATTLE GROVE	2880	SOUTH BROKEN HILL	3815	BUNYIP	4815	RASMUSSEN	7030	KEMPTON
2173	WATTLE GROVE	2898	LORD HOWE ISLAND	3816	LONGWARRY	4815	RASMUSSEN	7049	KINGS MEADOWS
2174	EDMONDSON PARK	2899	NORFOLK ISLAND	3818	DROUIN	4816	ALLIGATOR CREEK	7050	KINGSTON
2175	HORSLEY PARK	2900	GREENWAY	3820	WARRAGUL	4816	CALCIUM	7052	BLACKMANS BAY
2176	EDENSOR PARK	2900	TUGGERANONG	3822	DARNUM	4816	ELLIOT SPRINGS	7053	KINGSTON
2176	GREENFIELD PARK	2901	GREENWAY	3823	YARRAGON	4817	CONDON	7054	MARGATE
2176	PRAIRIEWOOD	2902	KAMBAH	3824	TRAFALGAR	4817	KIRWAN	7054	SNUG
2176	WAKELEY	2903	ERINDALE CENTRE	3825	MOE	4817	KIRWIN	7109	FRANKLIN

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2177	BONNYRIGG	2903	WANNIASSA	3825	NEWBOROUGH	4817	THURINGOWA
2177	BONNYRIGG HEIGHTS	2905	CALWELL	3835	THORPDAL	4817	THURINGOWA CENTRAL
2178	KEMPS CREEK	2905	CHISHOLM	3840	MORWELL	4818	BOHLE-TOWNSVILLE
2179	AUSTRAL	2906	CONDER	3840	TRARALGON	4818	BURDELL
2179	EMERALD HILLS	2911	CRACE	3841	MORWELL	4818	BUSHLAND BEACH
2179	LEPPINGTON	2911	LYNEHAM	3842	CHURCHILL	4818	DEERAGUN
2184	PROSPECT	2911	MITCHELL	3844	TRARALGON	4818	TOWNSVILLE
2184	WETHERILL PARK	2912	GUNGAHLAN	3847	ROSEDALE	4820	CHARTER TOWERS
2190	CHULLORA	2912	GUNGAHLIN	3850	SALE	4820	CHARTERS
2190	GREENACRE	2913	CASEY	3854	GLENGARRY	4820	CHARTERS TOWERS
2191	BELFIELD	2913	NICHOLLS	3858	HEYFIELD	4820	LISSNER
2192	BELMORE	2914	AMAROO	3860	MAFFRA	4821	HUGHENDEN
2192	KIRRAWEE	2966	ISLINGTON	3862	STRATFORD	4822	RICHMOND
2193	CANTERBURY	3000	CANBERRA	3865	LINDENOW	4823	JULIA CREEK
2193	HURLSTONE PARK	3000	DOCKLANDS	3869	YINNAR	4824	CLONCURRY
2194	CAMPSIE	3000	EAST MELBOURNE	3870	BOOLARRA	4825	MILES END
2194	CLEMPTON PARK	3000	ELSTERNWICK	3870	MIRBOO NORTH	4825	MOUNT ISA
2194	CLEMTON PARK	3000	EMPORIUM	3872	EMERALD	4825	MOUNT ISA CITY
2195	LAKEMBA	3000	MELBOUNRE	3875	BAIRNSDALE	4825	MT ISA
2195	WILEY PARK	3000	MELBOURNE	3880	PAYNESVILLE	4825	MT ISA CITY
2196	PUNCHBOWL	3000	MELBOURNE CBD	3885	BRUTHEN	4825	MT. ISA
2196	ROSELANDS	3000	NORTHCOTE	3888	ORBOST	4825	THE GAP
2196	ROSELANDS GROVE	3000	SOUTH WHARF	3890	CANN RIVER	4825	TOWNVIEW
2197	BASS HILL	3001	MELBOURNE	3892	MALLACOOTA	4829	MT ISA
2198	GEORGES HALL	3002	EAST MELBOURNE	3898	OMEO	4830	BURKETOWN
2199	YAGOONA	3002	JOLIMONT	3903	SWAN REACH	4849	CARDWELL
2200	BANKSTOWN	3002	MELBOURNE	3909	EASTERN BEACH	4850	HALIFAX
2200	BANKSTOWN AIRPORT	3003	EAST MELBOURNE	3909	LAKES ENTRANCE	4850	INGHAM
2200	CONDELL PARK	3003	WEST MELBOURNE	3910	LANGWARRIN	4852	MISSION BEACH
2200	ENGADINE	3004	MELBOURNE	3910	LANGWARRIN WEST	4852	WONGALING BEACH
2200	SYDNEY	3004	MELBOURNE ST KILDA RD	3911	BAXTER	4854	TULLY
2203	DULWICH HILL	3004	ST KILDA	3912	PEARCEDALE	4855	EL ARISH
2204	MARRICKVILLE	3005	MELBOURNE	3912	SOMERVILLE	4856	SILKWOOD
2204	MARRICKVILLE SOUTH	3006	BALACLAVA	3913	TYABB	4858	MOURILYAN
2205	ARNCLIFFE	3006	SOUTH WHARF	3915	CERBERUS	4859	SOUTH JOHNSTONE
2205	WOLLI CREEK	3006	SOUTHBANK	3915	HASTINGS	4860	INNISFAIL
2206	CLEMTON PARK	3006	SOUTHWHARF	3916	MERRICKS	4860	INNISFAIL ESTATE
2206	EARLWOOD	3008	DOCKLANDS	3916	SHOREHAM	4861	BABINDA
2207	BARDWELL PARK	3008	MELBOURNE	3918	BITTERN	4865	GORDONVALE
2207	BEXLEY	3008	SOUTH WHARF	3919	CRIB POINT	4868	MOUNT SHERIDAN
2207	BEXLEY NORTH	3011	FOOTSCRAY	3922	COWES	4868	MT SHERIDAN
2208	KINGSGROVE	3011	LINDFIELD	3925	SAN REMO	4868	WHITE ROCK
2209	BEVERLY HILLS	3011	REVESBY	3926	BALNARRING	4868	WOREE
2209	NARWEE	3011	SEDDON	3926	MERRICKS NORTH	4869	EDMONTON
2209	SYDNEY	3012	BRAYBROOK	3927	SOMERS	4870	BRINSMEAD
2210	LUGARNO	3012	BROOKLYN	3929	FLINDERS	4870	BUNGALOW
2210	PEAKHURST	3012	FOOTSCRAY	3930	MOUNT ELIZA	4870	CAIRNS
2210	RIVERWOOD	3012	FOOTSCRAY WEST	3930	MT ELIZA	4870	CAIRNS NORTH
2211	PADSTOW	3012	KINGSVILLE	3930	SOMERVILLE	4870	CLIFTON BEACH
2212	REVESBY	3012	KINGSVILLE WEST	3931	MORNINGTON	4870	EARLVILLE
2212	REVESBY	3012	MAIDSTONE	3931	MORNINGTON EAST	4870	EARLVILLE
2212	REVESBY SOUTH	3012	RICHMOND	3931	MORNINGTON PENINSULA	4870	EDGE HILL
2212	TOP RYDE	3012	WEST FOOTSCRAY	3934	MOUNT MARTHA	4870	EDMONTON
2213	PANANIA	3013	YARRAVILLE	3936	DROMANA	4870	FRESHWATER
2214	MILPERRA	3013	YARRAVILLE WEST	3937	RED HILL SOUTH	4870	HERVEY BAY
2216	BANKSIA	3014	ESSENDON FIELDS	3938	MCCRAE	4870	MANOORA
2216	BRIGHTON LE SANDS	3015	NEWPORT	3939	FINGAL	4870	MANUNDA
2216	BRIGHTON-LE-SANDS	3015	NEWPORT WEST	3939	ROSEBUD	4870	MUANUNDA
2216	ROCKDALE	3015	SPOTSWOOD	3940	ROSEBUD	4870	PARRAMATTA PARK
2216	ROSELANDS	3016	SOUTH YARRA	3941	RYE	4870	PORTSMITH
2217	KOGARAH	3016	WILLIAMSTOWN	3941	TOOTGAROOK	4870	REDLYNCH
2217	RAMSGATE	3016	WILLIAMSTOWN NOR	3942	BLAIRGOWRIE	4870	STRATFORD
2217	RAMSGATE BEACH	3018	ALTONA	3943	SORRENTO	4870	WESTCOURT
2218	ALLAWAH	3018	ALTONA NORTH	3950	KORUMBURRA	4871	AURUKUN
2218	CARLTON	3018	ALTONA WEST	3953	LEONGATHA	4871	KURRIMINE BEACH
2219	SANS SOUCI	3019	BRAYBROOK	3956	MEENIYAN	4871	MENA CREEK
2220	HURSTVILLE	3020	ARDEER	3956	TARWIN LOWER	4871	MIRIWinni
2221	BLAKEHURST	3020	SUNSHINE	3959	FISH CREEK	4871	WANGAN
2221	HURSTVILLE SOUTH	3020	SUNSHINE NORTH	3960	FOSTER	4871	YARRABAH
2221	SOUTH HURSTVILLE	3020	SUNSHINE WEST	3960	TIDAL RIVER	4872	KAIRI
2222	PENSHURST	3021	ALBANVALE	3962	TOORA	4872	KIRRA
2223	CORRIMAL	3021	CARRUM DOWNS	3966	WELSHPOOL	4872	MOUNT GARNET
2223	MORTDALE	3021	KEALBA	3971	ALBERTON	4872	WALKAMIN
2223	OATLEY	3021	KEILOR DOWNS	3971	YARRAM	4873	MOSSMAN
2223	OATLEY WEST	3021	ST ALBANS	3975	LYNBROOK	4875	THURSDAY ISLAND
2224	SYLVANIA	3021	ST. ALBANS NORTH	3975	LYNDHURST	4877	CRAIGLIE
2224	SYLVANIA HEIGHTS	3022	ARDEER	3976	HAMPTON PARK	4877	PORT DOUGLAS
2224	SYLVANIA WATERS	3022	CAROLINE SPRINGS	3976	LYNDHURST	4877	PT DOUGLAS
2225	OYSTER BAY	3022	SUNSHINE	3977	BOTANIC RIDGE	4878	HOLLOWAYS BEACH
2226	JANNALI	3022	SUNSHINE WEST	3977	CLYDE NORTH	4878	MACHANS BEACH
2227	GYMEA	3023	ARDEER	3977	CRANBOURNE	4878	SMITHFIELD
2228	MIRANDA	3023	BURNSIDE	3977	CRANBOURNE EAST	4878	YORKEYS KNOB
2229	CARINGBAH	3023	CAIRNLEA	3977	CRANBOURNE NORTH	4879	CLIFTON BEACH
2229	LILLI PILLI	3023	CAROLINE SPRINGS	3977	CRANBOURNE WEST	4879	KEWARRA BEACH
2229	TAREN POINT	3023	DEER PARK	3977	FIVE WAYS	4879	PALM COVE
2230	BUNDEENA	3023	MARIBYRNONG	3977	LISMORE	4879	TRINITY BEACH
2230	CRONULLA	3023	RAVENHALL	3977	SANDHURST	4879	TRINITY PARK
2230	WOOLLOOWARE	3023	TARNEIT	3978	CLYDE	4879	TRINTY BEACH
2231	KURNELL	3024	MANOR LAKES	3978	CLYDE NORTH	4880	MAREEBA
2232	KAREELA	3024	TARNEIT	3978	CRANBOURNE EAST	4881	KURANDA
2232	KIRRAWEE	3024	WYNDHAM VALE	3979	CLYDE NORTH	4882	TOLGA
2232	SUTHERLAND	3025	ALTONA	3980	TOORADIN	4883	ATHERTON
						7109	GROVE
						7109	HUONVILLE
						7112	CYGNET
						7116	GEEVESTON
						7120	OATLANDS
						7140	FORTESCUE BAY
						7140	NEW NORFOLK
						7140	OUSE
						7155	KETTERING
						7170	CAMBRIDGE
						7171	MIDWAY POINT
						7172	SORELL
						7173	DODGES FERRY
						7177	DUNALLEY
						7182	PORT ARTHUR
						7184	NUBEENA
						7190	ORFORD
						7190	SWANSEA
						7190	TRIABUNNA
						7209	ROSS
						7210	CAMPBELL TOWN
						7210	CAMPBELLTOWN
						7212	EVANDALE
						7212	WESTERN JUNCTION
						7213	AVOCA
						7214	FINGAL
						7215	BICHENO
						7215	COLES BAY
						7215	SCAMANDER
						7215	ST MARYS
						7215	ST MARY'S
						7216	ST HELENS
						7248	ALANVALE
						7248	INVERMAY
						7248	MOWBRAY
						7248	MOWBRAY HEIGHTS
						7248	NEWNHAM
						7249	GLEN DHU
						7249	KING MEADOWS
						7249	KINGS MEADOWS
						7249	KINGSMEADOWS
						7250	INVERESK
						7250	LAUNCESTON
						7250	MOWBRAY
						7250	NEWSTEAD
						7250	NORWOOD
						7250	PROSPECT VALE
						7250	RAVENSWOOD
						7250	RIVERSIDE
						7250	ST LEONARDS
						7250	TREVALLYN
						7252	PIPERS RIVER
						7253	GEORGE TOWN
						7253	GEORGETOWN
						7254	SCOTTSDALE
						7259	NUNAMARA
						7260	SCOTTSDALE
						7262	BRIDPORT
						7268	LILYDALE
						7270	BEACONSFIELD
						7270	BEAUTY POINT
						7275	EXETER
						7277	LEGANA
						7290	CARRICK
						7290	HADSPEN
						7292	HAGLEY
						7300	PERTH
						7301	LONGFORD
						7302	CRESSY
						7303	WESTBURY
						7304	DELORAIN
						7305	RAILTON
						7306	CRADLE MOUNTAIN
						7306	SHEFFIELD
						7307	LATROBE
						7307	PORT SORELL
						7307	SHEARWATER
						7307	WESLEY VALE
						7310	DEVONPORT
						7310	DON
						7310	EAST DEVONPORT
						7310	QUOIBA
						7310	SPREYTON
						7310	STONY RISE
						7315	BRIDPORT
						7315	TURNERS BEACH
						7315	ULVERSTON
						7315	ULVERSTONE
						7315	ULVERSTONE WEST
						7316	PENGUIN
						7320	BURNIE
						7320	BURNIE UPPER

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2233	ENGADINE	3025	ALTONA GATE	3981	KOO WEE RUP	4884	YUNGABURRA
2233	HEATHCOTE	3025	ALTONA NORTH	3984	CORINELLA	4885	MALANDA
2233	MORTDALE	3025	BROOKLYN	3984	GRANTVILLE	4886	MILLAA MILLAA
2233	WATERFALL	3025	SOUTH MELBOURNE	3984	LANG LANG	4887	HERBERTON
2234	BANGOR	3026	DERRIMUT	3987	NYORA	4888	RAVENSHOE
2234	ILLAWONG	3026	LAVERTON	3988	POOWONG	4892	LOCKHART RIVER
2234	MENAI	3026	LAVERTON NORTH	3991	BASS	4895	COOKTOWN
2250	EAST GOSFORD	3027	TARNEIT	3992	DALYSTON	5000	ADELAIDE
2250	ERINA	3027	WILLIAMS LANDING	3995	WONTHAGGI	5000	NORTH ADELAIDE
2250	GOSFORD	3028	ALTONA MEADOWS	3996	INVERLOCH	5000	RUNDLE MALL
2250	GOSFORD WEST	3028	LAVERTON	4000	BRISBANE	5005	ADELAIDE
2250	KARIONG	3028	SEABROOK	4000	BRISBANE CITY	5005	MAWSON LAKES
2250	KULNURA	3029	ALTONA MEADOWS	4000	SPRING HILL	5006	NORTH ADELAIDE
2250	LISAROW	3029	HOPPERS CROSSING	4001	BRISBANE	5007	BROMPTON
2250	NARARA	3029	PORT MELBOURNE	4001	FORTITUDE VALLEY	5007	HINDMARSH
2250	POINT CLARE	3029	RAVENHALL	4001	WEST END	5007	WELLAND
2250	WEST GOSFORD	3029	TARNEIT	4002	ROTHWELL	5008	CROYDON PARK
2250	WYOMING	3029	TARNEIT NORTH	4005	NEW FARM	5008	RIDLEYTON
2251	AVOCA BEACH	3029	TARNEIT WEST	4005	TENERIFFE	5008	WEST CROYDON
2251	COPACABANA	3029	TRUGANINA	4006	BOWEN BRIDGE	5009	BEVERLEY
2251	GREEN POINT	3029	WERRIBEE	4006	BOWEN HILLS	5009	KILKENNY
2251	KINCUMBER	3030	DERRIMUT	4006	FORTITUDE VALLEY	5010	ANGLE PARK
2251	SARATOGA	3030	EAST WERRIBEE	4006	HERSTON	5010	FERRYDEN PARK
2256	PATONGA	3030	ESSENDON FIELDS	4006	NEWSTEAD	5010	REGENCY PARK
2256	WOY WOY	3030	HOPPERS CROSSING	4007	ASCOT	5011	ST CLAIR
2257	ETTALONG	3030	MARIBYRNONG	4007	BRISBANE	5011	WOODVILLE
2257	ETTALONG BEACH	3030	POINT COOK	4007	BRISBANE AIRPORT	5011	WOODVILLE PARK
2257	GREGORY HILLS	3030	WERRIBEE	4007	EAGLE FARM	5011	WOODVILLE SOUTH
2257	UMINA	3030	WERRIBEE SOUTH	4007	HAMILTON	5011	WOODVILLE WEST
2257	UMINA BEACH	3030	WYNDHAM VALE	4007	MOREE	5012	MANSFIELD PARK
2257	WAGSTAFFE	3031	FLEMINGTON	4008	BRISBANE AIRPORT	5012	WOODVILLE GARDENS
2258	OURIMBAH	3031	KENSINGTON	4008	PINKENBA	5012	WOODVILLE NORTH
2259	BULAHDELDAH	3031	NEWMARKET	4009	BRISBANE AIRPORT	5013	GILLMAN
2259	GWANDALAN	3032	ASCOT VALE	4009	EAGLE FARM	5013	PENNINGTON
2259	JILLIBY	3032	CAROLINE SPRINGS	4010	ALBION	5013	ROSEWATER
2259	KANWAL	3032	DEER PARK	4010	BREAKFAST CREEK	5013	ROSEWATER EAST
2259	LAKE MUNMORAH	3032	MARIBYRNONG	4011	CLAYFIELD	5013	WINGFIELD
2259	MANNERING PARK	3032	MARIBYRNONG	4011	EAGLE JUNCTION	5014	ALBERT PARK
2259	SUMMERLAND POINT	3032	MARIBYRNONG	4011	HENDRA	5014	ALBERTON
2259	TUGGERAH	3032	MARIBYRNONG	4012	NUNDAH	5014	HENDON
2259	WADALBA	3033	KEILOR EAST	4012	TOOMBUL	5014	QUEENSTOWN
2259	WATANOBBI	3034	AVONDALE HEIGHTS	4012	WAVELL HEIGHTS NORTH	5014	ROYAL PARK
2259	WYEE	3036	KEILOR	4013	NORTHGATE	5015	PORT ADELAIDE
2259	WYONG	3036	KEILOR DOWNS	4014	BANYO	5016	LARGS BAY
2259	WYONGAH	3036	KEILOR EAST	4014	NUDGEE	5016	PETERHEAD
2260	CAMPBELLTOWN	3037	CALDER PARK	4014	VIRGINIA	5017	OSBORNE
2260	FORREESTERS BEACH	3037	DELAHEY	4017	BRACKEN RIDGE	5018	NORTH HAVEN
2260	TERRIGAL	3037	HILLSIDE	4017	BRIGHTON	5019	EXETER
2260	WAMBERAL	3037	KEILOR DOWNS	4017	DEAGON	5019	SEMAPHORE
2261	BATEAU BAY	3037	KEILOR NORTH	4017	SANDGATE	5020	WEST LAKES SHORE
2261	CHITTAWAY	3037	SYDENHAM	4018	TAIGUM	5021	WEST LAKES
2261	CHITTAWAY BAY	3037	TAYLORS HILL	4019	CLONTARF	5021	WESTLAKES
2261	CHITTAWAY POINT	3037	TAYLORS LAKES	4019	MARGATE	5022	GRANGE
2261	KILLARNEY VALE	3038	BUNDOORA	4019	SCOTTS POINT	5022	HENLEY BEACH
2261	LONG JETTY	3038	KEILOR DOWNS	4020	KIPPA RING	5023	FINDON
2261	THE ENTRANCE	3038	TAYLORS LAKE	4020	KIPPA-RING	5023	SEATON
2261	TOOWOON BAY	3038	TAYLORS LAKES	4020	REDCLIFFE	5024	FULHAM
2261	TUMBI UMBI	3039	MARIBYRNONG	4020	REDCLIFFE NORTH	5024	FULHAM GARDENS
2262	BLUE HAVEN	3039	MOONEE PONDS	4020	SCARBOROUGH	5024	WEST BEACH
2262	BUDGEWOI	3040	ABERFELDIE	4021	KIPPA RING	5025	FLINDERS PARK
2262	DOYALSON NORTH	3040	ESSENDON	4021	KIPPA-RING	5031	MILE END
2262	SAN REMO	3040	ESSENDON AIRPORT	4021	REDCLIFFE	5031	MILE END SOUTH
2263	CHARMHAVEN	3040	ESSENDON NORTH	4022	ROTHWELL	5031	THEBARTON
2263	GOROKAN	3040	ESSENDON WEST	4030	KALINGA	5031	TORRENSVILLE
2263	LAKE HAVEN	3041	ESSENDON	4030	LUTWYCHE	5032	UNDERDALE
2263	LAKEHAVEN	3041	ESSENDON A/PORT	4030	WINDSOR	5032	WEST BEACH
2263	TOUKLEY	3041	ESSENDON AIRPORT	4031	KEDRON	5033	HILTON
2264	BONNELLS BAY	3041	ESSENDON FIELDS	4031	REDBANK PLAINS	5033	MARLESTON
2264	DORA CREEK	3041	ESSENDON NORTH	4032	CHERMESIDE	5033	RICHMOND
2264	MORISSET	3041	SOUTH YARRA	4032	CHERMESIDE SOUTH	5033	WEST RICHMOND
2265	COORANBONG	3041	STRATHMORE	4032	CHERMESIDE WEST	5034	CLARENCE PARK
2267	WANGI WANGI	3042	AIRPORT WEST	4032	CHERMESIDE	5034	GOODWOOD
2280	BELMONT	3042	DONCASTER E.	4032	KEDRON	5034	WAYVILLE
2280	BELMONT NORTH	3042	ESSENDON AIRPORT	4034	ASLPEY	5035	ASHFORD
2280	BELMONT SOUTH	3042	ESSENDON FIELDS	4034	ASPLEY	5035	BLACK FOREST
2280	JEWELLS	3042	KEILOR PARK	4034	BOONDALL	5035	EVERARD PARK
2280	JEWELLSTOWN	3042	NIDDRIE	4034	CARSELDINE	5035	KESWICK
2280	JEWELSTOWN	3043	GLADSTONE PARK	4034	GEEBUNG	5035	MILE END
2280	MARKS POINT	3043	MELBOURNE AIRPORT	4034	MACKAY	5037	GLANDORE
2280	VALENTINE	3043	TULLAMARINE	4034	ZILLMERE	5037	KURRALTA PARK
2281	BLACKSMITHS	3044	PASCOE VALE	4035	ALBANY CREEK	5038	PLYMPTON
2281	SWANSEA	3044	PASCOE VALE SOUT	4035	ASPLEY	5038	PLYMPTON PARK
2282	WARNERS BAY	3044	PASCOE VALE SOUTH	4036	BALD HILLS	5038	SOUTH PLYMPTON
2283	RATHMINES	3045	MELBOURNE AIRPORT	4036	CARSELDINE	5039	CLARENCE GARDENS
2283	TORONTO	3045	TULLAMARINE	4037	EATONS HILL	5039	EDWARDSTOWN
2284	ARGENTON	3046	GLENROY	4051	ALDERLEY	5039	MELROSE PARK
2284	BOOLAROO	3046	GOWRIE	4051	ENOGGERA	5040	NOVAR GARDENS
2284	WOODRISING	3046	HADFIELD	4051	GAYTHORNE	5041	CUMBERLAND PARK
2285	CARDIFF	3046	OAK PARK	4051	GRANGE	5041	DAW PARK
2285	EDGEWORTH	3047	BANKSTOWN	4051	NEWMARKET	5041	WESTBOURNE PARK
2285	GLENDALE	3047	BROADMEADOWS	4051	WILSTON	5042	BEDFORD PARK
2285	KOTARA	3047	BROADMEADOWS SOUTH	4053	EVERTON HILLS	5042	CLOVELLY PARK

