



MEMBER'S MANUAL

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Welcome

Welcome to the business of barter and congratulations for choosing to become a member of the Empire Trade Barter Exchange, arguably the most innovative and equitable barter company within Australia.

Please take the time to read the information provided regarding your Empire Trade account so that you can take advantage of this opportunity and use your account to its full potential.

Understanding Empire Trade



How Empire Trade Can Improve Your Market Share

By becoming an Empire Trade member your business is exposed to our full membership, nationally and internationally. You are gaining access to a database of members offering strong customer loyalty. You will acquire extra business through our membership that you would not normally have, and it will generate both cash and trade. Customer loyalty is secured within the Empire Trade membership as members, motivated to spend trade credits in place of cash, will travel beyond their normal area to purchase your goods and services. Why? Because your business accepts Empire Trade credits. We all know the best advertising is word of mouth, and quite often a job done well by an Empire Trade member will be result in referrals to others, including those on the cash market.



Where You Can Spend Your Trade Credits

Members spend their trade credits on property or goods and services. A successful trader will be active in sourcing goods and services on trade, however if you are new to the business of barter, you may not be aware of the many opportunities to spend your trade. The following goods and services are currently available on part trade from within the membership.

- ✓ Pay your telephone bills / internet with part trade.
- ✓ Office supplies such as stationery, couriers, office furniture, pest control, packaging and security services, toilet paper, water, toner cartridges, office equipment and repairs.
- ✓ Computer supplies, sales and repairs.
- ✓ Web page design and other advertising needs.
- ✓ Cleaning products and services.
- ✓ Accommodation for business clients traveling interstate.
- ✓ Catering for functions.
- ✓ Promotional services such as printing, banners, sign writing, embroidery, uniforms and marketing.
- ✓ Promotional products and advertising.
- ✓ Professional services including solicitors, accountants, debt collection and financial advisors.
- ✓ Vehicle service and repairs.
- ✓ Reward your staff with trade.

The cash and trade dollars that you receive are earned from extra business you would not have gained if you were not an Empire Trade member. So you see if you spend your trade dollars on existing cash expenses such as the examples listed above, you are effectively conserving your cash dollars.

Any personal items that you can use your trade credits on are, in effect, spending within your business as your personal drawings.

Do you ever offer a discount? Do you know that you are literally throwing your money away?

Why? The Empire Trade system is designed to allow you to retain the difference between the discounted price and the retail price. The bigger your discount, the smaller your profit!

Do you spend money on advertising to dispense with unwanted stock?

Why? As an Empire Trade Member we are happy to offer you free advertising. By not discounting, and saving cash on your expenses, you have taken advantage of just two ways membership with Empire Trade can conserve your cash flow.

Remember to contact Head Office or your local Empire Trade office if you need assistance to locate products or services. If you are unable to find what you want, always ask. You may be pleasantly surprised at what we are able to source for you.



Consider Your Trade Percentage

Think about the trade percentage you would like to accept. Empire Trade offers its members total flexibility when accepting trade: you may change your percentage from job to job, or at different times of the year, however you must respect the right of other members to have the same flexibility. Please note however that members who offer a very low trade percentage statistically will not receive as much extra business as a member offering a higher trade percentage. The idea is not only to offer your profit margin as the trade component, but also to cut into the cost of producing your sale to help generate the extra business, but make sure that you are spending your trade dollars wisely by using them on cash expenses you already incur.

If you choose to join either the 50% Plus Club or the Gold Club you must trade at the required percentages with all other Club Members. By joining these Clubs you can greatly reduce your monthly administration fee. For more information see page 5.



Right Price, Trade Component Negotiable

"Right Price, Trade Component Negotiable" is our motto. Simply, this means we don't enforce a standard trade percentage across the board as other trade exchanges do, however we expect your price to remain comparable with prices on the cash market. You decide what trade percentage to offer.



