

### Why haven't I received my statements and invoices in the mail?

You are most likely an online member.

If a member elects to receive their statements in hardcopy form, they pay a \$5.50 cash stationery fee each month. The statement, invoice, monthly newsletter, new members list, and any information updates will be sent to them via the post.

An online member does not pay a monthly stationery fee. Any tax invoices generated, as well as a monthly bulletin, will be sent to the nominated email address. The member can then log in to the members' area on the E Banc Trade website with their username and password to access all of their statement information, and view current and past newsletters.

Please remember to notify us of any changes to your email address.

### Must I get an authorisation number for all sales?

No, an authorisation number is only required for transactions \$201 and over. Simply call 1800 675 092. An ITT form is required for transactions \$3001 and over and is available from the website or from E Banc Trade offices.

### What is an ITT form?

When a transaction is \$3001 or over an Intention to Trade form needs to be completed by the buyer and both buyer and seller must sign. This agreement must be lodged at E Banc Trade Head Office at least 24 hours before the transaction takes place. The buyer must pay a cash transaction fee of 4.95% (GST inclusive) of the trade component of any goods and services purchase, or 5.5% (GST inclusive) of the trade component of any property purchase or contractual arrangement, in advance of the transaction taking place. Payment must be forwarded to E Banc Trade Head Office with the ITT form.

### What is a facility form?

The Facility Agreement allows us to deposit trade dollars into a member's account so they can use the trade system prior to earning trade dollars. By signing the facility form, the member agrees to repay this amount with trade dollars earned from their business.

### Why do I not receive new directories or updates?

The membership directory is printed every two weeks to allow for changes. The full membership directory is available online with up to the minute information. Online members can update their hardcopy directory by printing the monthly new members list from the website. Hardcopy members receive a New Members printout in their monthly mail out to supplement their original hardcopy Directory. Current Directories are available for purchase from Head Office.

### How is E Banc Trade different?

Although our concept is similar to other trade exchanges, there are two very big differences. Cost effectiveness – the structure is correct because the purchaser only pays on the trade component when he buys. In effect your account can be simply accumulating trade dollars and you will not accumulate any fees until you spend. Negotiable trade component - we give you the ability to choose a trade component to suit your business. We also pride ourselves on our personal service.



# Work the Dream

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