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2286	WEST WALLSEND	3047	DALLAS	4053	EVERTON PARK	5042	FLINDERS UNIVERSITY
2287	ELERMORE VALE	3047	DELACOMBE	4053	MCDOWALL	5042	PASADENA
2287	ELMORE VALE	3047	HORSHAM	4053	MITCHELTON	5042	ST MARYS
2287	FLETCHER	3047	JACANA	4053	STAFFORD	5043	MARION
2287	MARYLANDS	3048	COOLAROO	4053	STAFFORD HEIGHTS	5043	MARION SOUTH
2287	WALLSEND	3048	MEADOW HEIGHTS	4054	ARANA HILLS	5043	MITCHELL PARK
2289	ADAMSTOWN	3048	ROXBURGH PARK	4054	KEPERRA	5043	MORPHETTVILLE
2289	FORESTVILLE	3048	UPFIELD	4055	FERNY COVE	5043	PARK HOLME
2289	KOTARA	3049	WEST MEADOWS	4055	FERNY GROVE	5043	PARKHOLME
2289	POKOLBIN	3049	WESTMEADOWS	4056	KELVIN GROVE	5044	GLENGOWRIE
2290	BELMONT	3050	PARKVILLE	4059	KELVIN GROVE	5044	SOMERTON PARK
2290	BENNETTS GREEN	3051	FLEMINGTON	4059	RED HILL	5045	GLENELG
2290	CHARLESTOWN	3051	MELBOURNE	4060	ASHGROVE	5045	GLENELG NORTH
2290	GATESHEAD	3051	NORTH MELBOURNE	4060	ASHGROVE WEST	5045	GLENELG SOUTH
2290	KAHIBAH	3052	CARLTON	4060	SUNNYBANK	5046	MARION
2290	LAKE MACQUARIE	3052	CARLTON SOUTH	4061	THE GAP	5046	OAKLAND PARK
2290	MOUNT HUTTON	3052	FLEMINGTON	4064	MILTON	5046	OAKLANDS
2290	MT HUTTON	3052	PARKVILLE	4064	PADDINGTON	5046	OAKLANDS PARK
2290	NEWCASTLE	3053	CARLTON	4064	ROSALIE	5046	WARRADALE
2290	REDHEAD	3053	CARLTON NORTH	4066	AUCHENFLOWER	5046	WARRADALE NORTH
2291	MEREWETHER	3053	CARLTON WEST	4066	MILTON	5047	DARLINGTON
2291	THE JUNCTION	3053	CHADSTONE	4066	TOOWONG	5047	SEACOMBE GARDENS
2292	BROADMEADOW	3054	CARLTON NORTH	4067	ST LUCIA	5047	SOUTH BRIGHTON
2292	BROADMEADOWS	3055	BRUNSWICK WEST	4067	ST LUCIA SOUTH	5048	BRIGHTON
2293	MARYVILLE	3056	BRUNSWICK	4068	INDOOROPILLY	5048	HOVE
2293	WICKHAM	3056	BRUNSWICK NORTH	4068	INDOOROPILLY	5048	NORTH BRIGHTON
2294	CARRINGTON	3056	BRUNSWICK WEST	4068	INDOORPILLY	5049	SEACLIFF
2295	STOCKTON	3057	BRUNSWICK	4068	ST LUCIA	5049	SEACLIFF PARK
2296	ISLINGTON	3057	BRUNSWICK EAST	4068	TARINGA	5049	SEAVIEW DOWNS
2297	TIGHES HILL	3057	FITZROY NORTH	4069	CHAPEL HILL	5050	BELLEVUE HEIGHTS
2298	WARATAH	3058	COBURG	4069	KENMORE	5050	EDEN HILLS
2299	JESMOND	3058	COBURG NORTH	4069	KENMORE EAST	5051	BLACKWOOD
2299	LAMBTON	3058	EAST COBURG	4070	BELLBOWRIE	5051	COROMANDEL VALLEY
2299	NEWCASTLE	3059	GREENVALE	4070	MOGGILL	5052	BELAIR
2300	COOKS HILL	3060	FAWKNER	4072	ST LUCIA	5061	HYDE PARK
2300	NEWCASTLE	3060	FAWKNER NORTH	4073	JINDALEE	5061	MALVERN
2302	NELSON BAY	3061	CAMPBELLFIELD	4073	SINNAMON PARK	5061	UNLEY
2302	NEWCASTLE	3062	CAMPBELLFIELD	4074	JAMBOREE HEIGHTS	5062	HAWTHORN
2302	NEWCASTLE WEST	3062	SOMERTON	4074	JINDALEE	5062	KINGSWOOD
2303	HAMILTON	3064	CRAIGIBURN	4074	MACKAY	5062	PROSPECT
2303	NEWCASTLE	3064	CRAIGIEBURN	4074	MIDDLE PARK	5062	SPRINGFIELD
2304	KOORAGANG	3064	DONNYBROOK	4074	MOUNT OMMANEY	5062	TORRENS PARK
2304	MAYFIELD	3064	KALKALLO	4074	MT OMMANEY	5063	FREWVILLE
2304	MAYFIELD WEST	3064	MICKLEHAM	4074	RIVER HILLS	5063	FULLARTON
2304	WARABROOK	3064	ROXBURGH PARK	4074	SUMNER	5063	HIGHGATE
2304	WARRABROOK	3065	FITZROY	4074	SUMNER PARK	5063	PARKSIDE
2305	NEW LAMBTON	3065	FITZROY NORTH	4075	CORINDA	5064	GLEN OSMOND
2305	NEW LAMBTON HEIGHTS	3065	FITZROY SOUTH	4075	GRACEVILLE	5064	GLENUNGA
2306	WINDALE	3066	COLLINGWOOD	4075	GRACEVILLE EAST	5064	LINDEN PARK
2307	SHORTLAND	3066	DOVETON	4075	OXLEY	5064	MYRTLE BANK
2308	CALLAGHAN	3066	DROMANA	4075	SHERWOOD	5065	BURNSIDE
2311	EAST GRESFORD	3066	FITZROY NORTH	4076	DARRA	5065	DULWICH
2312	NABIAC	3067	ABBOTSFORD	4076	WACOL	5065	GLENSIDE
2315	NELSON BAY	3067	ABBOTSFORD	4077	DOOLANDELLA	5065	LINDEN PARK
2315	SALAMANDER BAY	3067	COLLINGWOOD	4077	DURACK	5066	ERINDALE
2315	SHOAL BAY	3068	CLIFTON HILL	4077	ELLEN GROVE	5066	HAZELWOOD PARK
2316	ANNA BAY	3068	FITZROY NORTH	4077	INALA	5066	WATTLE PARK
2316	TAYLORS BEACH	3068	GREENSBOROUGH	4077	INALA WEST	5067	KENT TOWN
2317	SALAMANDER BAY	3070	NORTHCOTE	4077	RICHLANDS	5067	NORWOOD
2318	MEDOWIE	3071	THORNBURY	4078	FOREST LAKE	5067	NORWOOD SOUTH
2318	RHODES	3071	THORNBURY NORTH	4078	FOREST LAKES	5067	ROSE PARK
2318	SALT ASH	3072	EAST PRESTON	4101	BRISBANE	5068	KENSINGTON
2318	WILLIAMTOWN	3072	PRESTON	4101	HIGHGATE HILL	5068	KENSINGTON GARDENS
2319	LEMON TREE PASSAGE	3072	PRESTON EAST	4101	SOUTH BANK	5068	KENSINGTON PARK
2319	TANILBA BAY	3072	PRESTON LOWER	4101	SOUTH BRISBANE	5068	ST MORRIS
2320	LORN	3072	PRESTON WEST	4101	WEST END	5068	TRINITY GARDENS
2320	MAITLAND	3072	SOUTH PRESTON	4102	BURANDA	5069	EVANDALE
2320	RUTHERFORD	3072	THORNBURY	4102	DUTTON PARK	5069	HACKNEY
2320	TELARAH	3073	CORIO	4102	WOOLLOONAGBBA	5069	MOUNT BARKER
2321	CLARENCE TOWN	3073	PRESTON	4102	WOOLLOONGABBA	5069	ST PETERS
2321	CLARENCE TOWN	3073	RESERVOIR	4103	ANERLEY	5069	STEPNEY
2321	LOCHINVAR	3073	RESERVOIR EAST	4103	FAIRFIELD	5070	FELIXSTOW
2321	MORPETH	3073	RESERVOIR SOUTH	4103	FAIRFIELD GARDENS	5070	FELIXTOW
2322	BERESFIELD	3074	PRESTON	4103	WOOLLOONGABBA	5070	FIRLE
2322	HEXHAM	3074	SALE	4104	YERONGA	5070	MARDEN
2322	THORNTON	3074	THOMASTOWN	4105	MOOROOKA	5070	ROYSTON PARK
2323	E. MAITLAND	3075	LALOR	4106	BRISBANE MARKET	5072	MAGILL
2323	EAST MAITLAND	3076	EPPING	4106	MOOROOKA	5072	MAGILL SOUTH
2323	GREENHILLS	3076	EPPING NORTH	4106	ROCKLEA	5073	FIRLE
2323	MAITLAND	3076	WOLLERT	4107	SALISBURY	5073	HECTORVILLE
2323	METFORD	3077	EPPING	4107	SALISBURY EAST	5073	ROSTREVOR
2323	TENAMBIT	3078	ALPHINGTON	4108	ARCHERFIELD	5073	TRANMERE
2324	HAWKS NEST	3078	FAIRFIELD	4108	COOPERS PLAINS	5073	TRANMERE NORTH
2324	HEATHERBRAE	3078	FAIRFIELD EAST	4109	MACGREGOR	5074	CAMPBELLTOWN
2324	KARUAH	3079	IVANHOE	4109	SUNNYBANK	5074	NEWTON
2324	RAYMOND TERRACE	3079	IVANHOE EAST	4109	SUNNYBANK HILLS	5075	DERNANCOURT
2324	RAYMOND TERRACE EAST	3079	IVANHOE NORTH	4109	SUNNYBANK SOUTH	5075	NEWTON
2324	TEA GARDENS	3081	HEIDELBERG	4110	ACACIA RIDGE	5075	PARADISE
2325	CESSNOCK	3081	HEIDELBERG HEIGHTS	4110	ACACIA RIDGE EAST	5076	ATHELSTONE
2325	CESSNOCK WEST	3081	HEIDELBERG WEST	4110	ALBION	5080	PROSPECT
2326	WESTON	3082	BAYSWATER	4110	CHINCHILLA	5081	COLLINSWOOD
2327	KURRI KURRI	3082	MILL PARK	4110	HEATHWOOD	5081	WALKERVILLE

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2328	DENMAN	3083	BUNDOORA	4110	LARAPINTA	5082	ISLINGTON
2329	MERRIWA	3083	KINGSBURY	4110	WILLAWONG	5082	PROSPECT
2330	MCDUGALLS HILL	3083	RESERVOIR	4111	GRIFFITH UNIVERSITY	5082	PROSPECT WEST
2330	SINGLETON	3083	UNI HILL	4111	MELBOURNE	5082	THORNGATE
2330	SINGLETON HEIGHTS	3084	EAGLEMONT	4112	UPPER MT GRAVATT	5083	BROADVIEW
2333	MUSWELLBROOK	3084	HEIDELBERG	4113	EIGHT MILE PLAIN	5083	NAILSWORTH
2333	SANDY HOLLOW	3084	ROSANNA	4113	EIGHT MILE PLAINS	5083	SEFTON PARK
2333	SOUTH MUSWELLBROOK	3085	MACLEOD	4113	RUNCORN	5084	BERRI
2335	BRANXTON	3085	YALLAMBIE	4114	KINGSTON	5084	BLAIR ATHOL
2335	NORTH ROTHBURY	3086	BERWICK	4114	LOGAN	5084	KILBURN
2336	ABERDEEN	3087	BUNDOORA	4114	LOGAN CENTRAL	5085	CLEARVIEW
2337	SCONE	3087	WATSONIA	4114	LOGAN CITY	5085	ENFIELD
2338	MURRURUNDI	3088	BRIAR HILL	4114	WOODRIDGE	5085	NORTHFIELD
2340	ARMIDALE	3088	GREENSBOROUGH	4115	ALGESTER	5085	NORTHGATE
2340	MAYFIELD	3089	DIAMOND CREEK	4116	CALAMVALE	5086	GILLES PLAINS
2340	NEMINGHA	3090	MILL PARK	4116	DREWVALE	5086	GREENACRES
2340	NUNDLE	3090	WODONGA	4117	BERRINBA	5086	HILLCREST
2340	SOUTH TAMWORTH	3091	YARRAMBAT	4118	BROWN PLAINS	5087	KLEMZIG
2340	TAMWORTH	3092	SOUTHLAND	4118	BROWNS PLAIN	5087	WINDSOR GARDENS
2340	TAMWORTH WEST	3093	DONCASTER EAST	4118	BROWNS PLAINS	5088	HOLDEN HILL
2340	WEST TAMWORTH	3093	LOWER PLENTY	4118	BROWNS PLAINS BC	5089	HIGHBURY
2340	WESTDALE	3094	MONTMORENCY	4118	HERITAGE PARK	5090	HOPE VALLEY
2341	WERRIS CREEK	3095	ELTHAM	4118	HILLCREST	5090	MODBURY
2343	QUIRINDI	3095	RESEARCH	4118	REGENTS PARK	5091	TEA TREE GULLY
2345	ATTUNGA	3099	HURSTBRIDGE	4119	UNDERWOOD	5092	DARWIN
2346	MANILLA	3099	LAKES ENTRANCE	4120	GREENSLOPES	5092	MODBURY
2347	BARRABA	3101	ALBURY	4120	STONES CORNER	5092	MODBURY HEIGHTS
2350	ARMIDALE	3101	KEW	4121	HOLLAND PARK	5092	MODBURY NORTH
2350	DAPTO	3102	KEW	4121	HOLLAND PARK EAST	5093	PARA VISTA
2350	MADGWICK	3102	KEW EAST	4121	HOLLAND PARK WEST	5093	VALLEY VIEW
2350	SOUTH TAMWORTH	3103	BALWYN	4121	TARRAGINDI	5094	CAVAN
2352	KOOTINGAL	3103	BALWYN NORTH	4121	WELLERS HILL	5094	DRY CREEK
2353	MOONBI	3103	DEEPDENE	4122	MANSFIELD	5094	GEPPS CROSS
2354	WALCHA	3104	BALWYN NORTH	4122	MOUNT GRAVATT	5095	MAWSON LAKES
2355	BENDEMEER	3105	BULLEEN	4122	MOUNT GRAVATT EAST	5095	MODBURY
2357	COONABARABRAN	3105	BULLEEN SOUTH	4122	MT GRAVATT	5095	POORAKA
2358	URALLA	3106	BALWYN	4122	MT GRAVATT EAST	5096	PARA HILLS
2360	INVERELL	3106	TEMPLESTOWE	4122	MUNNO PARA WEST	5096	PARA HILLS WEST
2365	GUYRA	3106	TEMPLESTOWE LOWER	4122	UPPER MOUNT GRAVATT	5097	RIDGEHAVEN
2369	TINGHA	3107	LOWER TEMPLESTOWE	4122	UPPER MT GRAVATT	5097	ST AGNES
2370	GLEN INNES	3107	TEMPLESTOWE LOWER	4122	UPPER MT GRAVATT	5098	INGLE FARM
2371	DEEPWATER	3108	DONCASTER	4122	WISHART	5100	ADELAIDE
2372	TENTERFIELD	3109	CROYDON	4123	ROCHEDALE	5106	PARAFIELD
2375	BRAEMAR	3109	DONCASTER	4123	ROCHEDALE SOUTH	5106	SALISBURY SOUTH
2380	GUNNEDAH	3109	DONCASTER EAST	4124	BORONIA HEIGHTS	5107	PARAFIELD GARDENS
2381	CURLEWIS	3109	RINGWOOD	4124	GREENBANK	5108	PARALOWIE
2382	BOGGABRI	3109	TEMPLESTOWE	4125	CARINDALE	5108	SALISBURY
2388	WEE WAA	3111	DONVALE	4125	PARK RIDGE	5108	SALISBURY DOWNS
2390	NARRABRI	3113	WARRANTYTE	4125	SOUTHPORT	5108	SALISBURY NORTH
2390	NARRABRI WEST	3114	PARK ORCHARDS	4127	BUNDALL	5109	BRAHMA LODGE
2395	BINNAWAY	3115	WONGA PARK	4127	DAISY HILL	5109	SALISBURY EAST
2396	BARADINE	3116	CHIRNSIDE PARK	4127	PRIESTDALE	5109	SALISBURY PARK
2400	MOREE	3121	BURNLEY	4127	SLACK CREEK	5110	BOLIVAR
2402	WARIALDA	3121	CREMORNE	4127	SLACKS CREEK	5110	BURTON
2404	BINGARA	3121	RICHMOND	4127	SPRINGWOOD	5110	DIREK
2406	MUNGINDI	3121	RICHMOND EAST	4127	SURFERS PARADISE	5111	EDINBURGH
2409	BOGGABILLA	3121	RICHMOND NORTH	4128	SHAILER PARK	5111	EDINBURGH PARKS
2420	DUNGOG	3122	CAMBERWELL	4129	LOGANHOLME	5112	ELIZABETH
2421	PATERSON	3122	HAWTHORN	4129	TOOWONG	5112	ELIZABETH EAST
2421	VACY	3122	HAWTHORN EAST	4130	CORNUBIA	5112	ELIZABETH SOUTH
2422	GLOUCESTER	3123	AUBURN	4131	LOGANLEA	5112	ELIZABETH VALE
2422	GLOUCESTOR	3123	HAWTHORN EAST	4131	MEADOWBROOK	5112	HILLBANK SOUTH
2423	BULAHDELAH	3124	CAMBERWELL	4132	BROWNS PLAINS	5113	DAVOREN PARK
2425	SAWTELL	3124	CAMBERWELL JUNCTION	4132	CRESTMead	5113	DAVOREN PARK SOUTH
2425	STROUD	3124	CAMBERWELL NORTH	4132	MARSDEN	5113	ELIZABETH DOWNS
2426	COOPERNOOK	3124	HAWTHORN EAST	4133	LOGAN RESERVE	5113	ELIZABETH PARK
2427	HARRINGTON	3124	WYNDHAM VALE	4133	WATERFORD	5114	BLAKEVIEW
2428	CHAROLTTIE BAY	3125	BURWOOD	4133	WATERFORD WEST	5114	CRAIGMORE
2428	FORSTER	3125	CAMBERWELL	4150	CABOOLTURE	5114	DAVOREN PARK
2428	TUNCURRY	3126	CANTERBURY	4151	COORPAROO	5114	ONE TREE HILL
2428	ULLADULLA	3127	MONT ALBERT	4152	CAMP HILL	5114	SMITHFIELD
2429	KRAMBACH	3127	SURREY HILLS	4152	CARINA	5115	MUNNO PARA
2429	WINGHAM	3128	BOX HILL	4152	CARINDALE	5115	MUNNO PARA WEST
2430	BLACK HEAD	3128	BOX HILL SOUTH	4152	MT GRAVATT EAST	5115	SMITHFIELD
2430	CHATHAM	3128	MOOROOLBARK	4152	WHITES HILL	5116	EVANSTON
2430	CUNDELTOWN	3129	BALWYN EAST	4153	BELMONT	5116	EVANSTON PARK
2430	HALLIDAYS POINT	3129	BALWYN NORTH	4154	COORPAROO	5116	GAWLER
2430	LANSDOWNE	3129	BOX HILL	4154	GUMDALE	5117	ANGLE VALE
2430	OLD BAR	3129	BOX HILL NORTH	4155	CHANDLER	5118	GAWLER
2430	TAREE	3130	BLACKBURN	4156	MACKENZIE	5118	HEWETT
2430	TAREE SOUTH	3130	BLACKBURN NORTH	4157	CAPALABA	5118	WILLASTON
2430	TAREE WEST	3130	BLACKBURN SOUTH	4157	EAST MACKAY	5120	VIRGINIA
2431	SOUTH WEST ROCKS	3131	FOREST HILL	4159	AQUATIC PARADISE	5122	ELIZABETH
2439	KENDALL	3131	FOREST HILLS	4159	BIRKDALE	5125	GOLDEN GROVE
2440	CRESCENT HEAD	3131	NUNAWADING	4160	WELLINGTON POINT	5125	GREENWITH
2440	FORSTER	3131	PARKMORE	4161	ALEXANDRA HILLS	5126	FAIRVIEW PARK
2440	FREDERICKTON	3131	RICHMOND	4161	ALEXANDRIA HILLS	5126	SURREY DOWNS
2440	GLADSTONE	3132	MARIBYRNONG	4163	CLEVELAND	5152	CRAFERS
2440	GRENFELL	3132	MITCHAM	4163	ORMISTON	5152	STIRLING
2440	HAT HEAD	3132	MITCHAM NORTH	4165	MOUNT COTTON	5154	ALDGATE
2440	KEMPSEY	3133	VERMONT	4165	REDLAND BAY	5155	BRIDGEWATER
2440	SMITHTOWN	3133	VERMONT SOUTH	4165	VICTORIA PARK	5158	HALLETT COVE

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2440	SOUTH KEMPSEY	3134	NORTH RINGWOOD	4165	VICTORIA POINT	5158	NOARLUNGA
2440	WEST KEMPSEY	3134	RINGWOOD	4165	VICTORIA POINT WEST	5158	OAKLANDS PARK
2441	EUNGAI CREEK	3134	RINGWOOD EAST	4169	BRISBANE EAST	5158	O'HALLORAN HILL
2441	GRASSY HEAD	3134	RINGWOOD NORTH	4169	EAST BRISBANE	5158	SHEIDOW PARK
2441	KUNDABUNG	3134	VERMONT	4169	KANGAROO POINT	5158	TROTT PARK
2441	STUARTS POINT	3134	WARRANTYTE SOUTH	4170	CANNON HILL	5159	ABERFOYLE PARK
2441	TELEGRAPH POINT	3135	EAST RINGWOOD	4170	COLMSLIE	5159	FLAGSTAFF HILL
2443	LAKEWOOD	3135	HEATHMONT	4170	MORNINGSIDE	5159	HAPPY VALLEY
2443	LAURIETON	3135	RINGWOOD EAST	4170	NORMAN PARK	5160	LONSDALE
2443	MOORLAND	3136	CROYDON	4171	BULIMBA	5161	OLD REYNELLA
2444	FLYNNS BEACH	3136	CROYDON EAST	4171	HAWTHORNE	5161	REYNELLA
2444	PORT MACQUAIRE	3136	CROYDON HILLS	4172	MELBOURNE	5162	MORPHET VALE
2444	PORT MACQUARIE	3136	CROYDON NORTH	4172	MURARRIE	5162	MORPHETT VALE
2444	PORT MACQUARIE SOUTH	3136	CROYDON SOUTH	4172	MURRARRIE	5162	MORPHETTVALE
2444	TAREE	3136	KEYSBOROUGH	4173	TINGALPA	5162	REYNELLA
2444	THUMSTER	3137	BAYSWATER NORTH	4174	HEMMANT	5162	WOODCROFT
2445	BONNY HILLS	3137	KILSYTH	4178	LYTTON	5163	HACKHAM
2445	LAKE CATHIE	3138	MOOROOLBARK	4178	WYNNUM	5164	CHRISTIE DOWNS
2446	WAUCHOPE	3138	WINDSOR	4178	WYNNUM NORTH	5165	CHRISTIES BEACH
2447	COFFS HARBOUR	3139	CAMBERWELL	4178	WYNNUM WEST	5165	SEAFORD MEADOWS
2447	MACKSVILLE	3139	SEVILLE	4179	MANLY	5165	SHEIDOW PARK
2448	MACKSVILLE	3139	WANDIN NORTH	4179	MANLY WEST	5166	O'SULLIVAN BEACH
2448	NAMBUCCA	3139	WOORI YALLOCK	4179	TINGALPA	5167	PORT NOARLUNGA
2448	NAMBUCCA HEADS	3140	LILYDALE	4183	AMITY POINT	5168	NOARLUNGA
2448	VALLA	3141	FOREST HILL	4183	DUNWICH	5168	NOARLUNGA CENTRE
2449	BOWRAVILLE	3141	SOUTH YARRA	4183	POINT LOOKOUT	5168	NOARLUNGA DOWNS
2450	BONVILLE	3142	PRAHRAN	4184	MACLEAY ISLAND	5168	OLD NOARLUNGA
2450	COFF HARBOUR	3142	TOORAK	4184	RUSSELL ISLAND	5169	SEAFORD
2450	COFFS HARBOUR	3143	ARMADALE	4197	MANLY WEST	5169	SEAFORD HEIGHTS
2450	CORAMBA	3143	ARMADALE	4200	STRATHAN	5169	SEAFORD MEADOWS
2450	GLENREAGH	3144	MALVERN	4203	MARSDEN	5171	MCLAREN VALE
2450	MOONEE BEACH	3145	CAULFIELD	4205	BETHANIA	5172	WILLUNGA
2450	NANA GLEN	3145	CAULFIELD EAST	4207	BEENLEIGH	5173	ALDINGA
2451	BOMADERY	3145	DARLING	4207	EAGLEBY	5173	ALDINGA BEACH
2452	SAWTELL	3145	EAST MALVERN	4207	EDENS LANDING	5203	YANKALILLA
2452	TOORMINA	3145	GLEN HUNTLY	4207	HOLMVIEW	5204	NORMANVILLE
2453	DORRIGO	3145	MALVERN	4207	LOGAN VILLAGE	5210	MOUNT COMPASS
2454	BELLINGEN	3145	MALVERN EAST	4207	MOUNT WARREN PARK	5211	MCCRACKEN
2455	URUNGA	3146	GLEN IRIS	4207	MT WARREN PARK	5211	VICTOR HARBOR
2456	ARRAWARRA HEADLANDS	3147	ASHBURTON	4207	WINDAROO	5211	VICTOR HARBOR
2456	CORINDI BEACH	3147	ASHWOOD	4207	YARRABILBA	5212	PORT ELLIOT
2456	WOOLGOOLGA	3148	CHADSTONE	4207	YATALA	5214	GOOLWA
2460	COUTTS CROSSING	3148	GLEN WAVERLEY	4208	ORMEAU	5214	GOOLWA SOUTH
2460	GRAFTON	3148	MALVERN EAST	4209	COOMERA	5222	PENNESHAW
2460	HALFWAY CREEK	3149	CHADSTONE	4209	PIMPAMA	5223	KINGSCOTE
2460	SOUTH GRAFTON	3149	GLEN WAVERLEY	4209	UPPER COMMERA	5234	BIRDWOOD
2460	THE JUNCTION	3149	MOUNT WAVERLEY	4209	UPPER COOMERA	5235	MOUNT PLEASANT
2462	ULMARRA	3149	MT WAVERLEY	4210	HELENSVALE	5238	MANNUM
2462	WOOLI	3150	BRANDON PARK	4210	HOPE ISLAND	5241	LOBETHAL
2463	MACLEAN	3150	GLEN WAVERLEY	4210	MAUDSLAND	5242	BALHANNAH
2463	MACLEANS	3150	LOWER PLENTY	4210	OXENFORD	5244	WOODSIDE
2464	YAMABA	3150	MULGRAVE	4210	UPPER COOMERA	5245	HAHNDORF
2464	YAMBA	3150	WHEELERS HILL	4211	CARRARA	5250	LITTLEHAMPTON
2465	HARWOOD ISLAND	3151	BURWOOD EAST	4211	CARRARA	5250	MT BARKER
2466	ILUKA	3151	EAST BURWOOD	4211	CARRARA NORTH	5250	TOTNESS
2469	BONALBO	3151	FOREST HILL	4211	CARRARA SOUTH	5251	MOUNT BARKER
2469	MALLANGANE	3152	FERN TREE GULLY	4211	GAVEN	5251	MT BARKER
2470	CASINO	3152	GEELONG	4211	HELENSVALE	5252	NAIRNE
2470	CASINO WEST	3152	GLEN WAVERLY	4211	NERANG	5253	MURRAY BRIDGE
2471	CORAKI	3152	WANTIRNA	4211	NERANG NORTH	5253	MURRAY BRIDGE EAST
2472	BROADWATER	3152	WANTIRNA SOUTH	4211	NERANG SOUTH	5254	CALLINGTON
2472	CAMPBELLTOWN	3152	WANTIRNA STH	4211	PACIFIC PINES	5255	STRATHALBYN
2472	WOODBURN	3153	BAYSWATER	4212	HELENSVALE	5260	ELWOMPLE
2473	EVANS HEAD	3153	BAYSWATER EAST	4212	HOPE ISLAND	5260	TAILEM BEND
2474	KYOGLE	3153	BAYSWATER NORTH	4212	SANCTUARY COVE	5264	MENINGIE
2475	URBENVILLE	3153	FRANKSTON	4212	TOOWOOMBA	5266	TINTINARA
2477	ALSTONVILLE	3153	NORTH BAYSWATER	4213	MUDGEERABA	5267	KEITH
2477	WARDELL	3153	STRATHMORE	4213	MUDGEEREEBA	5268	BORDERTOWN
2477	WOLLONGBAR	3154	THE BASIN	4213	WORONGARY	5271	NARACOORTE
2478	BALLINA	3155	BORONIA	4214	ARUNDEL	5275	KINGSTON
2478	LENNOX HEAD	3156	FERN TREE GULLY	4214	ASHMORE	5275	KINGSTON SE
2478	NORTH BALLINA	3156	MOUNTAIN GATE	4214	ASHMORE CITY	5276	ROBE
2478	TINTENBAR	3156	UPPER FERN TREE GULLY	4214	LABRADOR	5277	PENOLA
2478	WEST BALLINA	3158	UPWEY	4214	MOLENDINAR	5280	MILLICENT
2479	BANGALOW	3160	BELGRAVE	4214	PARKWOOD	5290	MOUNT GAMBIER
2480	EAST LISMORE	3161	CAULFIELD	4214	TUGUN	5290	MT GAMBIER
2480	GIRARDS HILL	3161	CAULFIELD EAST	4215	ASHMORE	5290	MT. GAMBIER
2480	GOONELLABAH	3161	CAULFIELD NORTH	4215	LABRADOR	5291	MOUNT GAMBIER EAST
2480	LISMORE	3162	BENTLEIGH EAST	4215	LABRADOR NORTH	5302	LAMEROO
2480	LISMORE SOUTH	3162	CAULFIELD	4215	SOUTHPORT	5304	PINNAROO
2480	NIMBIN	3162	CAULFIELD SOUTH	4215	SOUTHPORT PARK	5321	HILTON
2480	SOUTH LISMORE	3163	CARNEGIE	4216	BIGGERA WATERS	5330	WAIKERIE
2480	THE CHANNON	3163	GLEN HUNTLY	4216	COOMBABAH	5333	LOXTON
2481	BYRON BAY	3163	GLENHUNTLY	4216	CRANBOURNE NORTH	5340	PARINGA
2481	COFFS HARBOUR	3163	MURRUMBEENA	4216	HARBORTOWN	5341	RENMARK
2481	SUFFOLK PARK	3165	BENTLEIGH EAST	4216	PARADISE POINT	5343	BERRI
2482	MULLUMBIMBY	3165	EAST BENTLEIGH	4216	RUNAWAY BAY	5345	BARMERA
2483	BILLINUDGEL	3166	BALWYNN	4217	ASHMORE	5351	LYNDOCH
2483	BRUNSWICK HEADS	3166	BRIGHTON	4217	BENOWA	5351	WILLIAMSTOWN
2483	BURRINGBAR	3166	HUGHESDALE	4217	BUNDALL	5352	TANUNDA
2483	CRABBES CREEK	3166	HUNTINGDALE	4217	CHEVRON ISLAND	5353	ANGASTON
2483	NEW BRIGHTON	3166	LITTLE RIVER	4217	ISLE OF CAPRI	5355	NURIOOPTA