How Empire Trade Is Different From Our Competitors

1. **Fee Structure** - Our fee structure is less than half of our competitors
2. **Negotiable Trade Percentage** - The trade component is negotiable. We leave it to the discretion of the business owner (seller) to decide the percentage of trade to accept in the sale.
3. **No Cost Sales** - Our transaction fee is only on purchases and only applies to the trade component.
4. **Minimal Price Inflation** - Very rarely are we affected by the inflated prices suffered by other trade exchange members. This is because there is no transaction fee when you sell plus you are receiving a cash component in the sale to cover some or all of your costs.

How To Trade



Membership Directory

All trading members are listed in this directory at no cost. Members are listed under categories similar to those you see in the Yellow Pages Directory. We encourage our members to get into the habit of searching the Empire Trade directory for products or services before they spend their cash. You will be amazed at how easily you can conserve your cash. Each listing in the directory includes contact details, business listing information and the members last known accepted trade percentage.

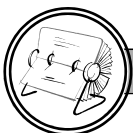
Members may choose to purchase additional directory advertising that includes advertising artwork. Four ad sizes are available for a full trade payment with GST in cash. Members wishing to display a larger ad need to complete the Ad Submission form and forward it with all artwork to directory@au.empirexchange.com. Advertising is initially black and white, and will display in the directory for 6 months. Club members receive a 20% discount on large ad prices.

Your current State directory is mailed out to you every six months. This way you will have up to date member information to assist you to source product and identify new markets. The \$5 (incl GST) cash cost of these state directories will be debited to your Empire Trade cash fee account. If you do not wish to receive an up to date statewide directory every six months, you must advise Head Office. National directories can be ordered at a cost of \$10 cash including GST. To order a directory, simply phone our office or log on to the Empire Trade website with your username and password and click on "Directory Order".

The membership directory is only current on the day it was printed (the date is displayed on the bottom of each page). The most up to date Directory is available on the corporate website www.empireXchange.com. Once you are logged in you have the advantage of making more refined searches - by category, postcode, town or region - or you can simply download the entire membership listing.

To ensure that other members can contact you with their enquiries, you must ensure that your listing in the directory is current. There are several ways you can update your details:

- Log in to the Empire Trade website and select "Change Details" and follow the prompts.
- Phone head office on 07 5437 7220 and request to be updated.
- Email: membersupport@au.empireXchange.com listing your account number and the details to be changed.
- Fax head office on 07 5437 7230 listing your account number and the details to be changed.



Contacting Members To Trade

When contacting other members with the intention to trade, industry etiquette requires that you identify yourself as an Empire Trade member and agree to the trade percentage prior to purchase. Once you negotiate your purchase with another Empire Trade member you have the option to complete the transaction online via the Internet or via your Empire Trade cheque book for amounts up to \$2999. Amounts \$3000 and over require the completion and lodging of an ITT form (see page 3).



Cheque Book

For purchases up to T\$2999 you can use your Empire Trade cheque book. Simply write the seller's account name, account number and the trade dollar amount on the cheque. If the amount is \$200 or over, the seller must ring our dedicated 1800 authorisation number (see below). To reorder a cheque book simply call our office, or log on to the Empire Trade website with your username and password and click on "Order Cheque Book".

Please note that the original cheque slip must be received at Empire Trade Head Office within 14 days of purchase to prevent transactions being reversed. Transactions are not cleared until the cheque slip is received at Head Office.

Any transactions of \$2999 and over must be authorised 24 hours prior to the transaction taking place by completing an ITT form and paying the cash fees in advance (see overleaf).

Amounts up to \$T200 are guaranteed by Empire Trade. Authorisation is not required.

Phone this number - 1800 675 092 - for authorisation of amounts of \$T200 and over.

How To Trade Continued



Authorisation

Transaction amounts of T\$200 to T\$2999 require a phone authorisation before the transaction is completed. Authorisations verify that the buyer has sufficient funds to complete the transaction.

Sellers call the 24 hour Authorisation line, 1800 675 092, and the authorisation number you are given must be written on the trade cheque before posting it to head office. Without this authorisation number, you are not guaranteed of receiving your funds. For amounts \$3000 and over, both the buyer and seller must complete an ITT Form in place of a cheque.

