



**REWARD
OFFER**



ABOUT PENNYTEL

Pennytel is an Australian telecommunications provider for a range of mobile and NBN plans.

YOUR REWARD

9% on each transaction

ABOUT UPSTREET

Upstreet facilitates a share reward program between companies and their customers. When a customer makes a purchase, they can earn fractional shares in either the company where they made the purchase or an exchange traded fund.

Customers can make a purchase through Upstreet's free app or online using the Upstreet Chrome Extension. The Upstreet App is available on the App Store and Google Play. With the App you can make a purchase with a brand and also view your portfolio of fractional shares.

Earn shares in ETFS FANG+ ETF

Eligible participants in this Reward Offer will receive a rebate on purchases made with Pennytel applied towards fractional shares in ETFS FANG+ ETF, listed on the ASX under the ticker code "FANG".

When Upstreet receives your reward from Pennytel, we will invest it into the FANG+ Investment Option of the Upstreet Fund (ARSN 643 467 798). The FANG+ Investment Option holds securities in ETFS FANG+ ETF (which means you will hold a fractional interest in the underlying securities).

Company	FANG+
Exchange	ASX
Code	FANG
Currency	AUD

For more information about the Upstreet Fund or FANG+ Investment Option, please see the Product Disclosure Statement (PDS) <https://www.upstreet.co/product-disclosure-statement>.

Limited offer

This Reward Offer is available to a limited number of participants, for a limited aggregate reward amount and may apply for a limited time only. It may also be changed or revoked at any time. When the Reward Offer ends, further participants may no longer be able to participate.

HOW TO REDEEM

To earn fractional shares in ASX: FANG with every online order shop through the Upstreet App or Chrome Extension:

Shop through the Upstreet App

OR

Shop through the Upstreet Chrome Extension

1

Get the app:

Download the free Upstreet app via the App Store or Google Play. Create a profile and link your bank account.

2

Learn about this offer:

Click 'Shop Now' on the Upstreet app and select the brand to see the latest information and how to redeem.

3

Shop online and earn:

Click 'Earn Shares Online' on the brand's page, this will take you to the brand's website, and then you can start shopping. Fractional share rewards will be added to your portfolio on your Upstreet App automatically with every eligible purchase. It may take up to 24 hours for a transaction notification to appear in the app. (If you do not receive a notification, email us at support@upstreet.co.)

1

Get the Upstreet Chrome Extension:

Download the Upstreet Chrome Extension via the Google Webstore. Open the Chrome Extension. Log in to your Upstreet account. (If you do not have an Upstreet account, download the Upstreet App and create an account.)

2

Learn about this offer:

Using the Upstreet Chrome Extension, search for the brand and click 'here' to see the latest information on the Upstreet website and how to redeem.

3

Shop online and earn:

Back in the Upstreet Chrome Extension, search for the brand and click the arrow next to it to start shopping. Fractional share rewards will be added to your portfolio on your Upstreet App automatically with every eligible purchase. It may take up to 24 hours for a transaction notification to appear in the app. (If you do not receive a notification, email us at support@upstreet.co.)

What is a fractional share?

A fractional share is less than one share.

Can I sell fractional shares?

Yes, you can. To withdraw some or all of your fractional shares, go to "Profile", select "Sell your shares", enter your passcode and follow the directions, or, simply email us at support@upstreet.co and we will help you.

Is there any cost involved?

Upstreet does not charge any fees or commissions on active portfolios. You will only be charged a small inactivity fee, \$0.50 per month, if you do not earn rewards for a period of six months.

Make sure you read and consider the PDS before participating:
<https://www.upstreet.co/product-disclosure-statement>.

Get Invested!

www.upstreet.com

support@upstreet.co

Share reward eligibility

Type of purchase	Eligible for share reward?
Accepts any coupons	NO
Accepts purchasing and redeeming gift cards/e-gift cards	NO

Note: Information contained on this page is based on information prepared by Pennytel, and has not been independently verified. For more information about Pennytel, please see their website.

All reward offers describe rebates paid on eligible transactions under an affiliate arrangement with Pennytel. We do our best to ensure our representations are accurate, but we cannot guarantee the accuracy of these statements or that any reward amount will be paid at any time.

This document is issued by ESC Operations Pty Ltd (ACN 635 424 538, AR 1283 677) (Upstreet), who is an authorised representative of Cache Investment Management Pty Ltd (ACN 624 306 430 AFSL 514 360) (Cache). All information is general information only and does not take into account your personal circumstances, financial situation or needs. Before making a financial decision, you should read the product disclosure statement for the Upstreet Fund (ARSN 643 467 798) and consider whether the product is right for you and whether you should obtain advice from a professional financial adviser.

Get Invested!

www.upstreet.com

support@upstreet.co

Temporary promotions and exclusions

#	Description	Details	Date

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