Postcodes and Suburbs serviced by Armaguard CIT operations

Post Code	Suburb	Post Code	Suburb	Post Code	Suburb	Post Code	Suburb
2483	OCEAN SHORES	3166	OAKLEIGH	4217	MAIN BEACH	5355	NURIOOTPA
2483	OCEANS SHORES	3167	NORTH MELBOURNE	4217	SOUTHPORT	5360	GREENOCK
2484	CHILLINGHAM	3167	OAKLEIGH	4217	SPRINGWOOD	5372	FREELING
2484	CONDONG	3167	OAKLEIGH SOUTH	4217	SURFERS PARADISE	5373	KAPUNDA
2484	MURWILLUMBAH	3167	SOUTH OAKLEIGH	4218	BIGGERA WATERS	5412	RIVERTON
2484	ROUND MOUNTAIN	3168	BRIGHTON	4218	BRDBEACH	5417	BURRA
2484	SOUTH MURWILLUMBAH	3168	CLAYTON	4218	BROADBEACH	5422	PETERBOROUGH
2484	TYALGUM	3168	NOTTING HILL	4218	BROADBEACH GOLD COAST	5434	HAWKER
2484	UKI	3168	SPRINGVALE NTH	4218	GOLD COAST	5453	CLARE
2485	SOUTHPORT	3168	SPRINGVALE STH	4218	MERMAID BEACH	5461	BALAKLAVA
2485	TWEED HEADS	3169	CHELTENHAM	4218	MERMAID WATERS	5482	BOOLEROO CENTRE
2485	TWEED HEADS WEST	3169	CLARINDA	4218	MERMAIDE BEACH	5483	MELROSE
2486	BANORA POINT	3169	CLAYTON	4219	BURLEIGH HEADS	5491	JAMESTOWN
2486	BILAMBIL	3169	CLAYTON SOUTH	4219	BURLEIGH WEST	5501	TWO WELLS
2486	SOUTH TWEED HEADS	3170	BRANDON PARK	4219	WEST BURLEIGH	5523	CRYSTAL BROOK
2486	TWEED CITY	3170	FRANKSTON	4220	ANDREWS	5540	PORT PIRIE
2486	TWEED HEADS	3170	LIVERPOOL	4220	BIGGERA WATERS	5550	PORT WAKEFIELD
2486	TWEED HEADS SOUTH	3170	MULGRAVE	4220	BURLEIGH HEADS	5554	KADINA
2487	CASUARINA	3171	DANDENONG	4220	BURLEIGH TOWN	5556	WALLAROO
2487	CHINDERAH	3171	KEYSBOROUGH STH	4220	BURLEIGH WATERS	5558	MOONTA
2487	DURANBAH	3171	NOBLE PARK	4220	BURLIEGH HEADS	5571	ARDROSSAN
2487	KINGSCLIFF	3171	SPRINGVALE	4220	MIAMI	5573	MAITLAND
2488	BOGANGAR	3172	BRAESIDE	4220	WEST BURLEIGH	5575	MINLATON
2488	CABARITA BEACH	3172	DINGLEY	4220	WEST BURLEIGH HEADS	5576	YORKETOWN
2489	HASTINGS POINT	3172	DINGLEY VILLAGE	4221	ELANORA	5577	WAROOKA
2489	POTTSVILLE	3172	SPRINGVALE	4221	PALM BEACH	5581	PORT VINCENT
2490	TUMBULGUM	3172	SPRINGVALE SOUTH	4221	PALM BEACH NORTH	5600	WHYALLA
2500	CONISTON	3173	CLYDE NORTH	4221	SOUTHPORT	5600	WHYALLA PLAYFORD
2500	EDEN	3173	KEYSBOROUGH	4223	CURRUMBIN	5606	PORT LINCOLN
2500	GWYNNNEVILLE	3174	MULGRAVE	4223	CURRUMBIN WATERS	5608	WHYALLA
2500	KEIRAVILLE	3174	NOBLE PARK	4224	TUGUN	5608	WHYALLA NORRIE
2500	MERIMBULA	3175	CLAYTON	4225	BILINGA	5608	WHYALLA NORRIE NORTH
2500	NORTH WOLLONGONG	3175	DANDENONG	4225	COOLANGATTA	5608	WHYALLA STUART
2500	NORTH WOOLLONGONG	3175	DANDENONG NORTH	4226	ASPLEY	5640	CLEVE
2500	WEST WOLLONGONG	3175	DANDENONG SOUTH	4226	GOLDCOAST	5641	KIMBA
2500	WOLLONGONG	3175	DANDENONG STH	4226	MERRIMAC	5680	STREAKY BAY
2500	WOLLONGONG WEST	3175	DOVETON	4226	ROBINA	5690	CEDUNA
2502	LAKE HEIGHTS	3175	FRANKSTON	4226	WEST BURLEIGH	5700	PORT AUGUSTA
2502	PRIMBEE	3175	HALLAM	4227	REEDY CREEK	5700	PORT AUGUSTA WEST
2502	WARRAWONG	3175	MOOROODUC	4227	VARSITY LAKES	5725	ROXBY DOWNS
2505	PORT KEMBLA	3177	DOVETON	4229	BOND UNIVERSITY	5950	ADELAIDE
2506	BERKELEY	3178	ROWVILLE	4230	NOOSA HEADS	5950	ADELAIDE AIRPORT
2508	HELENSBURGH	3179	SCORESBY	4230	ROBINA	5950	EXPORT PARK
2515	AUSTINMER	3180	DONCASTER	4231	MEADOWBROOK	5950	WEST BEACH
2515	THIRROUL	3180	KNOXFIELD	4266	ROBINA	5973	GLENUNGA
2516	BULLI	3180	PAKENHAM	4270	EMERALD	6000	PERTH
2516	WAGGA WAGGA	3181	MELBOURNE	4270	TAMBORINE	6003	HIGHGATE
2517	WOONONA	3181	PRAHRAN	4271	EAGLE HEIGHTS	6003	NORTHBRIDGE
2517	WOONONA EAST	3181	PRAHRAN EAST	4272	NORTH TAMBORINE	6004	EAST PERTH
2518	BELLAMBIE	3181	ROCKBANK	4275	CANUNGRA	6005	WEST PERTH
2518	CORRIMAL	3181	SOUTH YARRA	4280	CRAIGIEBURN	6006	NORTH PERTH
2518	TARRAWANNA	3181	WINDSOR	4280	JIMBOOMBA	6007	LEEDERVILLE
2518	TOWRADGI	3182	BALACLAVA	4280	NORTH MACLEAN	6007	WEST LEEDERVILLE
2519	BALGOWNIE	3182	ST KILDA	4285	BEAUDESERT	6008	BOWEN
2519	FAIRY MEADOW	3182	ST. KILDA	4285	BRISBANE	6008	SHENTON PARK
2519	FAIRYMEADOW	3183	BALACLAVA	4285	CEDAR VALE	6008	SUBIACO
2521	WOLLONGONG	3183	DONCASTER EAST	4300	AUGUSTINE HEIGHTS	6009	CRAWLEY
2522	WOLLONGONG	3183	RIPPONLEA	4300	BELLBIRD PARK	6009	DALKEITH
2525	FIGTREE	3183	ST KILDA	4300	BROOKWATER	6009	NEDLANDS
2526	KEMBLA GRANGE	3183	ST KILDA EAST	4300	CAMIRA	6010	BUSSELTON
2526	UNANDERRA	3184	ELWOOD	4300	CAROLE PARK	6010	CLAREMONT
2527	ALBION PARK	3184	RINGWOOD	4300	GAILLES	6010	MT CLAREMONT
2527	ALBION PARK RAIL	3185	ELSTERNWICK	4300	GOODNA	6010	SWANBOURNE
2528	BARRACK HEIGHTS	3185	ELSTERNWICK NORTH	4300	SPRINGFIELD	6011	COTTESLOE
2528	LAKE ILLAWARRA	3185	ELWOOD	4300	SPRINGFIELD CENTRAL	6011	PEPPERMINT GROVE
2528	MT WARRIGAL	3185	GARDENVALE	4300	SPRINGFIELD LAKES	6011	ROCKINGHAM
2528	SHELLHARBOUR	3185	RIPPONLEA	4300	SPRINGFIELD ORION	6012	MOSMAN
2528	WARILLA	3186	BRIGHTON	4301	COLLINGWOOD PARK	6012	MOSMAN PARK
2528	WINDANG	3186	BRIGHTON EAST	4301	EDENS CROSSING	6014	FLOREAT
2529	BLACKBUTT	3186	BRIGHTON NORTH	4301	REDBANK	6014	JOLIMONT
2529	OAK FLATS	3186	MIDDLE BRIGHTON	4301	REDBANK PLAINS	6014	WEMBLEY
2529	SHELL COVE	3187	BRIGHTON EAST	4303	DINMORE	6015	CITY BEACH
2529	SHELLHARBOUR	3187	MELBOURNE	4303	RIVERVIEW	6016	GLENDALOUGH
2529	SHELLHARBOUR CITY	3187	PRAHRAN	4304	BOOVAL	6016	MOUNT HAWTHORN
2529	SHELLHARBOUR CITY CTR	3188	HAMPTON	4304	BUNDAMBA	6016	MT HAWTHORN
2529	SHELLHARBOUR SQUARE	3188	HAMPTON EAST	4304	SILKSTONE	6017	OSBORNE PARK
2530	ARMIDALE	3188	HAMPTON NORTH	4305	BRASSALL	6018	CHURCHLANDS
2530	BROWNSVILLE	3189	BRUNSWICK WEST	4305	BURPENGARY EAST	6018	DOUBLEVIEW
2530	DAPTO	3189	HAMPTON	4305	FLINDERS VIEW	6018	GWELUP
2530	HAYWARDS BAY	3189	HIGHETT	4305	IPSWICH	6018	INNALOO

Postcodes and Suburbs serviced by Prosecur CIT operations

Postcode	State	Postcode	State	Postcode	State	Postcode	State	Postcode	State
800	NT	2022	NSW	2073	NSW	2125	NSW	2165	NSW
800	NT	2024	NSW	2074	NSW	2126	NSW	2166	NSW
810	NT	2025	NSW	2075	NSW	2127	NSW	2167	NSW
810	NT	2026	NSW	2076	NSW	2127	NSW	2168	NSW
812	NT	2027	NSW	2077	NSW	2128	NSW	2170	NSW
820	NT	2028	NSW	2077	NSW	2129	NSW	2171	NSW
820	NT	2029	NSW	2079	NSW	2130	NSW	2173	NSW
828	NT	2030	NSW	2081	NSW	2131	NSW	2174	NSW
829	NT	2031	NSW	2082	NSW	2132	NSW	2176	NSW
830	NT	2032	NSW	2084	NSW	2133	NSW	2177	NSW
830	NT	2033	NSW	2085	NSW	2134	NSW	2178	NSW
831	NT	2034	NSW	2086	NSW	2135	NSW	2179	NSW
832	NT	2035	NSW	2087	NSW	2136	NSW	2190	NSW
832	NT	2036	NSW	2088	NSW	2137	NSW	2191	NSW
835	NT	2037	NSW	2089	NSW	2138	NSW	2192	NSW
836	NT	2039	NSW	2093	NSW	2140	NSW	2193	NSW
850	NT	2040	NSW	2095	NSW	2141	NSW	2194	NSW
853	NT	2041	NSW	2096	NSW	2142	NSW	2195	NSW
870	NT	2042	NSW	2099	NSW	2143	NSW	2196	NSW
870	NT	2043	NSW	2100	NSW	2144	NSW	2197	NSW
871	NT	2044	NSW	2101	NSW	2145	NSW	2198	NSW
880	NT	2045	NSW	2102	NSW	2146	NSW	2199	NSW
886	NT	2046	NSW	2103	NSW	2147	NSW	2200	NSW
1234	NSW	2047	NSW	2106	NSW	2148	NSW	2203	NSW
2000	NSW	2048	NSW	2107	NSW	2150	NSW	2204	NSW
2006	NSW	2049	NSW	2110	NSW	2151	NSW	2205	NSW
2007	NSW	2052	NSW	2111	NSW	2152	NSW	2206	NSW
2007	NSW	2060	NSW	2112	NSW	2153	NSW	2207	NSW
2008	NSW	2061	NSW	2113	NSW	2154	NSW	2208	NSW
2009	NSW	2062	NSW	2114	NSW	2155	NSW	2209	NSW
2010	NSW	2064	NSW	2115	NSW	2156	NSW	2210	NSW
2011	NSW	2065	NSW	2116	NSW	2157	NSW	2211	NSW
2015	NSW	2066	NSW	2117	NSW	2158	NSW	2212	NSW
2016	NSW	2067	NSW	2118	NSW	2159	NSW	2213	NSW
2017	NSW	2068	NSW	2119	NSW	2160	NSW	2214	NSW
2018	NSW	2069	NSW	2120	NSW	2161	NSW	2216	NSW
2019	NSW	2070	NSW	2120	NSW	2162	NSW	2217	NSW
2020	NSW	2071	NSW	2121	NSW	2163	NSW	2219	NSW
2021	NSW	2072	NSW	2122	NSW	2164	NSW	2220	NSW

Postcodes and Suburbs serviced by Prosecur CIT operations

Postcode	State	Postcode	State	Postcode	State	Postcode	State	Postcode	State
2221	NSW	2290	NSW	2338	NSW	2445	NSW	2515	NSW
2222	NSW	2291	NSW	2340	NSW	2446	NSW	2516	NSW
2223	NSW	2292	NSW	2341	NSW	2447	NSW	2517	NSW
2224	NSW	2293	NSW	2343	NSW	2448	NSW	2518	NSW
2225	NSW	2294	NSW	2347	NSW	2449	NSW	2519	NSW
2226	NSW	2295	NSW	2350	NSW	2450	NSW	2525	NSW
2227	NSW	2296	NSW	2352	NSW	2452	NSW	2526	NSW
2228	NSW	2297	NSW	2353	NSW	2453	NSW	2527	NSW
2229	NSW	2298	NSW	2354	NSW	2454	NSW	2528	NSW
2230	NSW	2299	NSW	2357	NSW	2456	NSW	2529	QLD
2231	NSW	2300	NSW	2358	NSW	2458	NSW	2530	NSW
2232	NSW	2302	NSW	2360	NSW	2460	NSW	2533	NSW
2233	NSW	2303	NSW	2361	NSW	2463	NSW	2534	NSW
2234	NSW	2304	NSW	2365	NSW	2464	NSW	2535	NSW
2250	NSW	2305	NSW	2369	NSW	2466	NSW	2536	NSW
2250	NSW	2306	NSW	2370	NSW	2469	NSW	2537	NSW
2251	NSW	2307	NSW	2372	NSW	2470	NSW	2538	NSW
2256	NSW	2312	NSW	2380	NSW	2473	NSW	2539	NSW
2257	NSW	2314	NSW	2382	NSW	2474	NSW	2540	NSW
2258	NSW	2315	NSW	2388	NSW	2476	NSW	2541	NSW
2259	NSW	2316	NSW	2390	NSW	2477	NSW	2545	NSW
2260	NSW	2317	NSW	2396	NSW	2478	NSW	2546	NSW
2261	NSW	2318	NSW	2400	NSW	2479	NSW	2548	NSW
2262	NSW	2319	NSW	2402	NSW	2480	NSW	2549	NSW
2263	NSW	2320	NSW	2404	NSW	2481	QLD	2550	NSW
2264	NSW	2321	NSW	2409	QLD	2481	QLD	2551	NSW
2265	NSW	2322	NSW	2420	NSW	2482	QLD	2556	NSW
2267	NSW	2323	NSW	2421	NSW	2483	NSW	2557	NSW
2280	NSW	2324	NSW	2422	NSW	2484	NSW	2558	NSW
2281	NSW	2325	NSW	2423	NSW	2485	QLD	2560	NSW
2282	NSW	2327	NSW	2427	NSW	2486	NSW	2564	NSW
2283	NSW	2328	NSW	2428	NSW	2487	QLD	2565	NSW
2284	NSW	2329	NSW	2429	NSW	2488	NSW	2566	NSW
2285	NSW	2330	NSW	2430	NSW	2489	NSW	2567	NSW
2285	NSW	2333	NSW	2431	NSW	2500	NSW	2570	NSW
2286	NSW	2334	NSW	2439	NSW	2502	NSW	2571	NSW
2287	NSW	2335	NSW	2440	NSW	2505	NSW	2573	NSW
2287	NSW	2336	NSW	2443	NSW	2506	NSW	2574	NSW
2289	NSW	2337	NSW	2444	NSW	2508	NSW	2575	NSW

Postcodes and Suburbs serviced by Prosecur CIT operations

Postcode	State	Postcode	State	Postcode	State	Postcode	State	Postcode	State
2576	NSW	2644	NSW	2749	NSW	2823	NSW	3013	VIC
2577	NSW	2646	NSW	2750	NSW	2824	NSW	3015	VIC
2579	NSW	2648	NSW	2752	NSW	2825	NSW	3016	VIC
2580	NSW	2650	NSW	2753	NSW	2827	NSW	3018	VIC
2582	NSW	2651	NSW	2754	NSW	2829	NSW	3019	VIC
2583	NSW	2652	NSW	2756	NSW	2830	NSW	3020	VIC
2584	NSW	2653	NSW	2757	NSW	2832	NSW	3021	VIC
2586	NSW	2656	NSW	2759	NSW	2834	NSW	3022	VIC
2587	NSW	2658	NSW	2760	NSW	2835	NSW	3023	VIC
2590	NSW	2660	NSW	2761	NSW	2840	NSW	3024	VIC
2594	NSW	2661	NSW	2762	NSW	2844	NSW	3025	VIC
2600	ACT	2665	NSW	2763	NSW	2848	NSW	3026	VIC
2601	ACT	2666	NSW	2765	NSW	2849	NSW	3027	VIC
2602	ACT	2671	NSW	2766	NSW	2850	NSW	3028	VIC
2603	ACT	2672	NSW	2767	NSW	2870	NSW	3029	VIC
2604	ACT	2675	NSW	2768	NSW	2871	NSW	3030	VIC
2605	ACT	2680	NSW	2769	NSW	2873	NSW	3031	VIC
2606	ACT	2700	VIC	2770	NSW	2874	NSW	3032	VIC
2607	ACT	2701	NSW	2773	NSW	2877	NSW	3033	VIC
2609	ACT	2705	NSW	2774	NSW	2880	NSW	3034	VIC
2611	NSW	2706	NSW	2775	NSW	2900	ACT	3036	VIC
2612	ACT	2707	NSW	2776	NSW	2902	NSW	3037	VIC
2614	ACT	2710	NSW	2777	NSW	2903	ACT	3038	VIC
2615	ACT	2711	NSW	2779	NSW	2905	NSW	3039	VIC
2617	ACT	2712	VIC	2780	NSW	2906	ACT	3040	VIC
2619	NSW	2713	NSW	2782	NSW	2911	ACT	3041	VIC
2620	NSW	2714	NSW	2783	NSW	2912	ACT	3042	VIC
2620	NSW	2715	NSW	2785	NSW	2913	ACT	3043	VIC
2621	NSW	2716	NSW	2786	NSW	2914	ACT	3043	VIC
2622	NSW	2717	NSW	2787	NSW	3000	VIC	3044	VIC
2625	NSW	2720	NSW	2790	NSW	3002	VIC	3045	VIC
2627	NSW	2722	NSW	2794	NSW	3003	VIC	3046	VIC
2630	NSW	2729	NSW	2795	NSW	3004	VIC	3047	VIC
2632	NSW	2731	VIC	2799	NSW	3006	VIC	3048	VIC
2640	NSW	2732	NSW	2800	NSW	3006	VIC	3049	VIC
2640	NSW	2739	NSW	2804	NSW	3008	VIC	3051	VIC
2641	NSW	2742	NSW	2810	NSW	3011	VIC	3052	VIC
2642	NSW	2745	NSW	2820	NSW	3012	VIC	3053	VIC
2643	NSW	2747	NSW	2821	NSW	3013	VIC	3054	VIC