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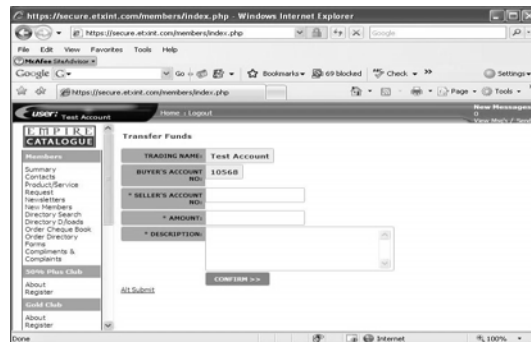


Online Transaction

Your online trade account operates similarly to your online regular bank facility.

1. Access your account by selecting Members' Login from the Empire Trade Website. Transactions of 2,999 Empire Trade credits can be completed immediately online.
2. The Buyer simply selects "Transfer Funds" under the "Transactions" heading, completes the requested information (both Buyer and Seller details), and notes the transaction authorisation number issued on the screen.

This is your record that the transaction has taken place and guarantees transfer of the funds from Buyer's account to Seller's account. The Seller is also emailed a receipt confirming the funds have been transferred.



Intention To Trade

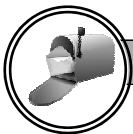
When a transaction is T\$3000 or over, an Intention to Trade form needs to be completed and signed by both the buyer and seller. This agreement must be lodged at Empire Trade Head Office at least 24 hours before the transaction takes place. The buyer must pay the relevant transaction fee on the trade component of the purchase in advance of the transaction taking place. Payment must be forwarded to Empire Trade Head Office with the ITT form. Sellers, please note that if you do not ensure an ITT form has been completed as required by the purchaser, you should not hand over your goods as the transaction will not be honoured by the exchange.

An ITT Form is provided for you at the back of this manual for your convenience. Photocopy this form for future transactions.



Password For Online Use

Included in your membership kit is your Username and Password to log onto your account. To access your account online, select "Members' Login" from our home page (www.empireXchange.com). A login screen will display. Enter the username and password in the appropriate boxes and select "OK". A summary of your account will display. You should change the password on your first login. You are able to do this by clicking on 'Change Details' at the bottom of the left hand column, type your new password in the box provided and then click 'Go'.



\$5.50 Stationary Fee

If you wish to receive your monthly statements in hardcopy, a \$5.50 cash fee will be incurred per month. The statement and tax invoice, along with the National Newsletter, a new members' list and current classifieds will be sent via the post.



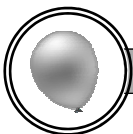
Email Statements

If you register an email address with us, you do not pay a monthly stationary fee. All tax invoices, statements and bulletins will be sent to the elected email address. Please ensure your email address is current and up to date. When emails bounce back because of an incorrect address, your account will automatically be charged the stationary fee of \$5.50 cash a month until the email address has been rectified.



Taxation

Empire Trade administers and develops a co-operative of businesses that trade amongst themselves. The use of a common currency, as a portion of every sale between members, facilitates this process. This currency is known as Empire Trade credits. One ETX Credit is equal to one Australian dollar. Members must treat Empire Trade dollars the same as they would a cash dollar when making a tax declaration. For more information on taxation, please refer to the ATO brochure 'Bartering and Barter Exchanges', in your membership kit.



Inflating Prices

RIGHT PRICE - At Empire Trade we investigate all reported cases where people inflate their prices. We also monitor the classified / catalogue listings that are free to members of the exchange, and articles submitted to our newsletter and online bulletins. It is in breach of our rules and regulations to inflate prices or differ pricing for trade members.

