

thetorchcard

FUEL SERVICE REPAIRS ACCOMMODATION

- Welcomed at most service stations Australia-wide
- Access to the most competitive fuel prices
- Used for service, repairs, tyres, batteries and accommodation
- Control of your business vehicle expenses with product restrictions and card limits
- Cardholder discounts available on a wide range of vehicle expenses
- The quickest, easiest way to record vehicle expenses
- Makes accounting simple
- Simplified GST reports
- Fuel efficiency reports
- Annual tax summaries
- No transaction fees
- FBT assistance



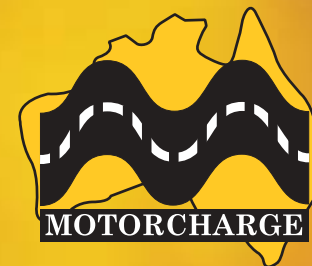
company profile

Motorcharge is a wholly owned subsidiary of Retail Decisions Plc (ReD), a publicly listed UK company with expanding operations in the United Kingdom, Europe, the United States, South Africa and Australia.

ReD is an international supplier of fraud prevention, risk management and card transaction analysis services to the retail, financial services and telecommunications industries.

With the support of ReD's unparalleled expertise in the development of fully integrated on-line systems, customers benefit from additional card functionality and powerful customer relationship management tools. By use of constantly evolving technologies, ReD is also able to not only detect payment card fraud, but to predict and prevent its occurrence.

This infrastructure provides a platform for a full range of quality card based services and ReD is committed to the delivery of sophisticated, customised solutions and an increasingly high level of service.



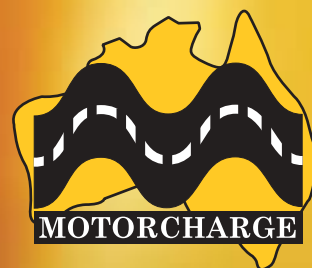
thetorchcard

FUEL SERVICE REPAIRS ACCOMMODATION

control your business expenses with motorcharge...

taking care of **your** business...

Motorcharge has been providing Australian businesses with a trusted solution to business expense management for over twenty years. Now, with over 120,000 cardholders, the company is a leader in the development and management of vehicle related charge cards, co-branded and third party cards and electronic point-of-sale networks within the retail motor industry.



Motorcharge Limited
ABN: 33 008 962 132

ReD
retail decisions

Motorcharge Ltd is a Retail Decisions Pty Ltd (ReD) Company.
ABN: 68 005 970 570

www.retaildecisions.com.au

contact details
motorcharge limited
GPO BOX 5342BB
Melbourne VIC 3001
website: www.motorcharge.com.au
e-mail: sales@motorcharge.com.au
enquiries: 1300 1300 62

www.motorcharge.com.au



the motorcharge card

FUEL SERVICE REPAIRS ACCOMMODATION

www.motorcharge.com.au

manage your account and locate your nearest supplier on-line...

convenience

- Not restricted to one brand of fuel - you never need drive around looking for a particular brand again - less downtime and better performance for drivers.
- Accepted at more than 15,000 service stations and automotive specialists throughout Australia - no other fleet card is more widely accepted.
- The original multi-branded fuel and fleet card - over twenty years in Australia.

savings

- Freedom to shop around for the best service and lowest price fuel - compare and save.
- Purchases are not limited to fuel - you can charge spares, repairs and maintenance too. Also pay for car rental and accommodation, and take advantage of the valuable discounted rates on offer.
- Achieve significant reductions in administration expenses.
- No transaction fees - one low monthly cost.

control

- Odometer readings, litres purchased and fuel consumption can be shown on statements - providing valuable fuel economy comparisons for total control of your fleet.
- All purchases are listed showing product and point of sale, helping you to identify any misuse.
- Enjoy a range of flexible options to restrict and control card usage.

reporting

- Clear and fully itemised statements separate GST and non GST items.
- The Commissioner of Taxation has ruled that your Motorcharge invoice is the only substantiation you need for business vehicle expense.
- Annual Tax Summary listing the year's vehicle expenses on one report saves hours of accounting time.*
- Invoices can be archived and reprinted for you in the event of a tax audit.*
- FBT assistance.*

customer benefits

monitor and control your vehicle expenditure!

Credit Cards and their services are consumer focussed. The Motorcharge Card has been tailored for Australian businesses - small and large.

Credit Card statements do not identify the products purchased.

- For example, with credit card statements it is impossible to identify whether the purchase was subject to GST without keeping receipts.
- It is difficult to ascertain from the statement which transactions were business related as the product is not identified - Motorcharge statements identify the products purchased and the GST charged.

Companies prefer not to issue Credit Cards to all vehicle drivers as there is no simple way to restrict what will be purchased.

motorcharge... total vehicle solutions

be part of Australia's largest fuel network - all major and independent fuel brands

including...



taking care of your business...

Use the Motorcharge Card and gain discounted rates from major suppliers Australia wide. Here is a selection of participating partners - for full details visit our website.

vehicle maintenance



These leading name outlets welcome Motorcharge Cards and offer national fleet pricing and special low rates on goods and services. For more details and a full list of all our participating merchants, visit our [website](http://www.motorcharge.com.au) at www.motorcharge.com.au or call our Customer Care Team on 1300 1300 62.

accommodation and car rental



additional products and services

Personal Accident Insurance

Roadside Assistance

Vehicle Pre Authorisation Repair Service

Conditions apply and discounts are subject to change without notice. Discounts do not apply in conjunction with advertised specials. Discounts apply only on transactions paid for with a Motorcharge Card. Offers may apply only to specific items or at participating sites. All discounts offered subject to the purchasing restrictions on your card.



payment options

- Extensive payment options including Direct Debit, B-Pay, Cheque, Credit Card, Direct Credit and via the internet.
- You can have up to 44 payment FREE days (14 days from invoice date).
- You can be billed at mid-month, end-month or twice monthly - whichever best suits your accounting needs.
- Electronic invoicing available via e-mail.
- Card fees are negotiable for larger fleets.