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Postcode	State	Postcode	State	Postcode	State	Postcode	State	Postcode	State
3055	VIC	3105	VIC	3152	VIC	3197	VIC	3280	VIC
3056	VIC	3106	VIC	3153	VIC	3199	VIC	3284	VIC
3057	VIC	3107	VIC	3155	VIC	3200	VIC	3294	VIC
3058	VIC	3108	VIC	3156	VIC	3201	VIC	3304	VIC
3059	VIC	3109	VIC	3158	VIC	3202	VIC	3311	VIC
3061	VIC	3111	VIC	3160	VIC	3204	VIC	3315	VIC
3062	VIC	3113	VIC	3161	VIC	3205	VIC	3317	VIC
3064	VIC	3114	VIC	3162	VIC	3206	VIC	3318	VIC
3065	VIC	3115	VIC	3163	VIC	3207	VIC	3321	VIC
3066	VIC	3116	VIC	3165	VIC	3211	VIC	3331	VIC
3067	VIC	3121	VIC	3166	VIC	3212	VIC	3335	VIC
3068	VIC	3122	VIC	3167	VIC	3213	VIC	3336	VIC
3070	VIC	3123	VIC	3168	VIC	3214	VIC	3337	VIC
3071	VIC	3124	VIC	3169	VIC	3215	VIC	3338	VIC
3072	VIC	3126	VIC	3170	VIC	3216	VIC	3340	VIC
3073	VIC	3127	VIC	3171	VIC	3217	VIC	3342	VIC
3074	VIC	3128	VIC	3172	VIC	3218	VIC	3350	VIC
3075	VIC	3129	VIC	3173	VIC	3219	VIC	3351	VIC
3076	VIC	3130	VIC	3174	VIC	3220	VIC	3352	VIC
3078	VIC	3131	VIC	3175	VIC	3221	VIC	3352	VIC
3079	VIC	3132	VIC	3177	VIC	3222	VIC	3355	VIC
3081	VIC	3133	VIC	3178	VIC	3223	VIC	3356	VIC
3082	VIC	3134	VIC	3179	VIC	3224	VIC	3357	VIC
3083	VIC	3135	VIC	3180	VIC	3225	NSW	3361	VIC
3084	VIC	3136	VIC	3181	VIC	3226	VIC	3363	VIC
3085	VIC	3137	VIC	3182	VIC	3227	VIC	3370	VIC
3087	VIC	3138	VIC	3183	VIC	3228	VIC	3373	VIC
3088	VIC	3139	VIC	3185	VIC	3230	VIC	3377	VIC
3089	VIC	3140	VIC	3186	VIC	3231	VIC	3379	VIC
3091	VIC	3141	VIC	3187	VIC	3232	VIC	3380	VIC
3093	VIC	3142	VIC	3188	VIC	3233	VIC	3388	VIC
3094	VIC	3143	VIC	3189	VIC	3237	VIC	3392	VIC
3095	VIC	3145	VIC	3190	VIC	3241	VIC	3393	VIC
3097	VIC	3146	VIC	3191	VIC	3242	VIC	3400	VIC
3099	VIC	3147	VIC	3192	VIC	3250	VIC	3407	VIC
3101	VIC	3148	VIC	3193	VIC	3260	VIC	3412	VIC
3102	VIC	3149	VIC	3194	VIC	3264	VIC	3414	VIC
3103	VIC	3150	VIC	3195	VIC	3266	VIC	3418	VIC
3104	NSW	3151	VIC	3196	VIC	3268	VIC	3419	VIC

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Postcode	State	Postcode	State	Postcode	State	Postcode	State	Postcode	State
3423	VIC	3555	VIC	3713	VIC	3818	VIC	3944	VIC
3424	VIC	3556	VIC	3714	VIC	3820	VIC	3950	VIC
3428	VIC	3558	VIC	3717	VIC	3823	VIC	3953	VIC
3429	VIC	3561	VIC	3722	VIC	3824	VIC	3956	VIC
3431	VIC	3563	VIC	3730	VIC	3825	VIC	3960	VIC
3434	VIC	3564	VIC	3737	VIC	3831	VIC	3962	VIC
3435	VIC	3568	VIC	3741	VIC	3840	VIC	3966	VIC
3437	VIC	3575	VIC	3747	VIC	3844	VIC	3971	VIC
3441	VIC	3579	VIC	3749	VIC	3850	VIC	3975	VIC
3442	VIC	3585	VIC	3750	VIC	3852	VIC	3976	VIC
3444	VIC	3608	VIC	3752	VIC	3854	VIC	3977	VIC
3450	VIC	3610	VIC	3754	VIC	3858	VIC	3978	VIC
3453	VIC	3612	VIC	3756	VIC	3860	VIC	3980	VIC
3458	VIC	3616	VIC	3757	VIC	3871	VIC	3981	VIC
3460	VIC	3620	VIC	3758	VIC	3875	VIC	3984	VIC
3461	VIC	3621	VIC	3763	VIC	3880	VIC	3991	VIC
3463	VIC	3623	VIC	3764	VIC	3888	VIC	3995	VIC
3467	VIC	3629	VIC	3765	VIC	3892	VIC	3996	VIC
3472	VIC	3630	VIC	3770	VIC	3896	VIC	4000	QLD
3478	VIC	3636	VIC	3775	VIC	3898	VIC	4005	QLD
3480	VIC	3638	VIC	3777	VIC	3909	VIC	4006	QLD
3483	VIC	3644	NSW	3779	VIC	3910	VIC	4007	QLD
3490	VIC	3658	VIC	3781	VIC	3911	VIC	4008	QLD
3498	VIC	3659	VIC	3783	VIC	3912	VIC	4009	QLD
3500	VIC	3660	VIC	3793	VIC	3915	VIC	4010	QLD
3505	VIC	3662	VIC	3796	VIC	3918	VIC	4011	QLD
3512	VIC	3664	VIC	3797	VIC	3919	VIC	4012	QLD
3515	VIC	3666	VIC	3799	VIC	3920	VIC	4014	QLD
3516	VIC	3669	VIC	3802	VIC	3922	VIC	4017	QLD
3517	VIC	3672	VIC	3803	VIC	3925	VIC	4018	QLD
3518	VIC	3675	VIC	3804	VIC	3926	VIC	4019	QLD
3523	VIC	3677	VIC	3805	VIC	3930	VIC	4020	QLD
3527	VIC	3683	VIC	3805	VIC	3931	VIC	4021	QLD
3533	VIC	3685	VIC	3806	VIC	3933	VIC	4022	QLD
3537	VIC	3690	VIC	3807	VIC	3934	VIC	4029	QLD
3540	VIC	3691	NSW	3809	VIC	3936	VIC	4030	QLD
3549	VIC	3694	VIC	3810	VIC	3939	VIC	4031	QLD
3550	VIC	3699	VIC	3815	VIC	3941	VIC	4032	QLD
3551	VIC	3707	VIC	3816	VIC	3942	VIC	4034	QLD

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Postcode	State	Postcode	State	Postcode	State	Postcode	State	Postcode	State
4035	QLD	4116	QLD	4184	QLD	4340	QLD	4507	QLD
4036	QLD	4118	QLD	4205	QLD	4341	QLD	4508	QLD
4037	QLD	4119	QLD	4207	QLD	4342	QLD	4509	QLD
4051	QLD	4120	QLD	4208	QLD	4343	QLD	4510	QLD
4053	QLD	4121	QLD	4209	QLD	4344	QLD	4511	QLD
4054	QLD	4122	QLD	4210	QLD	4350	QLD	4512	QLD
4055	QLD	4122	QLD	4211	QLD	4352	QLD	4514	QLD
4057	QLD	4123	QLD	4212	QLD	4354	QLD	4515	QLD
4059	QLD	4124	QLD	4213	QLD	4355	QLD	4516	QLD
4060	QLD	4125	QLD	4214	QLD	4356	QLD	4517	QLD
4061	QLD	4127	QLD	4215	QLD	4357	QLD	4518	QLD
4064	QLD	4128	QLD	4216	QLD	4361	QLD	4519	QLD
4065	QLD	4129	QLD	4217	QLD	4362	QLD	4520	QLD
4066	QLD	4130	QLD	4218	QLD	4370	QLD	4521	QLD
4067	QLD	4131	QLD	4219	QLD	4373	QLD	4550	QLD
4068	QLD	4132	QLD	4220	QLD	4378	QLD	4551	QLD
4069	QLD	4133	QLD	4221	QLD	4385	QLD	4552	QLD
4070	QLD	4151	QLD	4223	QLD	4390	QLD	4553	QLD
4074	QLD	4152	QLD	4224	QLD	4400	QLD	4554	QLD
4075	QLD	4153	QLD	4225	QLD	4401	QLD	4555	QLD
4075	QLD	4155	QLD	4226	QLD	4403	QLD	4556	QLD
4076	QLD	4156	QLD	4227	QLD	4405	QLD	4557	QLD
4077	QLD	4157	QLD	4228	QLD	4413	QLD	4558	QLD
4078	QLD	4158	QLD	4230	QLD	4415	QLD	4559	QLD
4087	QLD	4159	QLD	4272	QLD	4419	QLD	4560	QLD
4101	QLD	4160	QLD	4275	QLD	4420	QLD	4561	QLD
4102	QLD	4161	QLD	4280	QLD	4421	QLD	4563	QLD
4103	QLD	4163	QLD	4285	QLD	4450	QLD	4564	QLD
4104	QLD	4164	QLD	4300	QLD	4470	QLD	4565	QLD
4105	QLD	4165	QLD	4301	QLD	4480	QLD	4566	QLD
4106	QLD	4169	QLD	4303	QLD	4487	QLD	4567	QLD
4108	QLD	4170	QLD	4304	QLD	4490	QLD	4568	QLD
4109	QLD	4171	QLD	4305	QLD	4500	QLD	4569	QLD
4110	QLD	4172	QLD	4305	QLD	4501	QLD	4570	QLD
4110	QLD	4173	QLD	4306	QLD	4502	QLD	4572	QLD
4111	QLD	4174	QLD	4309	QLD	4503	QLD	4573	QLD
4113	QLD	4177	QLD	4310	QLD	4504	QLD	4575	QLD
4114	QLD	4178	QLD	4311	QLD	4505	QLD	4580	QLD
4115	QLD	4179	QLD	4312	QLD	4506	QLD	4581	QLD

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Postcode	State	Postcode	State	Postcode	State	Postcode	State	Postcode	State
4605	QLD	4740	QLD	4861	QLD	5031	SA	5083	SA
4610	QLD	4741	QLD	4865	QLD	5031	SA	5084	SA
4614	QLD	4742	QLD	4868	VIC	5032	SA	5085	SA
4615	QLD	4744	QLD	4869	QLD	5033	SA	5086	SA
4621	QLD	4745	QLD	4870	QLD	5034	SA	5087	SA
4625	QLD	4746	QLD	4871	QLD	5035	SA	5088	SA
4626	QLD	4750	QLD	4872	QLD	5037	SA	5089	SA
4630	QLD	4751	QLD	4873	QLD	5038	SA	5090	SA
4650	QLD	4753	QLD	4874	QLD	5038	SA	5092	SA
4655	QLD	4798	QLD	4875	QLD	5039	SA	5093	SA
4659	QLD	4800	QLD	4877	QLD	5041	SA	5094	SA
4660	QLD	4802	QLD	4878	QLD	5042	SA	5095	SA
4662	QLD	4804	QLD	4879	QLD	5043	SA	5096	SA
4670	QLD	4805	QLD	4880	QLD	5044	SA	5097	SA
4671	QLD	4806	QLD	4881	QLD	5045	SA	5098	SA
4677	QLD	4807	QLD	4883	QLD	5046	SA	5106	SA
4680	QLD	4809	QLD	4885	QLD	5047	SA	5107	SA
4695	QLD	4810	QLD	4888	QLD	5048	SA	5108	SA
4700	QLD	4811	QLD	4890	QLD	5049	SA	5109	SA
4701	QLD	4812	QLD	5000	SA	5051	SA	5110	SA
4702	QLD	4813	QLD	5006	SA	5052	SA	5111	SA
4702	QLD	4814	QLD	5007	SA	5061	SA	5112	SA
4703	QLD	4815	QLD	5008	SA	5062	SA	5113	SA
4709	QLD	4816	QLD	5009	SA	5063	SA	5114	SA
4710	QLD	4817	QLD	5010	SA	5064	SA	5115	SA
4714	QLD	4818	QLD	5011	SA	5065	SA	5116	SA
4715	QLD	4819	QLD	5012	SA	5066	SA	5117	SA
4717	QLD	4820	QLD	5013	SA	5067	SA	5118	SA
4718	QLD	4821	QLD	5014	SA	5068	SA	5120	SA
4720	QLD	4822	QLD	5015	SA	5069	SA	5121	SA
4721	QLD	4824	QLD	5016	SA	5070	SA	5125	SA
4722	QLD	4825	QLD	5017	SA	5072	SA	5126	SA
4723	QLD	4849	QLD	5018	SA	5073	SA	5127	SA
4724	QLD	4850	QLD	5019	SA	5074	SA	5152	SA
4725	QLD	4852	QLD	5021	SA	5075	SA	5154	SA
4730	QLD	4854	QLD	5022	SA	5076	SA	5158	SA
4735	QLD	4855	QLD	5023	SA	5081	SA	5159	SA
4737	QLD	4858	QLD	5024	SA	5081	SA	5160	SA
4739	QLD	4860	QLD	5025	SA	5082	SA	5161	SA

Postcodes and Suburbs serviced by Prosecur CIT operations

Postcode	State	Postcode	State	Postcode	State	Postcode	State	Postcode	State
5162	SA	5341	SA	6007	WA	6061	WA	6154	WA
5163	SA	5343	SA	6008	WA	6062	WA	6155	WA
5165	SA	5345	SA	6009	WA	6063	WA	6156	WA
5168	SA	5352	SA	6010	WA	6064	WA	6157	WA
5169	SA	5355	SA	6011	WA	6065	WA	6158	WA
5171	SA	5357	SA	6012	WA	6066	WA	6159	WA
5172	SA	5372	SA	6014	WA	6069	WA	6160	WA
5173	SA	5373	SA	6015	WA	6071	WA	6162	WA
5203	SA	5417	SA	6016	WA	6073	WA	6163	WA
5204	SA	5422	SA	6017	WA	6074	WA	6164	WA
5210	SA	5453	SA	6018	WA	6076	WA	6165	WA
5211	SA	5491	SA	6019	WA	6082	WA	6166	WA
5212	SA	5501	SA	6020	WA	6083	WA	6167	WA
5214	SA	5523	SA	6021	WA	6084	WA	6168	WA
5223	SA	5540	SA	6023	WA	6090	WA	6169	WA
5238	SA	5550	SA	6024	WA	6100	WA	6170	WA
5242	SA	5554	SA	6025	WA	6101	WA	6171	WA
5244	SA	5556	SA	6026	WA	6102	WA	6172	WA
5245	SA	5558	SA	6027	WA	6103	WA	6173	WA
5250	SA	5571	SA	6027	WA	6104	WA	6174	WA
5251	SA	5575	SA	6028	WA	6105	WA	6176	WA
5253	SA	5576	SA	6030	WA	6107	WA	6180	WA
5255	SA	5600	SA	6031	WA	6108	WA	6208	WA
5260	SA	5602	SA	6032	WA	6109	WA	6209	WA
5264	SA	5605	SA	6035	WA	6110	WA	6210	WA
5266	SA	5606	SA	6036	WA	6111	WA	6211	WA
5267	SA	5607	SA	6037	WA	6111	WA	6215	WA
5268	SA	5608	SA	6038	WA	6112	WA	6220	WA
5271	SA	5631	SA	6044	WA	6122	WA	6220	WA
5275	SA	5640	SA	6050	WA	6123	WA	6225	WA
5276	SA	5652	SA	6051	WA	6124	WA	6230	WA
5277	SA	5690	SA	6052	WA	6147	WA	6232	WA
5280	SA	5700	SA	6054	WA	6148	WA	6233	WA
5290	SA	5710	SA	6055	WA	6149	WA	6236	WA
5291	SA	5725	SA	6056	WA	6150	WA	6237	WA
5302	SA	6000	WA	6057	WA	6151	WA	6239	WA
5304	SA	6003	WA	6058	WA	6152	WA	6244	WA
5330	SA	6005	WA	6059	WA	6153	WA	6255	WA
5333	SA	6006	WA	6060	WA	6154	WA	6258	WA

Postcodes and Suburbs serviced by Prosecur CIT operations

Postcode	State	Postcode	State	Postcode	State	Postcode	State
6271	WA	6450	WA	7004	TAS	7290	TAS
6280	WA	6460	WA	7005	TAS	7300	TAS
6281	WA	6461	WA	7008	TAS	7301	TAS
6284	WA	6479	WA	7009	TAS	7304	TAS
6285	WA	6485	WA	7010	TAS	7307	TAS
6288	WA	6501	WA	7011	TAS	7310	TAS
6290	WA	6502	WA	7015	TAS	7315	TAS
6302	WA	6503	WA	7018	TAS	7320	TAS
6306	WA	6510	WA	7019	TAS	7322	TAS
6308	WA	6516	WA	7021	TAS	7325	TAS
6312	WA	6519	WA	7030	TAS	7330	TAS
6315	WA	6522	WA	7036	TAS	7334	SA
6317	WA	6525	WA	7052	TAS	7467	TAS
6320	WA	6530	WA	7054	TAS		
6321	WA	6535	WA	7109	TAS		
6330	WA	6536	WA	7112	TAS		
6333	WA	6556	WA	7116	TAS		
6335	WA	6558	WA	7117	TAS		
6359	WA	6560	WA	7140	TAS		
6365	WA	6566	WA	7170	TAS		
6367	WA	6569	WA	7171	TAS		
6375	WA	6701	WA	7172	TAS		
6383	WA	6707	WA	7173	TAS		
6390	WA	6713	WA	7182	TAS		
6391	WA	6714	WA	7184	TAS		
6392	WA	6714	WA	7190	TAS		
6395	WA	6716	WA	7210	TAS		
6401	WA	6720	WA	7212	TAS		
6409	WA	6721	WA	7215	TAS		
6410	WA	6722	WA	7216	TAS		
6415	WA	6725	WA	7248	TAS		
6418	WA	6728	WA	7249	TAS		
6426	WA	6743	WA	7250	TAS		
6429	WA	6753	WA	7253	TAS		
6430	WA	6798	WA	7256	TAS		
6432	WA	6903	WA	7258	TAS		
6438	WA	6914	WA	7260	TAS		
6442	WA	6958	WA	7262	TAS		
6443	WA	7000	TAS	7277	TAS		

Annexure B – Armaguard standard Cash Services Agreement



Cash Services Agreement

Customer Details	Name:	[Insert full company name]
	ACN / ABN:	[Insert ACN] [insert ABN]
	Trading as:	[Insert trading name (if applicable)]
	Address for Notices:	[Insert registered address]
Customer Account Number	[Insert]	
Services	[Select the applicable services; Cash Banking Service; Cash Collection Service; Cash Delivery Service; Cash Safe Service] and as further described in Schedule 1 .	
Initial Term	[Insert Initial Term]	
Start Date	[Insert Start Date]	
Prescribed Period	[Delete line item if there is no Safe OR 3 years (nb. this relates to safe installation / removal and cost recovery see clauses 4.2 and 4.3.)]	
Maximum Safe Insurance Value	[Delete line item if there is no Safe OR Insert value]	
Fees	The Fees which the Customer must pay for the Services as set out in Schedule 2 .	
Armaguard Contact	[Insert Armaguard Contact]	
Customer Contact	[Insert Customer Contact]	
Date of signing	/ /	

By signing you agree that you have received, read and understand this cover page and the terms and conditions that make up the agreement and that you agree to be bound by the agreement.

By signing, you consent to electronic execution of this agreement (in whole or in part), you represent that you are the person named with respect to the signature and that you intend to sign this agreement in your respective capacity. The copy of each signature appearing on the copy so signed is to be treated as the signatory's original signature.

This contract is subject to our credit checking policies and procedures and is not binding until signed by us.

Name: _____

Name: _____

Position: _____

Position: _____

Signature: _____

Signature: _____

for the **Customer**

for **Armaguard**

Cash Services Agreement

1 Definitions

The following meanings apply:

Armaguard means Linfox Armaguard Pty Ltd (ABN 83 099 701 872).

Armaguard Contact is the person stated on the front page of this agreement.

Bank Guarantee means the bank guarantee in the form of an unconditional and irrevocable undertaking to pay, drawn in favour of us and for the amount set out in **Schedule 2**.

Business Day means a day other than a Saturday, Sunday or public holiday at the location where the Services are being received.

Cash means Australian currency (including coins) and will not include Valuables unless we have expressly agreed in writing to provide Services in relation to those Valuables.

Cash Banking Service is the collection of Cash from you and depositing it with a Financial Institution but excludes a Cash Collection Service.

Cash Collection Service is the collection of Cash from you in exchange for payment from us for the Said to Contain Value.

Cash Delivery Service is the delivery of Cash to persons nominated by you after you have paid the equivalent amount of Cash to us (by electronic transfer, net-off or otherwise) and includes the delivery of Cash to your employees as part of a payroll service.

Cash Envelope means a sealed envelope containing Cash which you make available for collection by us in accordance with **schedule 3**.

Cash Safe Service is a Service which involves us providing you with a Safe in which to deposit and/or store Cash and may also involve us providing you with a Cash Collection Service.

Customer Cash Obligations means obligations imposed on you in relation to the Cash as set out in **schedule 3**.

Customer Contact is the person stated on the front page of this agreement.

Customer Safe Obligations means your obligations in respect of a Safe as set out in **schedule 4**.

Defaulting Party has the meaning given in **clause 8.3**.

Discrepancy has the meaning given in **clause 12.8**.

Excluded Risks means war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Fee means the fee or fees set out in **schedule 2**.

Fee Adjustment Mechanism has the meaning given in **schedule 2**.

Financial Institution means a bank, credit union or similar financial institution.

Force Majeure has the meaning given in **clause 17.1**.

GST means the goods and services tax imposed by the GST Act and the related imposition Acts of the Commonwealth.

GST Act means the *A New Tax System (Goods and Services Tax) Act 1999 (Cth)*.

Initial Term means the initial term set out on the front page of this agreement.

Insured Amount means the total amount of cover under Our Insurance Cover.

Insolvency Event means:

- (a) an event where a party informs the other party or any of its creditors that it is insolvent or unable to pay its debts when due,

and any action or step taken, or legal proceedings started for:

- (b) winding-up, dissolution, liquidation, or re-organisation of a company (other than a valid corporate restructure); or
- (c) appointment of a controller, administrator, official manager, trustee or similar officer of a company or any of its revenues and assets,

and, where the Customer is a trust, includes any action referred to in paragraphs (a), (b), or (c) above occurring with respect to the trustee of the trust.

Material Change means any change required in the provision of the Services whether as a result of a request or action by you, including but not limited to any reduction to the volume of Services or location of Sites, or as a result of any factor beyond our reasonable control which increases or may increase the cost to us of providing the Services, including without limitation any legislative, regulatory and industry change and change to labour costs.

Maximum Safe Insurance Value means the maximum amount of Cash (excluding Valuables) for which we will accept liability and provide insurance as specified on the front page of this agreement if no amount has been specified the Maximum Device Insurance Value will be \$10,000.

Modern Slavery has the meaning given in section 4 of the *Modern Slavery Act 2018 (Cth)* and includes any form of slavery, servitude, forced labour, trafficking in persons, forced marriage, child labour and debt bondage.

Our Insurance Cover is defined in **clause 10.1**.

PPSA means the *Personal Property Securities Act 2009 (Cth)*.

Prescribed Period has the meaning given on the front page of this agreement.

Prescribed Terms has the meaning given in **clause 13.1**.

Representatives means employees, agents, contractors or sub-contractors.

Said to Contain Value means:

- (a) the value specified on the outside of a Cash Envelope which is intended to specify the amount of Cash contained in that Cash Envelope; or
- (b) where a Cash Envelope does not specify a Said to Contain Value, Armaguard's count of the Cash in the Cash Envelope, provided the count is performed in accordance with Armaguard's standard Cash handling and Cash counting procedures.

Safe means the safe and any associated equipment provided by us under this agreement and which is

described in **schedule 1**, but does not include any safe owned or provided by you.

Sanctions Law means the individual sanctions regimes or laws of Australia and any other laws applicable to the Services that are specified in the agreement.

Security Interest has the meaning set out in the PPSA.

Services means the services in relation to Cash described in **schedule 1** which may include the:

- (a) Cash Banking Service;
- (b) Cash Collection Service;
- (c) Cash Delivery Service; or
- (d) Cash Safe Service.

Shortfall has the meaning given in **clause 12.7**.

Start Date is the date stated on the front page of this agreement.

Taxes means any and all taxes, fees, withholdings, imposts, levies, duties or other charges of any nature whatsoever or whensoever imposed (other than taxes on our net income) by any government, governmental, semi-governmental or other relevant authority, together with any penalties, fines or interest thereon or similar additions thereto, imposed, levied or assessed or otherwise payable.

Tax Invoice has the same meaning as in the GST Act.

Taxable Supply has the same meaning as in the GST Act.

Term means the Initial Term and the period of any extension under **clause 8.2**.

Valuables means:

- (a) negotiable instruments (including cheques), securities for money, postal and money orders, postage stamps, taxation stamps, embossed stamps, government insurance and saving stamps, savings certificates and other similar valuables;
- (b) securities, gems, jewellery, bullion and precious metals; and
- (c) goods, documents or other property of any nature whatsoever.

we, our and us means Linfox Armaguard Pty Ltd (ABN 83 099 701 872).

you means the person named on the front page of this agreement as the Customer.

Your Insurance Cover has the meaning set out in clause 4.6(a).

Your Premises means land and/or buildings that are owned, leased or otherwise occupied by you.

2 Services

- 2.1 We will provide the Services for the Term in accordance with the terms and conditions of this agreement and in accordance with **Schedule 1**.
- 2.2 We have the right to perform the Services in our sole and absolute discretion in the method we deem appropriate.
- 2.3 We are the exclusive supplier of the Services and you shall not obtain services the same or similar to the Services from any person or entity other than us during the Term.
- 2.4 We may perform the Services using sub-contractors or agents and any subcontractors engaged to perform a Service will be suitably qualified and skilled to perform the Service.
- 2.5 You acknowledge that we may perform a credit check on you before providing any Services to you.

3 Your obligations

You must:

- (a) comply with the Customer Cash Obligations;
- (b) where a Safe has been provided under this agreement, comply with the Customer Safe Obligations, Your Insurance Cover (if applicable) and the Maximum Safe Insurance Value;
- (c) provide to us all assistance, information and documents necessary for us to properly perform the Services;
- (d) permit our Representatives to enter Your Premises to perform the Services or to inspect, maintain, repair or recover possession of a Safe;

(e) provide upon request, information required to be collected, verified and retained under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and the *Modern Slavery Act 2018 (Cth)*;

(f) not impede, delay or prevent the performance of the Services by us or our Representatives;

(g) ensure that we are kept fully informed at all times and in a timely manner of all matters:

- (i) of which you are, or should be, aware; and
- (ii) which if not made known to us could adversely impact on the secure and efficient performance of the Services; and

(h) unless you and we agree otherwise, order/acquire the Services from us using the standard forms and/or dockets provided by us to you from time to time.

3.2 You warrant to us that you will not use any labour practices involving Modern Slavery in your business and operations and have not been convicted or charged with any offence concerning Modern Slavery either in Australia or in any other jurisdiction in which you operate.