BUT REMEMBER, just as in the cash market, you will always come across different prices when obtaining quotes from more than one company. Sometimes it may seem one member is inflating prices, when in reality, they just have a different pricing structure from another company who may have quoted more cheaply for a similar product or service. All businesses work on differing profit levels, have different overheads, and have the right to price their product as they see fit. If you think it is too expensive, simply choose a cheaper supplier. If, on the other hand, you feel it is definitely a case of inflated pricing, please advise head office so they can follow up with the member concerned.

Services Available To Members



Online Auction Site - Bid 'n' Buy

The Empire Trade Auction site can be accessed through the secure Member's section on the Empire Trade website. Go to www.empireXchange.com and login with your username and password. It is free to load your products on the site and all products listed must be offered at a minimum of 50% Trade. There is no market limit in place on the site so it is up to the bidder and their own due diligence when deciding at what price limit they are willing to bid. Remember to visit the auction site regularly as you might find items you are interested in purchasing offered at a high trade percentage. Happy bidding!



Online Catalogue

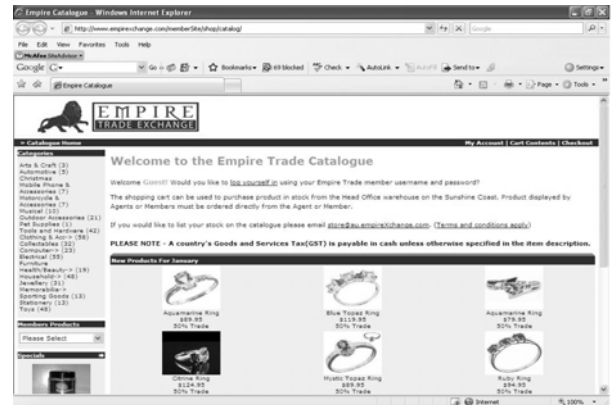


Members can browse products listed on our Online Catalogue. Similar to an online shopping cart, members can add products to their shopping cart for online purchases.

Members who meet the criteria below can list their product by simply selecting the add / edit button under the catalogue heading in the members section of the website. All listings are monitored and approved before they appear on the catalogue site. Members will need to regularly visit the online catalogue to view current items for sale.

List Product Criteria

- Catalogue is for product and not services
- Member must have an ongoing supply of the product
- Must be able to supply Australia wide
- Product must be new and of good quality
- Trade component a minimum of 40%
- Good quality photos to maximum size of 640 x 480 pixels in JPEG or PNG format
- Full description including the price and trade percentage



Classifieds

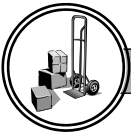
Classifieds are products 'for sale' or 'wanted to buy' that have been listed on the website.

As a free service to Empire Trade members, classifieds can be placed online via the Empire Trade Classifieds site by members who wish to sell new or used items, and agree to abide by the Empire Trade philosophy of 'right price, trade component negotiable. All classifieds are monitored before they appear on the Empire Trade Classifieds site to ensure reasonable pricing. Any items submitted for sale will not be displayed until approved by the Services Administrator.

- All items must have a minimum 30% trade component
- A member can list up to 10 items for sale on the Classifieds at any one time.
- All classifieds will be listed for 1 month, after which they are deleted.
- It is the responsibility of the member to advise Head Office if their item has been sold or withdrawn.



Classifieds are for advertising general, new or used items. General advertising of your business products and services is prohibited on the classifieds.



Warehouse Consignment

Head Office, located in Kawana Junction in Queensland has a warehouse displaying members products for sale. Members can stock their products in the warehouse on consignment for a small consignment fee of 11% (GST incl), in part cash and part trade. The warehouse is an additional retail outlet that can be utilised by all of our members. Shopping in the warehouse is also a great opportunity to meet the Member Support staff. Contact the Head Office warehouse on 07 5437 7220 for consignment information or request a copy of the Consignment Stock Policy document from Member Support.