3.3 You warrant to us that you have not and will not breach any Sanctions Law. That neither you nor your holding company, agents, vendors and/or other third parties directly contracted by you are listed on an applicable sanctions list as a denied party.

4 Supply of a Safe

4.1 Where we provide you with a Safe in performing the Services, the Safe at all times remains our property.

4.2 We are responsible, at our own expense, for:

- (a) installing the Safe at Your Premises, however, if:
 - (i) the intended location of the Safe does not meet the Safe location requirements in **schedule 4**;
 - (ii) the Initial Term of this agreement is less than the Prescribed Period; or

- (iii) this agreement expires or is terminated within the Prescribed Period,

you must pay for the cost of installing the Safe (including promptly reimbursing us for any installation costs already incurred by us); and

- (b) maintaining and repairing the Safe, and, in the event of damage to or loss or destruction of the Safe other than damage, loss or destruction caused by us or our Representatives, you must repair or replace the Safe at your own expense.

4.3 You are responsible, at your own expense, for:

- (a) the return of the Safe to us and the reimbursement of the costs of our repossession of the Safe, including deinstallation costs (as the case may be), if this agreement expires or is terminated within the Prescribed Period. In all other cases, we are responsible, at our own expense, for the return of the Safe at the end of the Term; and

- (b) relocation of the Safe during the Term.

4.4 You may not relocate or remove the Safe from Your Premises without our express and written permission.

4.5 Unless we specifically agree otherwise, you are liable for any Cash, Valuables or other goods or things placed in the Safe at any time.

4.6 You will, at your expense:

- (a) effect and maintain such insurance as we deem appropriate in respect of your obligations under this agreement, including without limitation, insuring the Safe (noting our interest) from the time that it is delivered to your Premises ("**Your Insurance Cover**"); and
- (b) provide a copy to us of the certificate of insurance evidencing Your Insurance Cover prior to the Start Date and on each anniversary of the Start Date.

5 Bank Guarantee

5.1 We are entitled to claim under the Bank Guarantee an amount equal to monies due but unpaid by you under this agreement.

5.2 You agree to vary the amount of the Bank Guarantee:

- (a) on each anniversary of this agreement; or
- (b) where the number of Services we provide is materially increased when compared to the number of Services provided at the date of this agreement; or
- (c) where any other Fees adjustment is made to this agreement.

5.3 We will return the Bank Guarantee to you upon the last of:

- (a) the termination of this agreement;
- (b) the expiry of this agreement; and
- (c) the date that you have no further obligations to us under this agreement or at law.

6 Fees

6.1 You must pay us the Fee for the Services performed.

6.2 The Fees will be adjusted:

- (a) in accordance with the Fee Adjustment Mechanism (if any) agreed to by the parties; and
- (b) in accordance with **clause 6.3** if there is a Material Change.

6.3 If there is a Material Change then:

- (a) we may notify you of the Material Change; and
- (b) we may adjust the Fees by the same proportion as the increase in our costs due to the Material Change in providing the Services (or any part of the Services) to you.

7 Invoicing and payment

7.1 Unless this agreement states otherwise:

- (a) we will invoice you monthly;

- (b) you must pay us the full amount invoiced within 30 days from the date of invoice; and
- (c) the Fees must be paid in Australian currency.

7.2 You may not withhold any payment of money due to us under this agreement for any reason.

7.3 We may charge you interest at a Fee not exceeding two percent (2%) above the prevailing 180 day bank bill Fees as quoted by the Australian and New Zealand Banking Group Limited (ACN 005 357 522) on any amount due and not paid by you within the time required for payment under **clause 7.1**.

7.4 We have the right to set-off any amounts due and not paid by you under this agreement against any amounts which we are obliged to pay to you or on your behalf.

8 Term and termination

8.1 This agreement commences on the Start Date and will remain in force, unless terminated earlier, until the end of the Initial Term.

8.2 On expiry of the Initial Term and any further renewed term, this agreement will continue, on the same terms and conditions, for further periods of 12 months unless either party gives the other at least three (3) months' notice in writing that the notifying party wishes to terminate the agreement at the expiry of the then-current Term.

8.3 If a party ("**Defaulting Party**") is in material breach of a material term of this agreement, then the other party may serve on the Defaulting Party a written notice specifying the default and stating the intention of the other party to exercise its rights under this **clause 8**.

8.4 If:

- (a) the default referred to in **clause 8.3** is not capable of remedy;
- (b) the Defaulting Party fails to remedy such default in a proper manner within 30 days after the notice referred to in **clause 8.3** is received or such longer time period as agreed,

then the other party may terminate this agreement.

8.5 A party may immediately terminate this agreement if an Insolvency Event occurs in relation to the other party.

8.6 Any expiration or termination of this agreement does not affect:

- (a) any rights of the parties which may have accrued before the date of termination; and
- (b) the rights and obligations of the parties under **clauses 12, 13, 15 and 23** which survive termination of this agreement.

9 Independent contractor

Both parties acknowledge that we are your contractor and not your employee or agent.

10 Insurance

10.1 Subject to **clause 10.2 and 10.3** we will, throughout the Term, insure the Cash (excluding any Valuables) in relation to which we provide the Services, in accordance with the insurance provisions set out in **schedule 5 ("Our Insurance Cover")**.

10.2 If we have specifically agreed in writing to do so as described in the Schedules, we will insure the Cash contained in a Safe up to the Maximum Safe Insurance Value.

10.3 For the avoidance of doubt, we will not insure any Valuables provided to us under this agreement, including without limitation any Valuables placed in a Safe, unless we have agreed otherwise in writing.

11 Title and risk

11.1 If we provide you with a Cash Banking Service, title and property in the Cash remains with you at all times. However, this does not alter the risk/liability accepted by us in relation to the Cash, as set out in **clause 12.1**.

11.2 If we provide you with a Cash Collection Service, title and property in the Cash vests in us at the time the Cash is collected by us, except where this Cash Collection Service is provide as part of a Cash Safe Service, in which case **clause 11.3** below applies.

- 11.3 If we provide you with a Cash Safe Service, title and property in the Cash vests in us immediately after the Cash is placed in the Safe, except to the extent that the Maximum Safe Insurance Value is exceeded.
- 11.4 If we provide you with a Cash Delivery Service, title and property in the Cash which we deliver remains vested in us until the latter of:
- (a) you making full payment in relation to this Cash; and
 - (b) the time the Cash is delivered by us.
- 12 Limitation of liability and indemnities**
- 12.1 We indemnify you for any loss of Cash (excluding Valuables) in relation to which we provide the Services, but only to the extent that:
- (a) the Cash is in our possession, custody or control;
 - (b) Our Insurance Cover provides protection in respect of that loss or damage, and only up to the Insured Amount;
 - (c) the loss or damage has not resulted (either directly or indirectly) from an Excluded Risk; and
 - (d) in relation to Cash in a Safe, we have specifically agreed in writing to take liability for the Cash and you have not breached any of your Customer Safe Obligations (and only up to the Maximum Safe Insurance Value).
- 12.2 For the avoidance of doubt, we will not be liable for any loss or damage associated with any Valuables provided to us under this agreement, unless we have agreed otherwise in writing.
- 12.3 The maximum liability of Armaguard, its employees, sub-contractors and agents under this agreement, other than in respect of clause 12.1, is \$5,000,000.
- 12.4 With the exception of the liability accepted by us in **clause 12.1**, we will not be liable (whether in tort or in contract or otherwise) for or in respect of any loss or damage of any kind including (but not limited to) loss or damage associated with:
- (a) any personal injury, illness or death to any person; or
 - (b) damage to any property, unless arising directly from any negligent act or omission on our part or on the part of any of our Representatives in performing the Services under this agreement subject at all times to the limitation in clause 12.3.
- 12.5 You indemnify us, and must keep us indemnified, for any loss, cost or expense suffered or incurred by us as a result of any claim, action, demand or proceeding brought by any person in respect of the loss or damage described in **clause 12.3**.
- 12.6 You warrant that you have full power and authority to deal with the Cash and you indemnify us, and must keep us indemnified, against any claim of any nature by any person in respect of the Cash.
- 12.7 Without limiting any other indemnity in this **clause 12**, where as part of the Services:
- (a) we provide you with a Cash Banking Service; and
 - (b) the Financial Institution to which the Cash is delivered does not acknowledge delivery of the Cash or any part of the Cash, you indemnify us, and must keep us indemnified, against any loss, cost or expense associated with any alleged or actual shortfall ("**Shortfall**") in the Cash delivered, including, but not limited to, any claim, action demand or proceeding brought by any person against us in relation to that Shortfall.
- 12.8 If, after following our standard Cash handling and counting procedures, we claim there is a discrepancy between our count of the Cash and either the Said to Contain Amount on a Cash Envelope or your claim of the amount of Cash in the Cash Envelope ("**Discrepancy**"), you agree to:
- (a) accept our count and our claim of Discrepancy;
 - (b) if we have already paid you the Said to Contain Amount or other amount, pay to us the value of the Discrepancy; and
 - (c) indemnify us for any loss we suffer as a result of the Discrepancy.

12.9 Notwithstanding any other provision in this agreement and to the extent permitted by law, neither party will be liable to the other party in connection with this agreement or any other obligation or duty (including the duty of care for the purposes of the tort of negligence) for any:

- (a) losses, damages, costs and/or expenses which cannot fairly and reasonably be considered to arise naturally (that is, according to the usual course of things) from the relevant breach of this agreement;

and includes:

- (b) loss or deferment of actual or anticipated profits or revenue, loss of goodwill or reputation, loss or deferment of anticipated benefits or savings, loss or deferment of any prospect or business opportunity, loss of data, loss of value, or loss of production or other business interruption loss; and
- (c) losses which are described as special losses, consequential losses or economic losses.

12.10 Every exemption, limitation, defence, immunity, or other benefit to which we are entitled under this agreement will also extend to protect each of our Representatives (excluding you and your Representatives).

12.11 Each indemnity in this agreement is a continuing obligation separate and independent from the other obligations and survives termination of this agreement.

12.12 It is not necessary for either party to incur expense or make payment before enforcing a right of indemnity conferred by this agreement.

13 Prescribed Terms

13.1 Certain laws imply terms into agreements for the supply of services and prohibit the exclusion, restriction or modification of such terms ("**Prescribed Terms**").

13.2 Some Prescribed Terms permit a supplier of services to limit its liability for a breach thereof. To the extent permitted by Prescribed Terms our liability in respect of a breach of a Prescribed Term relating to the supply of the

Services under this agreement is limited at our sole discretion to:

- (a) the re-supply of the Services concerned; or
- (b) payment of the costs of re-supplying the Services concerned.

13.3 Except as provided by Prescribed Terms, no written, oral or implied condition, warranty or term of any description whether under statute or by implication of law, custom or usage relating to the subject matter of this agreement is any part of this agreement or will have any operation or affect our rights unless that condition, warranty or term is recorded and accepted in writing, and signed by one of our authorised officers.

14 Performance

14.1 You and we appoint the Armaguard Contact and the Customer Contact (respectively) who will be available for day-to-day liaison in respect of the provision of the Services. Each representative may delegate their responsibilities to others on notice to the other representative.

14.2 The Armaguard Contact and the Customer Contact (together with any other person you and we determine should attend) will meet at agreed intervals to jointly:

- (a) review the performance of the Services under this agreement; and
- (b) review the relationship generally.

15 Confidential information

15.1 Each party undertakes that it will not, either during the Term or at any time thereafter (except in the proper course of its duties under this agreement or as required by law or by the other party), disclose to any person any confidential information of or relating to the other party of which it has become possessed as a result of this agreement or the negotiations preceding the agreement including, but not limited to, the terms of this agreement.

15.2 Nothing in this agreement prohibits disclosure of information which:

- (a) is in the public domain;

- (b) after disclosure to a party becomes part of the public domain otherwise than as a result of the wrongful act of that party;
- (c) is received from a third party provided that it was not acquired directly or indirectly by that third party from a party to this agreement;
- (d) is required to be disclosed by law or any government or governmental body, authority or agency having authority over a party;
- (e) is required to be disclosed to a party's legal advisors in connection with this agreement.

15.3 The parties expressly acknowledge that this agreement contains commercially sensitive information and agree that they will use all endeavours to prevent the disclosure of this agreement in connection with the PPSA. To the extent that the parties are unable to prevent such disclosure, they must ensure that **Schedule 1** (Services), **Schedule 2** (Pricing) and **Schedule 5** (Our Insurance Cover) are redacted prior to providing this agreement in connection with the PPSA.

15.4 The obligations under this **clause 15** survive termination of this agreement.

16 Dispute resolution

16.1 Subject to **clause 16.5**, before resorting to any external dispute resolution mechanism (including arbitration, mediation or court proceedings) any dispute between the parties regarding this agreement, or any matter arising in connection with it, must comply with the dispute resolution process as set out in **clause 16**.

16.2 Any dispute under this agreement between the parties must be referred:

- (a) initially for resolution by the Customer Contact and the Armaguard Contact, who the parties will procure to endeavour to resolve the dispute within 10 Business Days of the giving of a notice of a dispute by a party; and
- (b) if the dispute is not resolved in accordance with **clause 16.2(a)**, a senior executive of each party, who the parties will procure to

endeavour to resolve the dispute within a further 20 Business Days or such other period as may be agreed between those parties.

16.3 If the dispute is not resolved by the relevant parties in accordance with **clause 16.2** within the time specified in that clause, then the dispute may be submitted by any of the relevant parties to an external dispute resolution mechanism, including to a court.

16.4 Despite the existence of a dispute, each party must continue to perform its obligations under this agreement.

16.5 A party may commence court proceedings relating to any dispute arising out of this agreement at any time where that party seeks urgent interlocutory relief.

17 Force majeure

17.1 If, as a result of some fact, circumstance, matter or thing beyond the reasonable control of a party ("**Force Majeure**"), that party becomes unable, wholly or in part, to perform any of its obligations under this agreement:

- (a) that party is to give the other party prompt notice of the relevant event of Force Majeure with reasonably full particulars and, in so far as known to it, the probable extent to which it will be unable to perform, or be delayed in performing, the relevant obligations;
- (b) the relevant obligation(s), other than an obligation to pay money, is suspended but only so far as, and for so long as, it is affected by the relevant event of Force Majeure; and
- (c) that party is to use all possible diligence to overcome or remove the relevant event of force majeure as quickly as possible.

17.2 For the purposes of this **clause 17**, the parties agree that an industrial dispute will be deemed in all circumstances to be an event of Force Majeure.

17.3 **Clause 17.1(c)** does not require the affected party to:

- (a) settle any strike or other labour dispute on terms contrary to its wishes; or

- (b) contest the validity or enforceability of any law, regulation or legally enforceable order by way of legal proceedings.

17.4 The obligation of the affected party to perform its obligations, resumes as soon as it is no longer affected by the relevant event of Force Majeure.

18 Assignment

- 18.1 You may not assign your rights and/or obligations under this agreement without our prior written consent.
- 18.2 We have the right to assign any or all of its obligations or rights under this agreement at any time to any person.

19 Notices

- 19.1 Any notice, approval, consent or other communication in relation to this agreement must:
 - (a) be in writing;
 - (b) marked for the attention of:
 - (i) in the case of a notice to us, the Armaguard Contact; or
 - (ii) in the case of a notice to you, the Customer Contact; and
 - (c) be left at or sent by prepaid ordinary post to the last notified address of the party or sent by electronic mail ("**Email**") to the last notified Email address of the party.
- 19.2 A notice, approval, consent or other communication takes effect from the time it is received unless a later time is specified in it.
- 19.3 If posted in Australia, a letter is taken to be received on the third day after posting.
- 19.4 An Email is taken to be received, on the earlier to occur of the sender receiving an automated message confirming delivery; or 30 minutes after the time sent (as recorded on the device from which the sender sent the email) unless the sender receives an automated message that the email has not been delivered.

20 Taxes

- 20.1 The Fees and any other amount or consideration referred to in this agreement is exclusive of GST.
- 20.2 If GST is imposed on any supply made under this agreement by us to you, you must pay to us, in addition to and at the same time as the Fees or any other GST exclusive consideration payable or to be provided for the supply, an additional amount calculated by multiplying the value of that Fees or other GST exclusive consideration (without deduction or set-off) by the prevailing GST Fee.
- 20.3 We will provide you with a Tax Invoice for any Taxable Supply made by us to you under this agreement.
- 20.4 If the amount of GST recovered by us from you differs from the amount of GST payable at law by us (or an entity grouped with us for GST purposes) in respect of the supply, we will adjust the amount payable by you to us accordingly.
- 20.5 Should any other Taxes, excluding GST, be levied on, in respect of, or in relation to, the Services (including levied on payments made to us by you for the provision of the Services under this agreement), you will be responsible for payment of those Taxes or payment of an equivalent amount to us where we are liable to pay them. Any amount payable by you under this clause is in addition to any other amounts payable by you under this agreement. You will also be responsible for providing documentary evidence of the payment of Taxes, if made on our behalf.

21 Work Health & Safety Requirements

- 21.1 Each of the parties is obligated to provide and maintain, so far as is practicable, a working environment for its employees and members of the public, that is safe and without risk to health and which complies with any Acts, regulations, local laws and by-laws, Codes of Practice and Australian Standards which are in any way applicable to this contract or the performance of the services under this contract, including the *Work Health and Safety Act 2011* (Cth) and any

regulations or equivalent legislation in all Australian States and Territories.

21.2 The Customer must immediately notify Armaguard of any change to the working environment which may impact on its obligations under **clause 21.1**, including but not limited to any change in the security arrangements at the Location or any physical modifications at the Location.

21.3 The Customer must comply with any and all lawful directions of Armaguard relating to occupational health and safety in relation to the provision of the Services.

22 These terms are exclusive

22.1 This agreement exclusively embodies all terms and conditions in relation to the Services and replaces any prior agreement between the parties in relation to all or part of the Services.

22.2 Except as otherwise provided for in this agreement, all terms, conditions, warranties, undertakings and representations (whether express, implied, statutory or otherwise, including any terms on any of your documents) relating to the Services or this agreement are excluded to the full extent permitted by the law.

23 PPSA

23.1 Until such time as title to the Cash or a Safe passes to you in accordance with **clause 11**:

- (a) We are, and will be, entitled at any time to demand the return of the Cash or any Safe, and you must do all things necessary to immediately permit us, without notice and without liability to us, to enter and access any premises occupied by you in order to search for, locate, identify retrieve and remove cash to an equivalent value of the Cash or any Safe to which we have title. If there is any inconsistency between our rights under this **clause 23** and our rights under Chapter 4 of the PPSA, this **clause 23** prevails;
- (b) You acknowledge and agree that we have a Security Interest under the PPSA in any Safe.

(c) You may not, without our consent, do, or agree to do, any of the following:

- (i) sell, assign or otherwise dispose of any Safe;
- (ii) grant or seek to grant any Security Interest in any Safe or allow one to arise;
- (iii) deal in any way with this agreement, or allow any interest in it to arise or be varied adverse to our interest;
- (iv) lease or licence any Safe, or allow a surrender or variation of any lease or licence;
- (v) give control of any Safe to another person other than us;
- (vi) part with possession of any Safe other than by giving possession to us;
- (vii) allow a set off or combination of accounts;
- (viii) change the nature of the Safe;
- (ix) abandon, settle, compromise, or discontinue or become non-suited in respect of any proceedings against any person (other than us) in respect of any of your rights in connection the Safe;
- (x) exercise or waive any of your rights or release any person from its obligations in connection with the Safe;
- (xi) allow any personal property to become an accession to, or commingled with the Safe;
- (xii) deal in any other way with the Safe or any interest in them, or allow any interest in them to arise or be varied,

except as otherwise provided in this agreement and you agree to notify us if anything mentioned in **clause 23.1(c)** occurs immediately on becoming aware of it.

- (d) You agree to notify us at least 14 days before you do any of the following:
- (i) change your name;
 - (ii) change your place of registration or incorporation; or
 - (iii) change or apply for an ACN, ABN, ARBN, ARSN under which an interest in any Safe will be held,
- and you further agree to notify us if anything mentioned in clause 23.1(d) (i)-(iii) occurs immediately on becoming aware of it.

23.2 Our Security Interest over any Safe is a PPS Lease in accordance with section 13 of the PPSA and attaches to the Safe upon the earlier of:

- (a) you attaining possession of the Safe; and
- (b) you executing this agreement.

23.3 You consent to us perfecting any Security Interest that it considers this document provides for by registration under the PPSA.

23.4 You agree to do anything that we reasonably ask to:

- (a) ensure that the Security Interest is enforceable, perfected and otherwise effective; and
- (b) execute all documents necessary to register and perfect our Security Interest in any Safe under the PPSA.

23.5 You waive your right to receive any notice in relation to registration under the PPSA (including a notice of a verification statement) unless the notice is required by the PPSA and that requirement cannot be excluded.

23.6 Enforcement of Security Interests: If Chapter 4 of the PPSA would otherwise apply to the enforcement of the Security Interest(s) created under this agreement, the Client agrees that the following provisions of the PPSA will not apply:

- (a) section 120 (enforcement of liquid assets);

- (b) section 125 (obligation to dispose of or retain collateral);
- (c) section 128 (We may dispose of collateral);
- (d) section 129 (disposal by purchase);
- (e) sections 132(1) to (3) (right to receive a statement of account);
- (f) section 142 (redemption of collateral); and
- (g) section 143 (reinstatement of security agreement).

23.7 If we exercise a right, power or remedy in connection with this agreement or a Security Interest that it provides for, that exercise is taken not to be an exercise of a right, power or remedy under the PPSA unless we state otherwise at the time of exercise. However, this clause does not apply to a right, power or remedy which can only be exercised under the PPSA.

24 Electronic Execution

24.1 A party may sign electronically a soft copy of this agreement through DocuSign or by signing this agreement by some other electronic method (including signing by stylus or pasting of the signatory's signature) and bind itself accordingly. This will satisfy any statutory or other requirements for this agreement to be in writing and signed by that party.

24.2 The parties intend that any soft copy so signed will constitute an executed original counterpart and any print-out of the copy with the relevant signatures appearing will also constitute an executed original counterpart.

25 Counterparts

25.1 This agreement may be signed in any number of counterparts (including electronic copies), and provided that every party has executed a counterpart, the counterparts taken together will constitute a binding and enforceable agreement between the parties.

26 Other matters

26.1 A party may only waive its rights under these terms by doing so in writing.

- 26.2 These terms may not be varied except in writing signed by both parties.
- 26.3 Either party may exercise a right, remedy or power in any way it considers appropriate.
- 26.4 If a party does not exercise a right, remedy or power at any time, this does not mean that it cannot exercise it later.
- 26.5 Unless specified otherwise, to the extent of any inconsistency between the terms and conditions as set out in the body of this agreement and any terms and conditions as may be set out in an attachment, annexure or schedule, then the terms and conditions as set out in the body of the agreement prevail to the extent of any such inconsistency.
- 26.6 Each party's rights, remedies and powers under this agreement are in addition to any rights, remedies and powers provided by law.
- 26.7 If the day on or by which something must be done is not a Business Day, that thing must be done on the next Business Day.
- 27 Governing law**
- 27.1 This agreement is governed by the laws of Victoria, Australia.
- 27.2 The parties agree to submit to the non-exclusive jurisdiction of the courts of Victoria and the courts of appeal from them.
- 28 Contract interpretation**
- 28.1 In this agreement, unless the contrary intention appears:
- (a) a reference to this agreement or another instrument includes any variation or replacement of either of them;
 - (b) the singular includes the plural and vice versa;
 - (c) the word "person" includes a firm, a body corporate, an unincorporated association or an authority;
 - (d) a reference to a person includes a reference to the person's executors, administrators, successors, substitutes (including, but not limited to, persons taking by novation) and assigns;
 - (e) if a period of time is specified and dates from a given day or the day of an act or event, it is to be calculated exclusive of that day;
 - (f) a reference to a clause is a reference to a clause in this agreement;
 - (g) a reference to "A\$", "\$A", "dollar" or "\$" is a reference to Australian currency;
 - (h) No provision of this agreement will be construed adversely to a party solely on the ground that the party was responsible for the preparation of that provision; and
 - (i) Headings are inserted for convenience and do not affect interpretation of this agreement.



Schedule 1 - Services

1 Description of Services

This agreement is for the provision of the following Services:

[Delete Service descriptions not included under the scope of the agreement]

Service	Description
Cash Banking Service	[Insert description]
Cash Collection Services	<p>On the scheduled day of Service, during normal business hours, we will attend the location to collect Cash Cassettes from a Device and/or collect Cash Envelopes.</p> <p>Once collected, we will process the Cash in accordance with our usual cash handling procedures.</p> <p>Settlement is via EFT next Business Day following performance of the Cash Collection Service, unless Cash Funding Services are also provided.</p>
Cash Delivery Services	On the scheduled day of Service, during normal business hours, we will attend the location to supply Cash.
Cash Safe Services	On a scheduled service frequency, we will collect the Cash from the Safe as part of the Cash Collection Services.

2 Description of Safe

[Insert description and quantity]

3 Collection Address(s)/Delivery Address(s)

Refer to Attachment A to this agreement.

4 Timing of Services

As agreed between the parties to this agreement.

5 Customer's Authorised Collection Personnel

[Insert name of Customer personnel who are authorised to be present at collection].

6 Liability in respect of Cash in the Device

[Provided the location meets our site safety and security risk assessment requirements, we will be liable for Cash in the Device up to the Maximum Device Insurance Value.]



Schedule 2 - Fees

1 Fees

1.1 Fee payable

In accordance with **clause** Error! Reference source not found. of the agreement, you will pay us the Fee for the Services as outlined below:

Service	Fee
Cash Banking Service	[insert fee]
Cash Collection Service	[insert fee]
Cash Delivery Service	[insert fee]
Cash Safe Service	[insert fee]

2 Fee Adjustment Mechanism

The Fees will be reviewed annually and, as soon as reasonably possible after each anniversary of the Start Date (**Adjustment Date**), we will adjust the Fees in accordance with the following formula.

Fee Adjustment Mechanism Formula

$$AC = (B \times C) + C$$

where:

AC = the adjusted Fees which will be applied on and from the Start Date;

B = the sum of weighted movements of the relevant cost components set out in the relevant table set out below; and

C = the Fees payable immediately before the Start Date.

Component of Cost	Indicies	Weighting %	Indices at Start Date – update once a year based on most recent published (or previous Adjustment Date)	Indices at Adjustment Date	Movement	Weighted Movement %

Wages	The effective cost per hour of the benchmark classification on the basis of employment costs affected by legislation, court and tribunal decisions, determinations and orders industrial awards and registered enterprise agreements. The benchmark classification is [(insert Grade / Level)] as defined in the [(Insert Operative Award)]	[60%]	[insert]			
Vehicle expenses	[insert description]	[#]	[insert]			
Property Costs	[insert description]	[#]	[insert]			
Interest on cash	[insert description]	[#]	[insert]			
Other Costs	The most recently published Consumer Price Index (All Groups: Eight Capital Cities) by the Australian Bureau of Statistics.	[#]	[insert]			

3 Bank Guarantee

[Insert Bank Guarantee amount required]



Schedule 3 - Customer Cash Obligations

In accordance with clause Error! Reference source not found., you must comply with the following obligations with respect to Cash and any Safe.

1 General Cash Obligations

1.1 Cash Collection Service Obligations

[complete or insert "not applicable" if not to be provided]. Examples:

(a) Before Cash is collected:

Cash must be counted and placed in sealed Cash Envelopes;

The Said to Contain Value must be written on each Cash Envelope;

Each Cash Envelope must be signed;

In packaging the Cash, notes must be placed flat and facing the same way up, denominations must be separated, only rubber bands may be used in holding the notes together (no staples or paper clips);

Particular forms/dockets/documents must be completed and signed. Examples are set out in paragraph 2 below.

(b) During Collection of Cash

Describe how Customer must assist Armaguard in collection of Cash from Premises

[insert]

(c) After Cash is collected

Describe any obligations the Customer may have after the Cash is collected.

[insert]

1.2 Cash Banking Service Obligations

[complete or insert "not applicable" if not to be provided].

[Examples of obligations to insert - as for Cash Collection Service above.]

1.3 Cash Delivery Service Obligations

[complete or insert "not applicable" if not to be provided]

Examples of obligations to insert:

(a) How orders for Cash delivery are placed by Customer

[insert (eg time of day an order may be placed, how this order is made, who the Cash is to be delivered to)]

(b) How transfer of Cash should be made by Customer and timing of transfer

[insert (eg electronic funds transfer by 9am on the day the Cash is delivered)]

1.4 Cash Safe Service Obligations

[complete or insert "not applicable" if not to be provided]

Only place Cash in a Safe up to the Maximum Safe Insurance Value.

We **[will/will not]** be liable for Cash in a Safe (and only up to the Maximum Safe Insurance Value).

These obligations are set out in **schedule 4**.



Schedule 4 - Customer Safe Obligations

1 General Obligations

You must:

- (a) do everything necessary to protect our rights in respect of the Safe;
- (b) not place or allow to be placed on the Safe any marks or matter which are inconsistent with our rights;
- (c) not create or allow to come into existence any charge, encumbrance or lien which affects the Safe;
- (d) not expose the Safe to the risk of loss, damage, destruction or detention;
- (e) not transfer, part with or share the possession of the Safe;
- (f) not allow our interests in the Safe to be prejudiced or expose us to liability;
- (g) not make any replacement, alteration or addition which could mean that the Safe is no longer readily identifiable as ours or which may lead to a reduction in the value of the Safe;
- (h) comply with Your Insurance Cover requirements including without limitation any conditions imposed by your insurer;
- (i) comply and ensure that your Representatives comply, with all guidelines and/or operating standards in respect of the Safe as advised by Armaguard from time to time;
- (j) ensure that the Safe is used:
 - (i) only for the purpose for which a Safe is commonly used; and
 - (ii) in such a manner as to minimise wear and tear to the Safe (including minimising any damage to the Safe caused by water);
- (j) comply with the Safe location, Maximum Safe Insurance Values, security obligations, guidelines, operating standards and location requirements provided to you by us at the time of installation of the Safe; and
- (k) if applicable, comply with any obligations in relation to the Safe set out in Our Insurance Cover.



Schedule 5 - Our Insurance Cover

Current extract of our "Cash in Transit" insurance.


[insert current extract of our Cash in Transit insurance]



Attachment A - Collection/Delivery Addresses

[insert locations]

Annexure C –Standard Third Party Access Agreement

	<h2 style="margin: 0;">Third Party CIT Provider Agreement</h2>	
Third Party CIT Provider Details	Name:	[Insert full company name]
	ACN / ABN:	[Insert ACN] [Insert ABN]
	Trading as:	[Insert trading name (if applicable)]
	Address for Notices:	[Insert registered address]
Third Party CIT Provider Account Number	[Insert]	
Services	[Select the applicable services; Cash Banking Service; Cash Collection Service; Cash Delivery Service; Cash Safe Service] and as further described in Schedule 1.	
Initial Term	[Insert Initial Term]	
Start Date	[Insert Start Date]	
Fees	The Fees which the Third Party CIT Provider must pay for the Services as set out in Schedule 2.	
MergeCo Contact	[Insert MergeCo Contact]	
Third Party CIT Provider Contact	[Insert Third Party CIT Provider Contact]	
Date of signing of this Agreement	/ /	

By signing this cover page you acknowledge and agree that you have received read and understand this cover page and the attached documents that make up the agreement and that you agree to be bound by the agreement. This cover page may be signed by hand or electronically (e.g. by an electronic copy of your signature being affixed to an electronic copy of this document) and that if you sign this cover page electronically it will be as valid as an original document signed by hand.

This contract is subject to our credit checking policies and procedures and is not binding until signed by us.

Name: _____
 Position: _____
 Signature: _____
 for the **Third Party CIT Provider**

Name: _____
 Position: _____
 Signature: _____
 for **MergeCo**

Third Party CIT Provider Agreement

1 Definitions

The following meanings apply:

ACC or depot means a purpose built high security depot approved as such by the Reserve Bank of Australia.

Agreement means this Third Party CIT Provider Agreement.

Ancillary Services means:

- (a) cash collection service from Third Party CIT Provider depot to MergeCo ACC or acceptance of cash drop-off by Third Party CIT Provider at MergeCo ACC;
- (b) cash delivery service from MergeCo ACC to Third Party CIT Provider depot or cash pick-up at MergeCo ACC by Third Party CIT Provider; and
- (c) cash supply service – bulk and / or change.

Bank Guarantee means the bank guarantee in the form of an unconditional and irrevocable undertaking to pay, drawn in favour of us and for the amount set out in **Schedule 2**.

Business Day means a day other than a Saturday, Sunday or public holiday at the location where the Services are being received.

Cash means Australian currency (including coins) and will not include Valuables unless we have expressly agreed in writing to provide Services in relation to those Valuables.

Cash Banking Service is the collection of Cash from you and depositing it with a Financial Institution but excludes a Cash Collection Service.

Cash Collection Service is the collection of Cash from you in exchange for payment from us for the Said to Contain Value.

Cash Delivery Service is the delivery of Cash to persons nominated by you after you have paid the equivalent amount of Cash to us (by electronic transfer, net-off or otherwise) and includes the delivery of Cash to your employees as part of a payroll service.

Cash Envelope means a sealed envelope containing Cash prepared in accordance with **Schedule 3**.

Cash Processing Service is a process by which we manually and/or machine process (count and fitness sort) Cash delivered to our depot by you in exchange for payment by us for the processed value of Cash. MergeCo will offer three different types of Cash Processing Services:

- (a) bulk cash;
- (b) bag level; and
- (c) bulk coin.

Cash Safe Service is a Service which involves us providing you with a Safe in which to deposit and/or store Cash and may also involve us providing you with a Cash Collection Service.

Defaulting Party has the meaning given in **clause 12.3**.

Discrepancy has the meaning given in **clause 15.9**.

Excluded Risks means war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Fee means the fee or fees set out in **Schedule 2**.

Fee Adjustment Mechanism has the meaning given in **Schedule 2**.

Financial Institution means a bank, credit union or similar financial institution.

Force Majeure has the meaning given in **clause 20.1**.

GST means the goods and services tax imposed by the GST Act and the related imposition Acts of the Commonwealth.

GST Act means the *A New Tax System (Goods and Services Tax) Act 1999 (Cth)*.

Initial Term means the initial term set out on the front page of this Agreement.

Insured Amount means the total amount of cover under Our Insurance Cover.

Insolvency Event means:

- (a) an event where a party informs the other party or any of its creditors that it is insolvent or unable to pay its debts when due, and any action or step taken, or legal proceedings started for:
- (b) winding-up, dissolution, liquidation, or re-organisation of a company (other than a valid corporate restructure); or
- (c) appointment of a controller, administrator, official manager, trustee or similar officer of a company or any of its revenues and assets,

and, where the Third Party CIT Provider is a trust, includes any action referred to in paragraphs (a), (b), or (c) above occurring with respect to the trustee of the trust.

Material Change means any change required in the provision of the Services whether as a result of a request or action by you, including but not limited to any reduction to the volume of Services or location of MergeCo ACCs, or as a result of any factor beyond our reasonable control which increases or may increase the cost to us of providing the Services, including without limitation any legislative, regulatory and industry change and change to labour costs.

Maximum Safe Insurance Value means the maximum amount of Cash (excluding Valuables) for which we will accept liability and provide insurance as specified on the front page of this Agreement if no amount has been specified the maximum device insurance value will be \$10,000.

MergeCo means Linfox Armaguard Pty Ltd (ABN 83 099 701 872).

MergeCo Contact is the person stated on the front page of this Agreement.

Modern Slavery has the meaning given in section 4 of the *Modern Slavery Act 2018 (Cth)* and includes any form of slavery, servitude, forced labour, trafficking in persons, forced marriage, child labour and debt bondage.

Operating Instructions means MergeCo's operating instructions as described in Schedule 3 and as amended from time to time by MergeCo and advised to the Third Party CIT Provider.

Our Insurance Cover is defined in **clause 13.1**.

Personnel Master List means the personnel identified in accordance with clause 2.4(d) of **Schedule 3**.

PPSA means the *Personal Property Securities Act 2009 (Cth)*.

Prescribed Period has the meaning given on the front page of this Agreement.

Prescribed Terms has the meaning given in **clause 16.1**.

Representatives means employees, agents, contractors or sub-contractors.

Said to Contain Value means:

- (a) the value specified on the outside of a Cash Envelope which is intended to specify the amount of Cash contained in that Cash Envelope; or
- (b) where a Cash Envelope does not specify a Said to Contain Value, MergeCo's count of the Cash in the Cash Envelope, provided the count is performed in accordance with MergeCo's standard Cash handling and Cash counting procedures.

Safe means the safe and any associated equipment provided by us under this Agreement and which is described in **Schedule 1**, but does not include any safe owned or provided by you.

Sanctions Law means the individual sanctions regimes or laws of Australia and any other laws applicable to the Services that are specified in the Agreement.

Security Interest has the meaning set out in the PPSA.

Services means the services in relation to Cash described in **Schedule 1** which may include the:

- (a) Cash Banking Service;
- (b) Cash Collection Service;
- (c) Cash Delivery Service;
- (d) Cash Processing Service;
- (e) Cash Safe Service; or
- (f) Ancillary Services.

Shortfall has the meaning given in **clause 15.8**.

Start Date is the date stated on the front page of this Agreement.

Taxes means any and all taxes, fees, withholdings, imposts, levies, duties or other charges of any nature whatsoever or whensoever imposed (other than taxes on our net income) by any government, governmental, semi-governmental or other relevant authority, together with any penalties, fines or interest thereon or similar additions thereto, imposed, levied or assessed or otherwise payable.

Tax Invoice has the same meaning as in the GST Act.

Taxable Supply has the same meaning as in the GST Act.

Third Party CIT Provider means a person or organisation other than MergeCo, Armaguard or Prosegur which supplies Services.

Third Party CIT Provider Approved Vehicle or Approved Vehicle means the approved vehicles as set out in **Schedule 1** (subject to compliance with the relevant conditions in **Schedule 3**).

Third Party CIT Provider Cash Obligations means obligations imposed on you in relation to the Cash as set out in **Schedule 3**.

Third Party CIT Provider Contact is the person stated on the front page of this Agreement.

Third Party CIT Provider Personnel or Personnel means the approved personnel as set out in **Schedule 1** (subject to compliance with the relevant conditions in **Schedule 3**).

Third Party CIT Provider Safe Obligations means your obligations in respect of a Safe as set out in **Schedule 4**.

Term means the Initial Term and the period of any extension under **clause 12.2**.

Valuables means:

- (a) negotiable instruments (including cheques), securities for money, postal and money orders, postage stamps, taxation

stamps, embossed stamps, government insurance and saving stamps, savings certificates and other similar valuables;

- (b) securities, gems, jewellery, bullion and precious metals; and
- (c) goods, documents or other property of any nature whatsoever.

we, our and **us** means Linfox Armaguard Pty Ltd (ABN 83 099 701 872).

you means the person named on the front page of this Agreement as the Third Party CIT Provider.

Your Insurance Cover has the meaning set out in **clause 8.6(a)**.

Your Premises means land and/or buildings that are owned, leased or otherwise occupied by you.

2 Services

- 2.1 We will provide the Services for the Term in accordance with the terms and conditions of this Agreement and in accordance with **Schedule 1**.
- 2.2 We have the right to perform the Services in our sole and absolute discretion in the method we deem appropriate.
- 2.3 We are the exclusive supplier of the Services and you shall not obtain services the same or similar to the Services from any person or entity other than us during the Term.
- 2.4 We may perform the Services using sub-contractors or agents and any subcontractors engaged to perform a Service will be suitably qualified and skilled to perform the Service.
- 2.5 You acknowledge that we may perform a credit check on you before providing any Services to you.

3 Your obligations

You must:

- (a) comply with the Third Party CIT Provider Cash Obligations;
- (b) where a Safe has been provided under this Agreement, comply with the Third Party CIT Provider Safe Obligations, Your Insurance Cover (if applicable) and the Maximum Safe Insurance Value;
- (c) provide to us all assistance, information and documents necessary for us to properly perform the Services;
- (d) permit our Representatives to enter Your Premises to perform the Services or to inspect, maintain, repair or recover possession of a Safe;
- (e) provide upon request, information required to be collected, verified and retained under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and the *Modern Slavery Act 2018 (Cth)*;
- (f) not impede, delay or prevent the performance of the Services by us or our Representatives;
- (g) ensure that we are kept fully informed at all times and in a timely manner of all matters:
 - (i) of which you are, or should be, aware; and
 - (ii) which if not made known to us could adversely impact on the secure and efficient performance of the Services; and
- (h) unless you and we agree otherwise, order/acquire the Services from us using the standard forms and/or dockets provided by us to you from time to time.

3.2 You warrant to us that you will not use any labour practices involving Modern Slavery in your business and operations and have not been convicted or charged with any offence concerning Modern Slavery either in Australia or in any other jurisdiction in which you operate.

3.3 You warrant to us that you have not and will not breach any Sanctions Law. That neither you nor your holding company, agents, vendors and/or other third parties directly contracted by you are listed on an applicable sanctions list as a denied party.

4 Third Party CIT Provider's access to MergeCo's ACCs

4.1 Third Party CIT Provider's access to MergeCo's ACCs

(a) MergeCo will grant the Third Party CIT Provider access to specified areas of MergeCo ACCs at the times specified in Schedule 4 and otherwise on the terms and conditions specified in this Agreement.

(b) The Third Party CIT Provider acknowledges that MergeCo may perform a credit check on the Third Party CIT Provider or the Third Party CIT Provider's Personnel before providing access to the MergeCo ACCs or any Services.

4.2 The Third Party CIT Provider must at all times:

(a) ensure that each individual Personnel wears the Third Party CIT Provider's uniform and prominently displays his or her:

- (i) security licence; and
- (ii) photo identification in the current format as notified to MergeCo from time to time;

(b) ensure that each individual Personnel operates an Approved Vehicle;

(c) when in (and in the vicinity of) MergeCo ACCs, ensure that the Third Party CIT Provider's Personnel observe and strictly comply with MergeCo's workplace health and safety and security policies and procedures and conduct themselves:

- (i) properly and carefully;
- (ii) in a reasonable and businesslike manner; and
- (iii) in accordance with Operating Instructions;

(d) act lawfully;

(e) take out, keep current and produce to MergeCo on request evidence of any relevant authorisation, permit or licence reasonably required by MergeCo;

(f) not be a party to any act or thing prejudicial to the goodwill, commercial reputation or overall public image of MergeCo or its customers;

(g) provide to MergeCo all assistance, information and documents necessary for MergeCo to properly perform the Services, including without limitation in the event of any investigation, allow MergeCo access to records, vehicles, CCTV and global positioning system records and all the Third Party CIT Provider's Personnel for interview;

(h) notify MergeCo as soon as possible but not later than 24 hours after the Third Party CIT Provider becomes aware of any theft or impropriety by any of the Third Party CIT Provider's Personnel which in any way impacts upon MergeCo, the Services or access to MergeCo ACCs;

(i) ensure that MergeCo is kept fully informed at all times and in a timely manner of all matters:

- (i) of which the Third Party CIT Provider is, or should be, aware; and
- (ii) which if not made known to MergeCo could adversely impact on the secure and efficient performance of MergeCo's business; and

(j) ensure that the Third Party CIT Provider's access to MergeCo ACCs does not unreasonably interfere with, delay or conflict with MergeCo's business.

5 Third Party Provider's personnel

5.1 Only qualified Third Party CIT Provider Personnel may access MergeCo ACCs. Third Party CIT Provider's Personnel may access MergeCo ACCs in accordance with this Agreement only if they:

- (a) have no criminal convictions;
- (b) possess the relevant qualifications to be eligible to hold and retain a firearms licence and security licence;
- (c) have satisfactorily cleared background and security checks (including without limitation police checks, credit checks and drug tests and any other checks or investigations that MergeCo may reasonably require), which the Third Party CIT Provider must undertake at its own cost prior to allowing any of its Personnel access to MergeCo ACCs.

5.2 Disclosure of qualifications and photo identification of Third Party CIT Provider's Personnel at least 48 hours prior to access to MergeCo ACCs:

- (a) The Third Party CIT Provider must provide MergeCo with a master list detailing the names, relevant licensing and qualifications of each of the Third Party CIT Provider's Personnel who will access MergeCo ACCs as well as confirmation of the satisfactory clearance of the background checks set out **clause 5.1(c)** above prior to approval to access MergeCo ACCs being granted by MergeCo to the Third Party CIT Provider. MergeCo acknowledges that this information is confidential and will not be disclosed to any third party without written authorisation from the Third Party CIT Provider.
- (b) The Third Party CIT Provider must provide MergeCo with an updated Personnel Master List upon any changes being made to Third Party CIT Provider Personnel as soon as possible but in any event not less than 48 hours prior to the purported access to MergeCo ACCs by any new or additional Personnel. For the avoidance of doubt, the Third Party CIT Provider acknowledges that no Personnel will be admitted to MergeCo ACCs unless the obligations under **clause 4.2** and this **clause 5.2** have been complied with.

5.3 Training of Third Party CIT Provider's Personnel

- (a) The Third Party CIT Provider must ensure that Third Party CIT Provider Personnel attend, at the Third Party CIT Provider's cost, any training conducted by MergeCo to ensure that access to the MergeCo ACCs satisfies the Operating Instructions. Such training may require the attendance outside the times during which access is ordinarily provided.

5.4 Removal and replacement

- (a) If MergeCo gives notice to the Third Party CIT Provider that a person nominated by the Third Party CIT Provider as Third Party CIT Provider's Personnel has ceased to be acceptable to MergeCo for any reason, the Third Party CIT Provider must take immediate steps to remove the person and provide an alternative person acceptable to MergeCo.

6 Provision of facilities

- 6.1 The Third Party CIT Provider will grant MergeCo such access to its premises, equipment and resources where access is necessary for the performance of obligations under this Agreement.

7 Legal relationship

- 7.1 **Relationship** - The legal relationship between MergeCo and the Third Party CIT Provider is that of supplier / contractor. Neither the Third Party CIT Provider nor any employee or agent of the Third Party CIT Provider is to be deemed to be an employee, agent or partner of MergeCo.
- 7.2 **Public records** - In all public records, documents and in dealings with third parties the Third Party CIT Provider shall not hold itself out to be a part of MergeCo or that it has any other relationship with MergeCo other than that of supplier and Third Party CIT Provider.

8 Supply of a Safe

- 8.1 Where we provide you with a Safe in performing the Services, the Safe at all times remains our property.
- 8.2 We are responsible, at our own expense, for:
- (a) installing the Safe at Your Premises, however, if:
- (i) the intended location of the Safe does not meet the Safe location requirements in **Schedule 4**;
 - (ii) the Initial Term of this Agreement is less than the Prescribed Period; or
 - (iii) this Agreement expires or is terminated within the Prescribed Period,
- you must pay for the cost of installing the Safe (including promptly reimbursing us for any installation costs already incurred by us); and
- (b) maintaining and repairing the Safe, and, in the event of damage to or loss or destruction of the Safe other than damage, loss or destruction caused by us or our Representatives, you must repair or replace the Safe at your own expense.
- 8.3 You are responsible, at your own expense, for:
- (a) the return of the Safe to us and the reimbursement of the costs of our repossession of the Safe, including deinstallation costs (as the case may be), if this Agreement expires or is terminated within the Prescribed Period. In all other cases, we are responsible, at our own expense, for the return of the Safe at the end of the Term; and
- (b) relocation of the Safe during the Term.
- 8.4 You may not relocate or remove the Safe from Your Premises without our express and written permission.
- 8.5 Unless we specifically agree otherwise, you are liable for any Cash, Valuables or other goods or things placed in the Safe at any time.

- 8.6 You will, at your expense:

- (a) effect and maintain such insurance as we deem appropriate in respect of your obligations under this Agreement, including without limitation, insuring the Safe (noting our interest) from the time that it is delivered to your Premises ("**Your Insurance Cover**"); and
- (b) provide a copy to us of the certificate of insurance evidencing Your Insurance Cover prior to the Start Date and on each anniversary of the Start Date.

9 Bank Guarantee

- 9.1 We are entitled to claim under the Bank Guarantee an amount equal to monies due but unpaid by you under this Agreement.
- 9.2 You agree to vary the amount of the Bank Guarantee:
- (a) on each anniversary of this Agreement; or
 - (b) where the number of Services we provide is materially increased when compared to the number of Services provided at the date of this Agreement; or
 - (c) where any other Fees adjustment is made to this Agreement.
- 9.3 We will return the Bank Guarantee to you upon the last of:
- (a) the termination of this Agreement;
 - (b) the expiry of this Agreement; and
 - (c) the date that you have no further obligations to us under this Agreement or at law.

10 Fees

- 10.1 You must pay us the Fee for the Services performed.
- 10.2 The Fees will be adjusted:
- (a) in accordance with the Fee Adjustment Mechanism (if any) agreed to by the parties; and
 - (b) in accordance with **clause 10.3** if there is a Material Change.
- 10.3 If there is a Material Change then:
- (a) we may notify you of the Material Change; and
 - (b) we may adjust the Fees by the same proportion as the increase in our costs due to the Material Change in providing the Services (or any part of the Services) to you.

11 Invoicing and payment

- 11.1 Unless this Agreement states otherwise:
- (a) we will invoice you in accordance with the relevant procedures set out in **Schedule 3**;
 - (b) you must pay us the full amount invoiced within 30 days from the date of invoice; and
 - (c) the Fees must be paid in Australian currency.
- 11.2 You may not withhold any payment of money due to us under this Agreement for any reason.
- 11.3 We may charge you interest at a rate not exceeding two percent (2%) above the prevailing 180 day bank bill rate as quoted by the Australian and New Zealand Banking Group Limited (ACN 005 357 522) on any amount due and not paid by you within the time required for payment under **clause 11.1**.