Newsletters, Bulletins and Spotlights

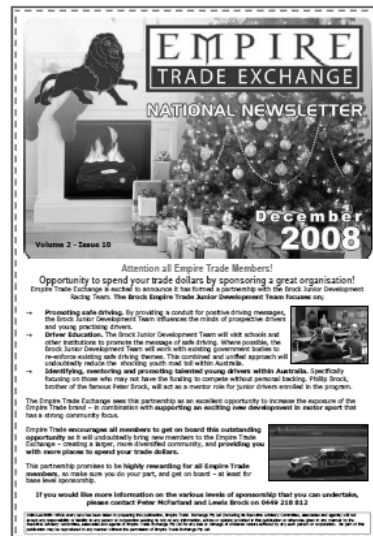
Members can advertise their business in a range of Empire Trade publications at no cost. Online members receive a monthly email publication called the **National Bulletin** that is emailed on the 16th of each month to all national members.

Members that do not have internet receive a publication called the **National Newsletter** that is posted at the beginning of the month with their statement and tax invoice. The monthly newsletter is also available to view from the website.

We also produce local publications called **Spotlights** which are emailed fortnightly or monthly depending on your area. Members without internet will receive the spotlight via fax. The spotlight advertises members in the local community.

Due to the large number of members wishing to be advertised, we cannot run consecutive ads for a member in every issue. To advertise your business in our national publications email: **publications@au.empireXchange.com**

Several networking emails are sent out every week and include businesses that may be of assistance to other members. These emails make it easier for members to find products and services they require on trade. Members can elect to receive extra promotional emails over and above the bulletin, spotlight and newsletter, by advising head office. If you wish to advertise your business at no extra cost please contact Head Office on 07 5437 7220, or email **publications@au.empireXchange.com**



National Newsletter - December 2008



Advertising Subsidy



Empire Trade is happy to assist members with their advertising costs in return for the Empire Trade logo and URL being represented in the advertising material or medium.

An advertising subsidy up to a maximum of 25% of advertising costs for any medium, (print, TV, radio, yellow pages, magazines, newspapers, signage, brochures, business cards etc) may be claimed by members who comply with the criteria below.

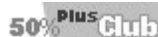
- An outline of the advertisement, or final copy, must be provided to the Ad Subsidy Coordinator to confirm the subsidy amount prior to printing or airing.
- The approved amount of subsidy will not be greater than an amount equal to 50% of the last 12 months trade dollar income of the member applying for the subsidy.
- New Empire Trade members without 12 months income history will be allowed to claim maximum \$500 trade subsidy provided all other criteria is met and advertising claim is within 6 months of joining.
- The approved subsidy amount (GST inclusive) must be claimed by invoice to Empire Trade, 1/17 Premier Circuit, Kawana Junction QLD 4575 together with a copy of the advertisement, i.e. dated newspaper clipping, TV commercial video, yellow pages proof, etc; and a copy of the advertiser's paid account as proof of the advertising cost.
- Advertising subsidy claims must be submitted to Empire Trade Australia within 60 days of the advertiser's invoice date.

Visit the website for a full list of the Advertising Subsidy Guidelines and criteria or contact Member Support to request a copy.



50% Plus And Gold Clubs

Added value for your Empire Trade Membership - Joining the 50% Plus Club or the Gold Club now offers greater benefits...AND IT'S FREE! Club members already benefit from locking in the trade percentage they will receive from other Club members. They can also benefit from a reduced monthly Administration Fee.



Members of the 50% Plus Club now receive a 50% reduction on their monthly administration fee.



Members of the Gold Club are now exempt from the monthly administration fee altogether.

This additional Club membership benefit is valid for as long as you remain an active Club member. Joining either Club is simple: check that you can meet the criteria below, then log onto the member's secure site using your username and password and select the Club you wish to join. You can apply online, download the appropriate form (Gold or 50% Plus) from the corporate website **www.empireXchange.com** or photocopy the application form found at the back of this manual.