- 11.4 We have the right to set-off any amounts due and not paid by you under this Agreement against any amounts which we are obliged to pay to you or on your behalf.
- 12 Term and termination**
- 12.1 This Agreement commences on the Start Date and will remain in force, unless terminated earlier, until the end of the Initial Term.
- 12.2 On expiry of the Initial Term and any further renewed term, this Agreement will continue, on the same terms and conditions, for further periods of 12 months unless either party gives the other at least three (3) months' notice in writing that the notifying party wishes to terminate the Agreement at the expiry of the then-current Term.
- 12.3 If a party ("**Defaulting Party**") is in material breach of a material term of this Agreement, then the other party may serve on the Defaulting Party a written notice specifying the default and stating the intention of the other party to exercise its rights under this **clause 12**.
- 12.4 If:
- the default referred to in **clause 12.3** is not capable of remedy;
 - the Defaulting Party fails to remedy such default in a proper manner within 30 days after the notice referred to in **clause 12.3** is received or such longer time period as agreed,
- then the other party may terminate this Agreement.
- 12.5 A party may immediately terminate this Agreement if an Insolvency Event occurs in relation to the other party.
- 12.6 Any expiration or termination of this Agreement does not affect:
- any rights of the parties which may have accrued before the date of termination; and
 - the rights and obligations of the parties under **clauses 15, 16, 18 and 27** which survive termination of this Agreement.
- 12.7 In addition to **clauses 12.1 – 12.6 above**, this Agreement may be terminated:
- by MergeCo at any time by giving 6 months' notice to the Third Party CIT Provider; or
 - by MergeCo immediately upon notice if:
 - the Third Party CIT Provider breaches any of its obligations under this Agreement;
 - the Third Party CIT Provider enters into, or resolves to enter into, any arrangement, composition or compromise with, or assignment for the benefit of, its creditors or any class of them;
 - the Third Party CIT Provider ceases, or threatens to cease, to carry on business;
 - a liquidator, receiver and manager, administrator, trustee or similar official is appointed in respect of the Third Party CIT Provider over any of the Third Party CIT Provider's assets or undertakings, an application or order is made for the winding up or dissolution of the Third Party CIT Provider, or a resolution is passed or any steps are taken to
- pass a resolution for the winding up or dissolution of the Third Party CIT Provider;
- the Third Party CIT Provider is insolvent, fails to meet the solvency test set out in the Corporations Act (Cth) 2001, is unable to pay its debts as they fall due in the ordinary course of business or any analogous event occurs in relation to the Third Party CIT Provider;
 - the Third Party CIT Provider fails to take out or maintain the insurances required under **clause 13.4 - 13.7**; or
 - the Third Party CIT Provider assigns any part of any benefit or obligation under this Agreement without MergeCo's prior written consent.
- 12.8 On the expiry or termination of this Agreement, the Third Party CIT Provider must return to MergeCo all property of MergeCo including, but not limited to all confidential information.
- 13 Insurance and warranties**
- 13.1 Subject to **clause 13.2 and 13.3** we will, throughout the Term, insure the Cash (excluding any Valuables) in relation to which we provide the Services, in accordance with the insurance provisions set out in **Schedule 5 ("Our Insurance Cover")**.
- 13.2 If we have specifically agreed in writing to do so as described in the Schedules, we will insure the Cash contained in a Safe up to the Maximum Safe Insurance Value.
- 13.3 For the avoidance of doubt, we will not insure any Valuables provided to us under this Agreement, including without limitation any Valuables placed in a Safe, unless we have agreed otherwise in writing.
- 13.4 The Third Party CIT Provider must take out, keep current, and produce to MergeCo on request, evidence of:
- public liability insurance and professional indemnity insurance of not less than \$5,000,000 in respect of any liability arising from any act or omission by the Third Party CIT Provider or any of the Third Party CIT Provider's Personnel;
 - motor vehicle insurance of not less than \$5,000,000 covering vehicle damage, liability for death of or bodily injury to any person and for loss or damage to third party property caused by or arising from the use of owned or non-owned vehicles in the performance of this Agreement by or on behalf of the Third Party CIT Provider or any of the Third Party CIT Provider's Personnel; and
 - any other insurance required by law or reasonably required by MergeCo.
- 13.5 The Third Party CIT Provider must:
- ensure that all insurance policies provide that:
 - the policy may not be varied, cancelled or permitted to lapse until 30 days' notice of the variation, cancellation or impending lapse of the policy has been given by the insurer to MergeCo; and
 - a breach of any of the conditions of the policy by the Third Party CIT Provider will not in any way prejudice any of the rights MergeCo may or would otherwise have had under the policy.

- 13.6 If the Third Party CIT Provider fails to comply with **clause 13.4-13.7** MergeCo may refuse to allow any further access to the MergeCo ACCs until the Third Party CIT Provider complies with the obligations set out herein.
- 13.7 The Third Party CIT Provider will be liable for all direct and consequential damages incurred by MergeCo as a result of the Third Party CIT Provider's failure to comply with this **clause 13**.
- 13.8 The Third Party CIT Provider warrants that it has full power and authority to deal with any cash presented by or to MergeCo in accordance with this Agreement and indemnifies MergeCo, and must keep MergeCo indemnified, against any claim of any nature by any person in respect of the cash.
- 13.9 If any person claims there is a discrepancy between MergeCo's count of cash and the Third Party CIT Provider's claim of the amount of cash supplied ("**Discrepancy**"), the Third Party CIT Provider agrees, after implementation of MergeCo's investigation of cash handling and counting procedures, to:
- accept MergeCo's count and claim of Discrepancy; and
 - indemnify MergeCo for any loss it suffers as a result of the Discrepancy.
- 14 Title and risk**
- 14.1 If we provide you with a Cash Banking Service, title and property in the Cash remains with you at all times. However, this does not alter the risk/liability accepted by us in relation to the Cash, as set out in **clause 15.1**.
- 14.2 If we provide you with a Cash Collection Service, title and property in the Cash vests in us at the time the Cash is collected by us, except where this Cash Collection Service is provide as part of a Cash Safe Service, in which case **clause 14.3** below applies.
- 14.3 If we provide you with a Cash Safe Service, title and property in the Cash vests in us immediately after the Cash is placed in the Safe, except to the extent that the Maximum Safe Insurance Value is exceeded.
- 14.4 If we provide you with a Cash Delivery Service, title and property in the Cash which we deliver remains vested in us until until the latter of:
- you making full payment in relation to this Cash; and
 - the time the Cash is delivered by us.
- 14.5 If we provide you with a Cash Processing Service, title and property in the Cash vests in us at the time the Cash is signed as being delivered to our possession.
- 15 Limitation of liability and indemnities**
- 15.1 We indemnify you for any loss of Cash (excluding Valuables) in relation to which we provide the Services, but only to the extent that:
- the Cash is in our possession, custody or control;
 - Our Insurance Cover provides protection in respect of that loss or damage, and only up to the Insured Amount;
 - the loss or damage has not resulted (either directly or indirectly) from an Excluded Risk; and
 - in relation to Cash in a Safe, we have specifically agreed in writing to take liability for the Cash and you have not breached any of your Third Party CIT Provider Safe Obligations (and only up to the Maximum Safe Insurance Value).
- 15.2 For the avoidance of doubt, we will not be liable for any loss or damage associated with any Valuables provided to us under this Agreement, unless we have agreed otherwise in writing.
- 15.3 The maximum liability of MergeCo, its employees, sub-contractors and agents under this Agreement, other than in respect of **clause 15.1**, is \$5,000,000.
- 15.4 With the exception of the liability accepted by us in **clause 15.1**, we will not be liable (whether in tort or in contract or otherwise) for or in respect of any loss or damage of any kind including (but not limited to) loss or damage associated with:
- any personal injury, illness or death to any person; or
 - damage to any property,
- unless arising directly from any negligent act or omission on our part or on the part of any of our Representatives in performing the Services under this Agreement subject at all times to the limitation in **clause 15.3**.
- 15.5 You indemnify us, and must keep us indemnified, for any loss, cost or expense suffered or incurred by us as a result of any claim, action, demand or proceeding brought by any person in respect of the loss or damage described in **clause 15.3**.
- 15.6 In addition to **clauses 15.1 – 15.5 above**, the Third Party CIT Provider:
- shall be liable for the loss of any property (either that belonging to MergeCo, any Clients or any of the Third Party CIT Provider's Third Party CIT Provider's) from such time as responsibility for the property is transferred to the Third Party CIT Provider in accordance with the Operating Instructions and this Agreement.
 - shall be liable for and shall reimburse MergeCo upon demand for all damages, costs and expenses reasonably incurred by MergeCo in connection with any injury to any person or damage to or loss of any property belonging to MergeCo, a Client or any other person caused by or contributed to by the Third Party CIT Provider.
 - shall be liable for the loss, theft or destruction, howsoever caused of all cash and currency and all other property that is in the care, custody or control of the Third Party CIT Provider.
 - indemnifies MergeCo on demand against all losses, damages, liabilities, claims and expenses incurred by MergeCo in connection with any claims made by the Third Party CIT Provider or any other person (including without limitation, the Third Party CIT Provider's Personnel, the Third Party CIT Provider's Third Party CIT Provider s or a related entity of the Third Party CIT Provider) in relation to access to MergeCo ACCs.
 - indemnifies MergeCo for any loss, costs or expenses incurred as a result of:
 - any breach of this Agreement by the Third Party CIT Provider; and
 - any negligent, reckless or unlawful conduct by the Third Party CIT Provider in accessing the MergeCo ACCs or the Services.
- 15.7 You warrant that you have full power and authority to deal with the Cash and you indemnify us, and must keep us indemnified, against any claim of any nature by any person in respect of the Cash.
- 15.8 Without limiting any other indemnity in this **clause 15**, where as part of the Services:
- we provide you with a Cash Banking Service; and

- (b) the Financial Institution to which the Cash is delivered does not acknowledge delivery of the Cash or any part of the Cash,

you indemnify us, and must keep us indemnified, against any loss, cost or expense associated with any alleged or actual shortfall ("**Shortfall**") in the Cash delivered, including, but not limited to, any claim, action demand or proceeding brought by any person against us in relation to that Shortfall.

- 15.9 If, after following our standard Cash handling and counting procedures, we claim there is a discrepancy between our count of the Cash and either the Said to Contain Value on a Cash Envelope or your claim of the amount of Cash in the Cash Envelope ("**Discrepancy**"), you agree to:

- (a) accept our count and our claim of Discrepancy;
 (b) if we have already paid you the Said to Contain Value or other amount, pay to us the value of the Discrepancy; and
 (c) indemnify us for any loss we suffer as a result of the Discrepancy.

- 15.10 Notwithstanding any other provision in this Agreement and to the extent permitted by law, neither party will be liable to the other party in connection with this Agreement or any other obligation or duty (including the duty of care for the purposes of the tort of negligence) for any:

- (a) losses, damages, costs and/or expenses which cannot fairly and reasonably be considered to arise naturally (that is, according to the usual course of things) from the relevant breach of this Agreement;

and includes:

- (b) loss or deferment of actual or anticipated profits or revenue, loss of goodwill or reputation, loss or deferment of anticipated benefits or savings, loss or deferment of any prospect or business opportunity, loss of data, loss of value, or loss of production or other business interruption loss; and
 (c) losses which are described as special losses, consequential losses or economic losses.

- 15.11 Every exemption, limitation, defence, immunity or other benefit to which we are entitled under this Agreement will also extend to protect each of our Representatives (excluding you and your Representatives).

- 15.12 Each indemnity in this Agreement is a continuing obligation separate and independent from the other obligations and survives termination of this Agreement.

- 15.13 It is not necessary for either party to incur expense or make payment before enforcing a right of indemnity conferred by this Agreement.

16 Prescribed Terms

- 16.1 Certain laws imply terms into agreements for the supply of services and prohibit the exclusion, restriction or modification of such terms ("**Prescribed Terms**").

- 16.2 Some Prescribed Terms permit a supplier of services to limit its liability for a breach thereof. To the extent permitted by Prescribed Terms our liability in respect of a breach of a Prescribed Term relating to the supply of the Services under this Agreement is limited at our sole discretion to:

- (a) the re-supply of the Services concerned; or
 (b) payment of the costs of re-supplying the Services concerned.

- 16.3 Except as provided by Prescribed Terms, no written, oral or implied condition, warranty or term of any description whether under statute or by implication of law, custom or usage relating to the subject matter of this Agreement is any part of this Agreement or will have any operation or affect our rights unless that condition, warranty or term is recorded and accepted in writing, and signed by one of our authorised officers.

17 Performance

- 17.1 You and we appoint the MergeCo Contact and the Third Party CIT Provider Contact (respectively) who will be available for day to day liaison in respect of the provision of the Services. Each representative may delegate their responsibilities to others on notice to the other representative.

- 17.2 The MergeCo Contact and the Third Party CIT Provider Contact (together with any other person you and we determine should attend) will meet at agreed intervals to jointly:

- (a) review the performance of the Services under this Agreement; and
 (b) review the relationship generally.

18 Confidential information

- 18.1 Each party undertakes that it will not, either during the Term or at any time thereafter (except in the proper course of its duties under this Agreement or as required by law or by the other party), disclose to any person any confidential information of or relating to the other party of which it has become possessed as a result of this Agreement or the negotiations preceding the Agreement including, but not limited to, the terms of this Agreement.

- 18.2 Nothing in this Agreement prohibits disclosure of information which:

- (a) is in the public domain;
 (b) after disclosure to a party becomes part of the public domain otherwise than as a result of the wrongful act of that party;
 (c) is received from a third party provided that it was not acquired directly or indirectly by that third party from a party to this Agreement;
 (d) is required to be disclosed by law or any government or governmental body, authority or agency having authority over a party;
 (e) is required to be disclosed to a party's legal advisors in connection with this Agreement.

- 18.3 The parties expressly acknowledge that this Agreement contains commercially sensitive information and agree that they will use all endeavours to prevent the disclosure of this Agreement in connection with the PPSA. To the extent that the parties are unable to prevent such disclosure, they must ensure that **Schedule 1 (Services)**, **Schedule 2 (Fees)** and **Schedule**

5 (Our Insurance Cover) are redacted prior to providing this Agreement in connection with the PPSA.

18.4 In addition to **clauses 18.1 – 18.3 above**, the Third Party CIT Provider:

(a) must not:

- (i) use or allow any person to use confidential information for any purpose other than the obligations of the parties under this Agreement;
- (ii) disclose or in any way communicate to any other person any confidential information except as authorised by MergeCo;
- (iii) allow any unauthorised person to have access to places where confidential information is displayed, reproduced or stored; or
- (iv) make or assist any person to make any unauthorised use of confidential information.

(b) must:

- (i) ensure that confidential information will be disclosed only to those of the Third Party CIT Provider's directors, officers, employees or agents who need, and then only to the extent that they need, the information for the purposes of providing the Services;
- (ii) require each of the persons referred to in **clause 18.4(b)(i)** to enter into a confidentiality undertaking with MergeCo or with any other party nominated by MergeCo, in a form similar to that set out at Annexure A, and promptly deliver to MergeCo each confidentiality undertaking signed by the relevant director, officer, employee or agent.

18.5 The obligations under this **clause 18** survive termination of this Agreement.

19 Dispute resolution

19.1 Subject to **clause 19.5**, before resorting to any external dispute resolution mechanism (including arbitration, mediation or court proceedings) any dispute between the parties regarding this Agreement, or any matter arising in connection with it, must comply with the dispute resolution process as set out in **clause 19**.

19.2 Any dispute under this Agreement between the parties must be referred:

- (a) initially for resolution by the Third Party CIT Provider Contact and the MergeCo Contact, who the parties will procure to endeavour to resolve the dispute within 10 Business Days of the giving of a notice of a dispute by a party; and
- (b) if the dispute is not resolved in accordance with **clause 19.2(a)**, a senior executive of each party, who the parties will procure to endeavour to resolve the dispute within a further 20 Business Days or such other period as may be agreed between those parties.

19.3 If the dispute is not resolved by the relevant parties in accordance with **clause 19.2** within the time specified in that clause, then the dispute may be submitted by any of the relevant parties to an external dispute resolution mechanism, including to a court.

19.4 Despite the existence of a dispute, each party must continue to perform its obligations under this Agreement.

19.5 A party may commence court proceedings relating to any dispute arising out of this Agreement at any time where that party seeks urgent interlocutory relief.

20 Force majeure

20.1 If, as a result of some fact, circumstance, matter or thing beyond the reasonable control of a party ("**Force Majeure**"), that party becomes unable, wholly or in part, to perform any of its obligations under this Agreement:

- (a) that party is to give the other party prompt notice of the relevant event of Force Majeure with reasonably full particulars and, in so far as known to it, the probable extent to which it will be unable to perform, or be delayed in performing, the relevant obligations;
- (b) the relevant obligation(s), other than an obligation to pay money, is suspended but only so far as, and for so long as, it is affected by the relevant event of Force Majeure; and
- (c) that party is to use all possible diligence to overcome or remove the relevant event of force majeure as quickly as possible.

20.2 For the purposes of this **clause 20**, the parties agree that an industrial dispute will be deemed in all circumstances to be an event of Force Majeure.

20.3 **Clause 20.1(c)** does not require the affected party to:

- (a) settle any strike or other labour dispute on terms contrary to its wishes; or
- (b) contest the validity or enforceability of any law, regulation or legally enforceable order by way of legal proceedings.

20.4 The obligation of the affected party to perform its obligations, resumes as soon as it is no longer affected by the relevant event of Force Majeure.

21 Assignment

21.1 You may not assign your rights and/or obligations under this Agreement without our prior written consent. MergeCo may withhold such consent for any reason. If MergeCo does consent to the request of the Third Party CIT Provider to assign the Agreement or any part of it, it may do so by imposing such conditions or upon such basis as MergeCo considers necessary and at the cost of the Third Party CIT Provider.

21.2 For the purposes of **clause 21.1 above**, assignment includes a material change in ownership or control of the Third Party CIT Provider.

21.3 We have the right to assign any or all of its obligations or rights under this Agreement at any time to any person.

22 Severability

22.1 If a provision of this Agreement is invalid, illegal or unenforceable it must, to the extent that it is invalid, illegal or unenforceable, be treated as severed from this Agreement, without affecting the validity and enforceability of the remaining provisions.

23 Notices

23.1 Any notice, request, demand, approval, consent or other communication in relation to this Agreement must:

- (a) be in writing;

- (b) may be signed for the party giving it by the party's authorised officer, attorney or solicitor;
- (c) may be delivered personally to the person to whom it is addressed, or left at or sent by prepaid post to the person's address, or faxed to the person's fax number, and marked for the attention of:
- (i) in the case of a notice to us, the MergeCo Contact; or
 - (ii) in the case of a notice to you, the Third Party CIT Provider Contact; and
- (d) be left at or sent by prepaid ordinary post to the last notified address of the party, or sent by electronic mail ("**Email**") to the last notified Email address of the party.
- 23.2 A notice is taken as given by the sender and received by the intended recipient:
- (a) if posted, 3 Business Days after posting; and
 - (b) if faxed, on completion of the transmission,
- but, if delivery or receipt is on a day which is not a Business Day or is after 5:00pm at the place of delivery or receipt, it is taken as given at 9:00am on the next Business Day.
- 23.3 An Email is taken to be received at the time shown in a delivery confirmation report.
- 23.4 A party may change its address or fax number for notices by giving notice to the other party.
- 23.5 A notice that is posted is valid even if the intended recipient does not receive it or it is returned unclaimed to the sender.
- 24 Taxes**
- 24.1 The Fees and any other amount or consideration referred to in this Agreement is exclusive of GST.
- 24.2 If GST is imposed on any supply made under this Agreement by us to you, you must pay to us, in addition to and at the same time as the Fees or any other GST exclusive consideration payable or to be provided for the supply, an additional amount calculated by multiplying the value of that Fees or other GST exclusive consideration (without deduction or set-off) by the prevailing GST Fee.
- 24.3 We will provide you with a Tax Invoice for any Taxable Supply made by us to you under this Agreement.
- 24.4 If the amount of GST recovered by us from you differs from the amount of GST payable at law by us (or an entity grouped with us for GST purposes) in respect of the supply, we will adjust the amount payable by you to us accordingly.
- 24.5 Should any other Taxes, excluding GST, be levied on, in respect of, or in relation to, the Services (including levied on payments made to us by you for the provision of the Services under this Agreement), you will be responsible for payment of those Taxes or payment of an equivalent amount to us where we are liable to pay them. Any amount payable by you under this clause is in addition to any other amounts payable by you under this Agreement. You will also be responsible for providing documentary evidence of the payment of Taxes, if made on our behalf.
- 25 Work Health & Safety Requirements**
- 25.1 Each of the parties is obligated to provide and maintain, so far as is practicable, a working environment for its employees and members of the public, that is safe and without risk to health and which complies with any Acts, regulations, local laws and by-laws, Codes of Practice and Australian Standards which are in any way applicable to this contract or the performance of the services under this contract, including the *Work Health and Safety Act 2011*(Cth) and any regulations or equivalent legislation in all Australian States and Territories.
- 25.2 The Third Party CIT Provider must immediately notify MergeCo of any change to the working environment which may impact on its obligations under **clause 25.1**, including but not limited to any change in the security arrangements at the Location or any physical modifications at the Location.
- 25.3 The Third Party CIT Provider must comply with any and all lawful directions of MergeCo relating to occupational health and safety in relation to the provision of the Services.
- 25.4 In addition to **clause 25.1 - 25.3 above**, the Third Party CIT provider must, and warrants that it and the Third Party CIT Provider's Personnel will:
- (a) during access of the MergeCo ACCs, advise MergeCo in writing of any hazards or that it or the Third Party CIT Provider's Personnel observe;
 - (b) comply with MergeCo's workplace health and safety policies and procedures;
 - (c) comply with all health and safety legislation, regulations and any other applicable health and safety obligations and on request provide evidence to MergeCo demonstrating such compliance;
 - (d) attend, at its cost, any workplace health and safety training sessions required by MergeCo; and
 - (e) comply with all other safety requirements specified in any relevant laws.
- 26 These terms are exclusive**
- 26.1 This Agreement exclusively embodies all terms and conditions in relation to the Services and replaces any prior agreement between the parties in relation to all or part of the Services.
- 26.2 Except as otherwise provided for in this Agreement, all terms, conditions, warranties, undertakings and representations (whether express, implied, statutory or otherwise, including any terms on any of your documents) relating to the Services or this Agreement are excluded to the full extent permitted by the law.
- 27 PPSA**
- 27.1 Until such time as title to the Cash or a Safe passes to you in accordance with **clause 14**:
- (a) We are, and will be, entitled at any time to demand the return of the Cash or any Safe, and you must do all things necessary to immediately permit us, without notice and without liability to us, to enter and access any premises occupied by you in order to search for, locate, identify retrieve and remove cash to an equivalent value of the Cash or any Safe to which we have title. If there is any inconsistency between our rights under this **clause 27** and our rights under Chapter 4 of the PPSA, this **clause 27** prevails;
 - (b) You acknowledge and agree that we have a Security Interest under the PPSA in any Safe.
 - (c) You may not, without our consent, do, or agree to do, any of the following:
 - (i) sell, assign or otherwise dispose of any Safe;

- (ii) grant or seek to grant any Security Interest in any Safe or allow one to arise;
- (iii) deal in any way with this Agreement, or allow any interest in it to arise or be varied adverse to our interest;
- (iv) lease or licence any Safe, or allow a surrender or variation of any lease or licence;
- (v) give control of any Safe to another person other than us;
- (vi) part with possession of any Safe other than by giving possession to us;
- (vii) allow a set off or combination of accounts;
- (viii) change the nature of the Safe;
- (ix) abandon, settle, compromise, or discontinue or become non-suited in respect of any proceedings against any person (other than us) in respect of any of your rights in connection the Safe;
- (x) exercise or waive any of your rights or release any person from its obligations in connection with the Safe;
- (xi) allow any personal property to become an accession to, or commingled with the Safe;
- (xii) deal in any other way with the Safe or any interest in them, or allow any interest in them to arise or be varied,
- except as otherwise provided in this Agreement and you agree to notify us if anything mentioned in **clause 27.1(c)** occurs immediately on becoming aware of it.
- (d) You agree to notify us at least 14 days before you do any of the following:
- (i) change your name;
- (ii) change your place of registration or incorporation; or
- (iii) change or apply for an ACN, ABN, ARBN, ARSN under which an interest in any Safe will be held,
- and you further agree to notify us if anything mentioned in **clause 27.1(d)(i) - 27.1(d)(iii)** above occurs immediately on becoming aware of it.
- 27.2 Our Security Interest over any Safe is a PPS Lease in accordance with section 13 of the PPSA and attaches to the Safe upon the earlier of:
- (a) you attaining possession of the Safe; and
- (b) you executing this Agreement.
- 27.3 You consent to us perfecting any Security Interest that it considers this document provides for by registration under the PPSA.
- 27.4 You agree to do anything that we reasonably ask to:
- (a) ensure that the Security Interest is enforceable, perfected and otherwise effective; and
- (b) execute all documents necessary to register and perfect our Security Interest in any Safe under the PPSA.
- 27.5 You waive your right to receive any notice in relation to registration under the PPSA (including a notice of a verification statement) unless the notice is required by the PPSA and that requirement cannot be excluded.
- 27.6 Enforcement of Security Interests: If Chapter 4 of the PPSA would otherwise apply to the enforcement of the Security Interest(s) created under this Agreement, the Client agrees that the following provisions of the PPSA will not apply:
- (a) section 120 (enforcement of liquid assets);
- (b) section 125 (obligation to dispose of or retain collateral);
- (c) section 128 (We may dispose of collateral);
- (d) section 129 (disposal by purchase);
- (e) sections 132(1) to (3) (right to receive a statement of account);
- (f) section 142 (redemption of collateral); and
- (g) section 143 (reinstatement of security agreement).
- 27.7 If we exercise a right, power or remedy in connection with this Agreement or a Security Interest that it provides for, that exercise is taken not to be an exercise of a right, power or remedy under the PPSA unless we state otherwise at the time of exercise. However, this clause does not apply to a right, power or remedy which can only be exercised under the PPSA.
- 28 Counterparts**
- 28.1 This Agreement may be signed in any number of counterparts (including electronic copies), and provided that every party has executed a counterpart, the counterparts taken together will constitute a binding and enforceable agreement between the parties.
- 29 Other matters**
- 29.1 A party may only waive its rights under this Agreement by doing so in writing.
- 29.2 A variation of this Agreement must be in writing and signed by both parties.
- 29.3 Either party may exercise a right, remedy or power in any way it considers appropriate.
- 29.4 If a party does not exercise a right, remedy or power at any time, this does not mean that it cannot exercise it later.
- 29.5 Unless specified otherwise, to the extent of any inconsistency between the terms and conditions as set out in the body of this Agreement and any terms and conditions as may be set out in an attachment, annexure or schedule, then the terms and conditions as set out in the body of the agreement prevail to the extent of any such inconsistency.
- 29.6 Each party's rights, remedies and powers under this Agreement are in addition to any rights, remedies and powers provided by law.
- 29.7 If the day on or by which something must be done is not a Business Day, that thing must be done on the next Business Day.
- 30 Governing law**
- 30.1 This Agreement is governed by the laws of Victoria, Australia.
- 30.2 The parties agree to submit to the non-exclusive jurisdiction of the courts of Victoria and the courts of appeal from them.

31 Contract interpretation

31.1 In this agreement, unless the contrary intention appears:

- (a) a reference to this agreement or another instrument includes any variation or replacement of either of them;
- (b) the singular includes the plural and vice versa;
- (c) the word "person" includes a firm, a body corporate, an unincorporated association or an authority;
- (d) a reference to a person includes a reference to the person's executors, administrators, successors, substitutes (including, but not limited to, persons taking by novation) and assigns;
- (e) if a period of time is specified and dates from a given day or the day of an act or event, it is to be calculated exclusive of that day;
- (f) a reference to a clause is a reference to a clause in this Agreement;
- (g) a reference to "A\$", "\$A", "dollar" or "\$" is a reference to Australian currency;
- (h) No provision of this Agreement will be construed adversely to a party solely on the ground that the party was responsible for the preparation of that provision; and
- (i) Headings are inserted for convenience and do not affect interpretation of this Agreement.



Schedule 1 - Services

1 Description of Services

This Agreement is for the provision of the following Services:

Service	Description
Cash Processing Service	<p>During the approved day and time window, you will attend our depot (in accordance with all safety and security procedures set out in this Agreement or as notified by us from time to time) to deliver the Cash Envelopes. Cash is deemed to have been received by us at the time when the Cash Envelopes are deemed to have complied with the relevant conditions set out in Schedule 3 and signed as received or collected.</p> <p>Once received, we will process the Cash (at our option, manually and/or by machine assisted cash counting and fitness sorting) in accordance with our usual cash counting and handling procedures.</p> <p>Settlement of the counted value is paid via electronic funds transfer next Business Day into the Third Party CIT Provider's bank account following receipt of the Cash to our depot.</p>
Cash Delivery Services	<p>You will order the required Cash via MergeCo Online in accordance with Schedule 4.</p> <p>During the approved day and time window, you will attend our depot (in accordance with all safety and security procedures set out in this Agreement or as notified by us from time to time) to collect the Cash. Cash is deemed to have been collected by you at the time when the Cash is signed as delivered or collected.</p> <p>Payment for Cash Delivery Services are to be made via electronic funds transfer in accordance with Schedule 4.</p>
Additional Services	

2 Description of Safe

Not applicable

3 Collection Address(s)/Delivery Address(s)

Not applicable

4 Timing of Services

As agreed between the parties to this Agreement.

5 Third Party CIT Provider 's Authorised Personnel

As agreed between the parties to this Agreement.

6 Third Party CIT Provider 's Approved Vehicles

As agreed between the parties to this Agreement.

7 Liability in respect of Cash in the Device

Not applicable



Schedule 2 - Fees

1 Fees

1.1 Fee payable

In accordance with **clause 10.1** of the agreement, you will pay us the Fee for the Services as outlined below:

Service	Fee
Cash Processing Service	Depot Entry / Access Fee
	Processing Fee / \$100 (to \$2.5m)
	Processing Fee / \$100 (> \$2.5m - \$5m)
	Processing Fee / \$100 (> \$5m)
	Envelope Fee / envelope
Cash Delivery Service	Depot Entry / Access / Service fee
	Supply fee – Notes / \$100
	Supply fee - Change / \$100
	Roll Fee

2 Fee Adjustment Mechanism

To be agreed between the parties

3 Bank Guarantee

Not applicable



Schedule 3 - Third Party CIT Provider Cash Obligations and Operating Instructions

In accordance with **clause 3(a)**, you must comply with the following obligations with respect to Cash and any Safe.

Confidential text below. **Red text is not for publication.**

1 General Cash Obligations

1.1 Cash Processing Service Obligations

- (a) Cash must be counted and placed in sealed Cash Envelopes;
- (b) Envelopes packed – to be capped at **[Confidential to Armaguard]** value;
- (c) The Said to Contain Value must be written on each Cash Envelope;
- (d) Each Cash Envelope must be signed;
- (e) In packaging the Cash, notes must be placed flat and facing the same way up, denominations must be separated, only rubber bands may be used in holding the notes together (no staples or paper clips);
- (f) Particular forms/dockets/documents must be completed and signed; and
- (g) During the approved day and time window, you will attend our depot (in accordance with all safety and security procedures set out in this Agreement or as notified by us from time to time) to deliver the Cash Envelopes.

1.2 Cash Delivery Service Obligations

(a) How orders for Cash delivery are placed by Third Party CIT Provider

- Orders placed at Rosehill, Murarrie, Essendon, Adelaide, and Canning Vale ACCs must be placed via MergeCo Online by 1PM on the day which is 1 Business Day prior to the date on which the relevant Cash Delivery Service is scheduled.
- All other orders must be placed via MergeCo Online by 1PM on the day which is 2 Business Days prior to the date on which the relevant Cash Delivery Service is scheduled.

During the approved day and time window, you will attend our depot (in accordance with all safety and security procedures set out in this Agreement or as notified by us from time to time) to collect the Cash. Cash is deemed to have been collected by you at the time when the Cash is signed as delivered.

(b) How transfer of Cash should be made by Third Party CIT Provider and timing of transfer

- Payment for Cash Delivery orders made at Rosehill, Murarrie, Essendon, Adelaide, and Canning Vale ACCs is to be made via electronic funds transfer that is received by us 1 Business Day prior to the date on which the Cash is scheduled to be collected from our depot.
- All other payments for Cash Delivery are to be made via electronic funds transfer that is received by us two(2) Business Days prior to the date on which the Cash is scheduled to be collected from our depot.

Remittance advice must be provided to the AG Revenue Assurance team by a Third Party CIT Provider once payment has been made.

2 Delivery or collections from MergeCo depots

2.1 Cash Processing Service Obligations - delivery or collection window is between _____ on the day of delivery or collection (as applicable).

2.2 Advance Notice of Collection required.

2.3 Prior to _____ on day of attendance, the Third Party CIT Provider must email the nominated addresses on work instructions for the relevant MergeCo depot with the following details (as may be amended from time to time by notice in writing given by MergeCo):

- (a) date of collection/delivery;
- (b) vehicle fleet number;
- (c) vehicle registration number;
- (d) crew names;
- (e) crew ID numbers;
- (f) security licence numbers and expiry dates; and

(g) firearms licence numbers and expiry dates.

2.4 At least 30 minutes prior to arrival at MergeCo's depot, an email or phone call must be made to the Despatch team at the relevant MergeCo depot advising:

- (a) vehicle registration number;
- (b) make/model of vehicle (e.g., Toyota Hiace);
- (c) expected time of arrival; and
- (d) names of crew attending (must be on the current Personnel Master List).

[Redacted content]



Schedule 4 – Third Party CIT Provider Safe Obligations

1 General Obligations

You must:

- (a) do everything necessary to protect our rights in respect of the Safe;
- (b) not place or allow to be placed on the Safe any marks or matter which are inconsistent with our rights;
- (c) not create or allow to come into existence any charge, encumbrance or lien which affects the Safe;
- (d) not expose the Safe to the risk of loss, damage, destruction or detention;
- (e) not transfer, part with or share the possession of the Safe;
- (f) not allow our interests in the Safe to be prejudiced or expose us to liability;
- (g) not make any replacement, alteration or addition which could mean that the Safe is no longer readily identifiable as ours or which may lead to a reduction in the value of the Safe;
- (h) comply with Your Insurance Cover requirements including without limitation any conditions imposed by your insurer;
- (i) comply and ensure that your Representatives comply, with all guidelines and/or operating standards in respect of the Safe as advised by MergeCo from time to time;
- (j) ensure that the Safe is used:
 - (i) only for the purpose for which a Safe is commonly used; and
 - (ii) in such a manner as to minimise wear and tear to the Safe (including minimising any damage to the Safe caused by water);
- (j) comply with the Safe location, Maximum Safe Insurance Values, security obligations, guidelines, operating standards and location requirements provided to you by us at the time of installation of the Safe; and
- (k) if applicable, comply with any obligations in relation to the Safe set out in Our Insurance Cover.



Schedule 5 - Our Insurance Cover

Current extract of our "Cash in Transit" insurance.

Annexure D – Complaints Handling Process

Complaint Handling

Policy

June 2023, Version 1

Document details

Document title	Complaint Handling Policy
Classification	Company Policy
Retention	Ongoing
Review cycle	As required
Author	
Version number	2023.1
Date created	5 June 2023
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Overview

Purpose

Linfox Armaguard Pty Ltd (ACN 099 701 872) (**MergeCo**) has provided an enforceable undertaking to the Australian Competition and Consumer Commission pursuant to section 87B of the *Competition and Consumer Act 2010* (Cth) (**Undertaking**). The purpose of this Complaint Handling Policy (**Policy**) is to outline MergeCo's approach to the management of customer complaints related to MergeCo's compliance with the Undertaking, and to ensure there is an accessible, clear and timely process when lodging a complaint, concern, or providing general feedback to or about the organisation.

This Policy is designed to ensure that such customer complaints are managed through an effective and consistent framework that includes (but is not limited to) procedures, complaint response timelines and escalation procedures, that respond to the different queries or complaints of complainants and, meet the requirements of the Guidelines for Complaint Management in Organisations (AS 10002:2022). This Policy may be updated from time to time but will remain compliant with (AS 10002:2022).

Complaint Definition

Complaint means an expression of dissatisfaction made to MergeCo by a customer of MergeCo, related to its compliance with the Undertaking. A Complainant is a person that makes a Complaint.

Complaint Handling Policy

Introduction

At MergeCo we strive to provide the best possible service experience for all our customers. We understand that there may be times when customers are dissatisfied with our service, and we take these concerns seriously.

MergeCo is committed to ensuring that all customer complaints are managed in a responsive, efficient, effective and fair manner. Complainants will be treated with respect and will be dealt with at a professional level throughout the complaint management process.

Principles

Accountability: We take accountability for our actions and take responsibility for any mistakes or errors. We will work to rectify any issues and take steps to ensure they do not happen again in the future.

Empathy: We will approach every complaint with empathy and understanding. We will listen to our customers concerns and work to find a resolution that meets their needs.

Acknowledgement: We will acknowledge all complaints in a timely manner. We will provide our customers with an estimated time for resolution and keep them informed throughout the process.

Investigation: We will thoroughly investigate every complaint to determine the cause and identify any corrective actions necessary.

Timeliness: We will work to resolve complaints in a timely manner. We understand that time is of the essence in resolving complaints and will make every effort to provide a timely and appropriate resolution.

Resolution: We will work to resolve complaints in a timely and satisfactory manner. We will take responsibility for any mistakes or errors and work to make things right for our customers.

Transparency: We will be transparent about our complaint handling process. We will explain our policies and procedures to our customers and provide them with clear and concise information on the steps we are taking to resolve their complaint.

Customer Satisfaction: Our goal is to ensure that customers are satisfied with our resolution. We encourage feedback from our customers to ensure we have met their needs and will take steps to improve our processes if necessary.

Continuous improvement: We will use customer feedback to improve our services if required. We will review complaints to identify any trends and take steps to prevent similar issues from recurring.

Complaint Escalation: If a complaint cannot be resolved at the initial level, we have a defined escalation process in place. Our customers can escalate their complaint to a higher level of management if they are not satisfied with the resolution provided.

Record Keeping: We will maintain detailed records of all complaints received and the actions taken to resolve them. This information will be used to continually improve our processes and that we are providing the best possible service to our customers.

At MergeCo we believe that effective complaint handling is essential to building and maintaining long lasting partnerships with our customers. MergeCo is committed to delivering high quality services and welcomes feedback on its products, services, performance, and staff as a means of monitoring and improving service delivery to our customers, as well as enhancing organisational effectiveness and efficiency. By following these principles, we are confident that we can provide our customers with an effective complaint handling process that meets all applicable requirements.

Complaints Handling Procedures

Availability of Complaints Handling Policy

Details of the Policy are published on MergeCo's website and made available to all staff and to other persons when they request information about our complaints handling procedures or wish to make a complaint regarding MergeCo's compliance with the Undertaking. All staff will be made aware of this Complaints Handling Policy and the MergeCo personnel directly responsible for its implementation.

Remedies

In managing a complaint, a range of responses can be offered including remedial action, technical assistance, information, financial redress, an apology, reissue or variation of documentation, goodwill gesture or other appropriate remedy.

When formulating a response, consideration will be given to whether:

- all aspects of the complaint have been addressed;
- follow-up communication is needed; and
- it is appropriate to offer remedies to others who may have suffered in the same way as the complainant but who did not make a formal complaint.

Complaints Handling Framework

MergeCo's framework for handling complaints is set out in the flow chart in **Annexure A** and includes:

- escalation of complaints which cannot be resolved at first instance; and
- levels of authority.

Complaints may be received verbally or in writing and should be raised by the Complainant as soon as reasonably practicable. All complaints will initially be received by a member of the MergeCo Customer Service team.

Complaints Handling Process

The procedures for handling complaints are set out in the Complaints Handling Process in **Annexure B**, which covers, among other things:

- verbal and written complaints;
- recording of complaints;
- resolution of complaints, including minimising disputes; and
- external dispute resolution system.

MergeCo will continue to comply with its contractual obligations throughout the Complaints Handling Process.

Information about complaint

On receipt of a complaint under this Policy, MergeCo must inform:

- the Complainant of:
 - the existence of the Undertaking (and specifically the dispute resolution process to an Independent Expert contained in the Undertaking) and provide the Customer with a copy of the Undertaking; and
 - the details of the Independent Auditor (as appointed under the Undertaking); and
- the Independent Auditor that such a complaint has been made.

MergeCo shall have the right to gain sufficient information about the complaint to enable it to properly investigate and respond to the complaint.

Complaints Manager and staff who carry out complaints handling procedures.

Responsibility for these roles will be appointed once MergeCo Customer Service structure is finalised and prior to transaction completion.

MergeCo staff who carry out the Complaints Handling Procedures are trained in product and service knowledge, interpersonal and communications skills as well as the policies and procedures of MergeCo.

These employees have resources that enable them to perform their duties efficiently and effectively for the benefit of customers.

Response Times

MergeCo endeavours to respond to complaints as soon as possible. To ensure MergeCo is responsive to any complaints or disputes that may arise from a customer, MergeCo has established time limits (**Response Times**) regarding the processing and resolution of such complaints or disputes (**Annexure C**). MergeCo will keep

complainants informed about the progress of their complaint in line with the established time limits by contacting them via an appropriate medium. On receiving a complaint from a customer, MergeCo will inform the customer of the Response Times relevant to their complaint.

Resolution of complaints

If the complaint is not able to be resolved using the Complaints Handling Process then there must be a meeting (or a series of meetings) between a senior executive of MergeCo and a senior executive of the Customer to make a final attempt to resolve the dispute.

If the complaint remains unresolved following such a meeting (or meetings) then either party may initiate a dispute using the appropriate dispute resolution process being either: (i) the process contained in the Undertaking with escalation to the Independent Expert (ii) the process contained in the contractual arrangements between MergeCo and the Customer or, (iii) an external dispute resolution avenue and (where appropriate) MergeCo may make suggestions about possible avenues available to the Complainant.

The timeframes for such unresolved complaints are outlined at **Annexure C** of this Policy.

Data Collection

Relationships database

MergeCo manages complaints through the use of a relationships database (the **Relationships Database**). The following is entered onto the Relationships Database by the relevant member of the Customer Service team:

- the details of the complaint; at the time they receive notice of the complaint;
- the details of the action taken, at the time any action is taken in relation to the complaint; and
- the details of the resolution when the complaint is resolved.

Compliant Reports

The Relationships Database is made up of individual Complaint Reports for each Complaint. A Complaint Report includes the following information:

- the nature and date of the complaint;
- how the complaint was made;
- the details of the Complainant;
- who the complaint concerned, if relevant;
- the products, services or business practices about which the complaint is made;
- the estimated response time conveyed to the Complainant, or if resolved the actual response time;
- the referral source; and
- the action taken including remedies, determinations, results and client satisfaction level.

A sample Complaint record is attached in **Annexure D**.

Compliance reporting

Material complaints are captured in quarterly compliance reports by the Complaints Manager to senior management / the Board. The report should cover numbers and types of complaints and recommend remedial action to address them. For example, provision of further representative training and development of new procedures.

Accessibility

Complaints can be made via the Customer Service Centre advertised on the MergeCo website. Such contact can be made by telephoning MergeCo directly, e-mailing MergeCo or by writing to MergeCo at the address provided.

Special arrangements will be made for persons with disabilities or specific needs, if appropriate.

Accountability

MergeCo promotes a culture of accountability which includes every level of management accepting responsibility for effective complaints handling.

Fairness

It is an objective of this Compliant Handling Policy to promote fairness to both the Complainant and MergeCo.

MergeCo will endeavour to ensure that Complainants will:

- be entitled to make a complaint;
- be notified of the Complaint Handling Process and the possible avenues of lodging and following up or further review of a complaint or dispute including using the Independent Expert dispute resolution process;
- be notified that MergeCo has followed its relevant procedures in regard to dispute resolution;
- be provided with all necessary material to support them in their complaint or enable them to present material to support their complaint;
- be notified of MergeCo's response and reasons for that response; and
- have the right to request confidentiality.

Adequacy of complaints handling resources

Chief Executive Officer

The CEO is responsible for ensuring there is adequate and competent complaints handling representatives for the Complaints Handling Policy to operate fairly and efficiently.

Complaints Manager's responsibility

The Complaints Manager is responsible for:

- educating employees in the complaints handling process;
- ensuring complaints are recorded accurately and efficiently;
- identifying and reporting to MergeCo any delays or other problems in handling complaints that may be caused by a lack of resources;

- recommending an appropriate course of action to remedy the situation, including seeking advice from external advisers;
- setting performance criteria;
- performance monitoring and evaluation;
- management reports on complaints handling performance;
- reporting on complaints handling;
- taking a proactive approach to complainant and staff feedback; and
- ensuring regular independent auditing of the complaints handling process

Organisational commitment

Commitment by MergeCo

Commitment to the Complaints Handling Policy by MergeCo is recognised by the Board as being an important aspect of an effective Competition and Consumer Law Compliance Program. This commitment is facilitated and fostered at all levels of MergeCo by:

- all relevant employees accepting responsibility for effective complaints handling;
- ensuring all relevant representatives are aware of and educated about Complaints Handling Policy procedures;
- ensuring that adequate resources are allocated to the Complaints Handling Policy; and
- implementing management systems and reporting procedures to ensure timely and effective complaints handling and monitoring.

Review

Annual review

Complaints handling practices will be reviewed at least annually by the Complaints Manager to ensure:

- the extent to which the procedures were adhered to throughout the review period;
- the currency of Complaint related documentation;
- the continued adequacy of resource allocation;
- any changes in business structures to take account of complaint handling procedures; and
- that the complaint handling procedures are consistent with the strategic direction of the business and adding value to customer attention and business improvement.

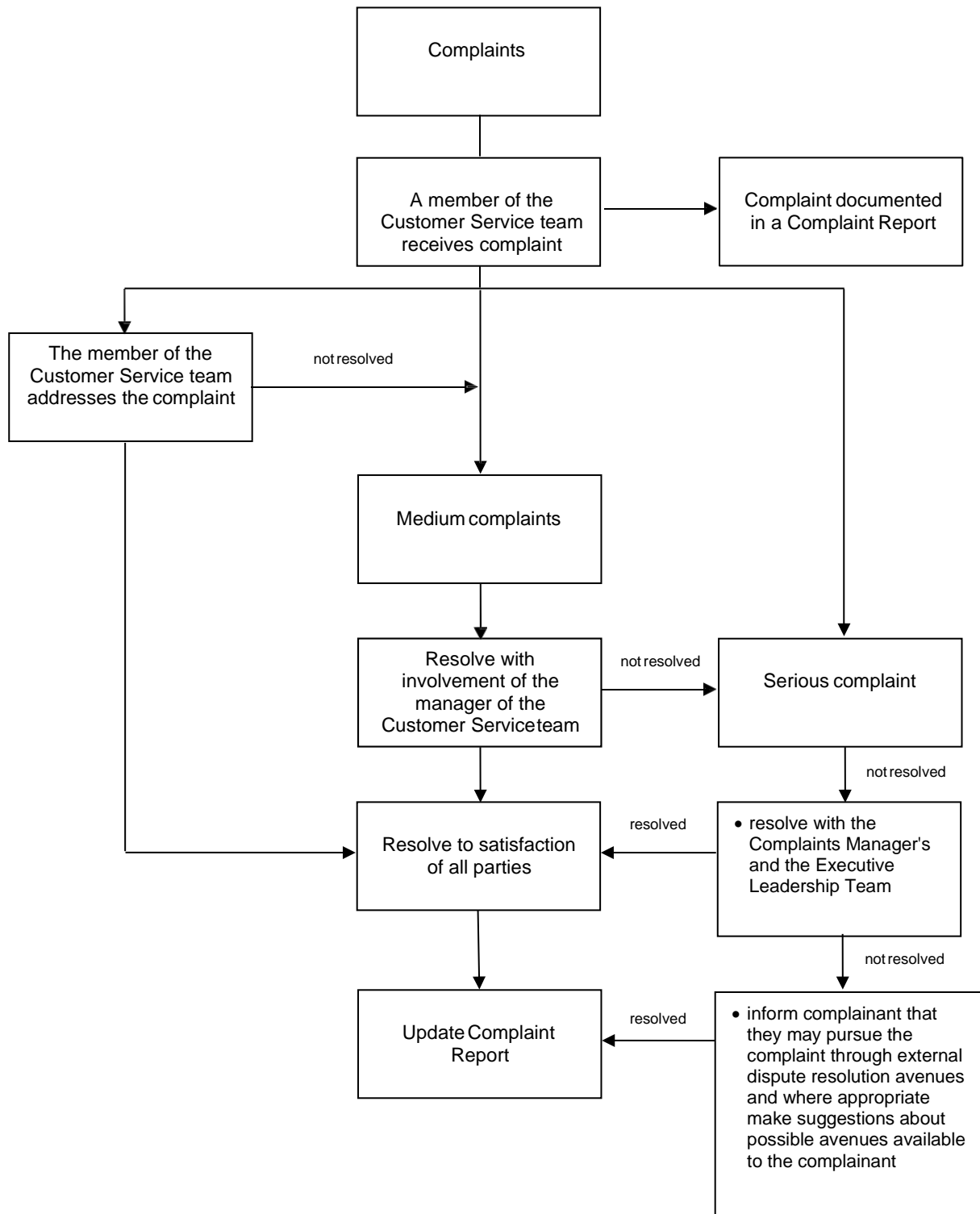
Review by senior management / the Board

The results of the Annual review will be considered by senior management / the Board and the effectiveness of the Complaints Handling Policy will be reviewed annually by senior management / the Board.

Annexure A

Complaints Handling Framework

Complaints Handling Framework



Annexure B

Complaints Handling Process

Complaints Handling Process

MergeCo's process for complaints from customers:

1. **Complaint received** - Either orally or written. If orally, record complainant details and nature of complaint.
2. **Report** - Report complaint to a member of the Customer Service team.
3. **Record** – The member of the Customer Service team records the details of the complaint in a Complaints Report.
4. **Time taken to resolve the complaint** - Complaints should be resolved as quickly as possible after receiving them. The Response Times set out in **Annexure C** should be used as a guide as to maximum timeframes. In all cases the complaint should be resolved in the shortest time possible.
5. **Resolve the Complaint** –
 - a. **Communicate** - Contact should be made with the complainant within 48 hours of the complaint by the person allocated to handle the complaint. The customer should also be kept informed of the progress of the complaint at regular intervals, by the complaint handler.
 - b. **Gather all information** - Ensure adequate details of the complaint are gathered. If sufficient details are not at hand ensure that complaint is discussed further with the complainant or gather relevant information from other sources.
 - c. **Minimising disputes** - Minimise the likelihood of a complaint developing into a dispute by keeping in mind the following when dealing with a complainant:
 - i. listen to or understand the complainant's point of view;
 - ii. elicit all relevant information from the complainant;
 - iii. agree on a solution with the complainant;
 - iv. set a timetable for investigating the complaint (where required) and implementing a solution; and
 - v. take action on the agreed solution.
 - d. **Resolve the complaint with the following considerations in mind:**
 - i. try to retain the complainant as a customer and restore MergeCo's relationship with them;
 - ii. comply with any legal requirements;
 - iii. make commercially sensible decisions; and
 - iv. try to ensure that MergeCo's brand is not damaged.
6. **Write** – On resolution of the complaint the relevant member of the Customer Service team is to write to the complainant advising them of the resolution.
7. **Complaints resolution where complaint has not been resolved within 15 Business Days** - If the complaint has not been resolved within 15 Business Days (where a 'Business Day' is a day other than a Saturday or Sunday on which banks are open for business generally in New South Wales), then MergeCo must advise the complainant that the following options are available:
 - a. A senior executive of each party may be elected, who the parties will procure to endeavour to resolve the dispute at a meeting, within a further 10 Business Days (or such other period as may be agreed between the parties).
 - b. If the dispute is not resolved by the relevant senior executives of each party in accordance with 7a. above (inclusive of any extended time period), then the dispute may be submitted to the Independent Expert in accordance with the Undertaking. If a party escalates the dispute to the Independent Expert then the other party must engage with this process.
 - c. In the event that the parties do not seek to escalate the dispute to the Independent Expert, an external dispute resolution process may be pursued.
8. **Record all actions** – All actions taken in regard to the complaint must be recorded in the Complaint Report.

Annexure C

Timeframes for resolving complaints

Time frames for resolving complaints

Customer Complaints

Milestone	Action
5 Business Days	Resolve all minor complaints within 5 Business Days of the complaint being made. For other, more complex complaints, provide a written response to the complainant within 5 Business Days of receipt of the complaint.
15 Business Days	Respond to more complex complaints within 15 Business Days of the complaint being made. If the complaint is not resolved within this timeframe, then advise complainants that either: <ol style="list-style-type: none"> a senior executive of each party may be elected to endeavour to resolve the dispute at a meeting; or they may wish to pursue their complaint through external dispute resolution avenues and where appropriate make suggestions about possible avenues available to the complainant.
16 - 25 Business Days	If the complaint is not able to be resolved using the Complaint Handling Process then a senior executive of each party may be elected, who the parties will procure to endeavour to resolve the dispute at a meeting, within a further 10 Business Days (or such other period as may be agreed between the parties).
25 + Business Days	If the dispute remains unresolved by the relevant senior executives of each party (inclusive of any extended time period by mutual agreement), then the dispute may be submitted to an Independent Expert in accordance with the Undertaking. If a party escalates the dispute to the Independent Expert then the other party must engage with this process.

Annexure D

Complaints Report Template

Complaint number:	Date:	Time:
Complaint handled by:		
Details of Complaint:		
Name:		
Address:	Telephone number: (_) _____ (work)	
	(_) _____ (home)	
Nature of complaint:		
Product, service or business practice about which complaint is being made:		
How complaint was received:		
Estimated response time conveyed to complainant:		
Date of Resolution:	Resolution time:	(Business Days)