Application Criteria

To be eligible to participate in the **50% Plus Club**, you agree to:

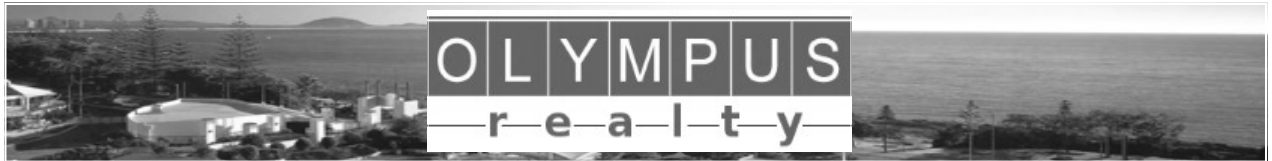
- Be an Empire Trade member of good standing with a consistent trading history
- Offer a broadly in-demand product or service at a minimum 50% trade component at market value to members of the 50% Plus Club and to members of the Gold Club. (This must be on your general product range, not selective items only, and will be randomly monitored).
- Remain listed in the directory and be actively trading to the general membership base at a negotiable trade component.
- Have a Direct Debit in place with Empire Trade for payment of cash fees and charges incurred on the trading account.

To be eligible to participate in the **Gold Club**, you agree to:

- Be an Empire Trade member of good standing with a consistent trading history
- Offer a broadly in-demand product or service at 100% trade at market value to members of the Gold Club and at a minimum of 50% trade to members of the 50% Plus Club. (This must be on your general product range, not selective items only, and will be randomly monitored).
- Remain listed in the directory and be actively trading to the general membership base at a negotiable trade component.
- Have a Direct Debit in place with Empire Trade for payment of cash fees and charges incurred on the trading account.



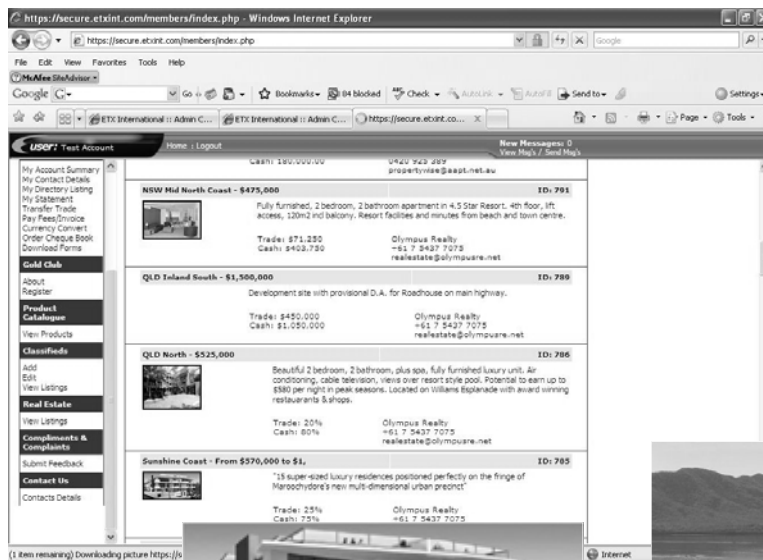
Real Estate



By utilising your trade income in a property purchase you can effectively reduce your mortgage, gain instant equity and cash convert your Empire Trade currency.

Ever wanted the security of investment property but know the conventional banking institutions will not support your request for finance? By utilising the Empire Trade system, you can take advantage of the trade component of the property price to open doors to wealth creation through property investment, thereby helping to secure your financial freedom. Empire Trade offers a range of services to assist you in realising your dreams.

To view the current listings, log on to the corporate website or request a hardcopy list from Member Support. Trading members can apply for a trade dollar facility to purchase property. If you are interested in selling a property with a trade component, contact your local agent. It has been our experience that property with a trade component sells much faster than properties without trade. A Property Bulletin, including a selection of hot properties is regularly emailed to online members.



Cash And Trade Referral Bonus

Members who refer a new business to Empire Trade receive a cash referral bonus of \$100 cash and \$50 Trade when the referred member joins the exchange and pays the full application fee. To qualify for this bonus, the member referring the new business must bring the new business owner to their local Empire office where they will receive a presentation. The referrer must complete a Referral Form to ensure the \$100.00 cash bonus is transferred to their nominated account. Conditions apply.

For years members have been promoting the Empire benefits of extra business, interest free loans, free advertising, and real estate opportunities, to fellow business owners. So why not get paid?

There are no limits to how many times you can receive this cash bonus; simply keep recommending the exchange to businesses that choose to join.





Facility Available

As a trading member you can apply for a goods and services facility, which is similar to a line of credit. The facility is valid for 24 months and is available to help kick start your trading. Please note a facility is not a gift. The trade credits spent must be repaid. A Facility application form is available at the back of this manual.

Members may purchase property with a trade component in the sale price with the assistance of a Real Estate facility. The facility will provide the trade component necessary to complete the transaction, and while a transaction fee applies, no interest is incurred over the 5 year term of the Real Estate facility.



Multi Purchase Vouchers

Multi Purchase Vouchers are available from Head Office and are helpful when a member uses a business' service or product on a regular basis involving transactions of a small amount. The buyer pays upfront an amount of trade dollars that is registered on the Multi Purchase Voucher and presents the Voucher each time they purchases an item. The trade transaction amount is deducted from the balance of the Voucher, until the voucher holds a nil balance. If there is room left on the voucher, the buyer can put more money onto the voucher and continue using it. The Multi Purchase Voucher is to be used for the trade portion of a transaction only. The selling member may choose to take both the cash and trade upfront, or only the trade, charging the cash amount at the time of each purchase.

The Multi Purchase Voucher is useful for the member who buys lunch regularly from the takeaway store member. For example, the member purchases lunch for \$6.00 50/50. Instead of writing out a cheque for \$3.00 trade each time, the member has the \$3.00 deducted from the balance on their Multi Purchase Voucher.

While Multi Purchase Vouchers can be used by any type of business, they are particularly useful for the food industry, video rental stores, alcohol stores, butchers, bakeries, fruit & vegetable stores, or beauty salons - any business where the buyer will be regularly using your service. The Seller must initial each transaction as the buyer uses his Multi Purchase Voucher and the buyer is responsible for the safe keeping of the voucher. One voucher per business is required.



Gift Certificate Cheques

Gift Certificate Cheques, available from head office, are a voucher that allows a non-member friend, family, or staff member the ability to share in the lifestyle benefits of Empire Trade. The transaction fees are paid when the Gift Certificate cheques are purchased, and not when Gift Certificate Cheques are spent.

These certificates will provide access to the goods and services of Empire Trade members throughout Australia. Gift Certificate Cheques are not to be given to juniors under 18 year of age. These gift certificates are valid for 6 months from date of issue and are available in denominations of \$T10, \$T15, \$T20 and \$T50.

Gift Certificate Cheques are for single use only as there is no facility for change to be given in cash or trade credits. Certificates that have expired cannot be used or deposited into a members account. Gift Certificates are valid for use with participating Empire Trade members for goods and services only. The person receiving the Gift Certificate Cheque must fully understand that in most cases the trade credits are spent in a part trade, part cash basis.



Pay Your Staff In Trade

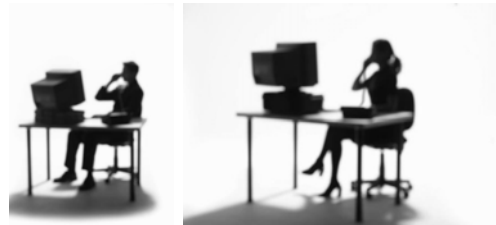
Do you know that you can set up a fee free account for your staff? Use your Empire Trade credits as incentives and over-award payments. Members can arrange to pay their staff in part trade via a dedicated staff account that can be established for this purpose. Some conditions apply.



Member Support Available

Contact your local agent or head office to assist with any trade enquiries, account information, to source products and services, and for free local advertising.

Member Support



Trading Tips

- Read our website, newsletters and email bulletins to keep up to date with new services and member specials.
- Don't let your trade dollars accumulate before you even think about spending them, when all that time you could have been spending trade on day to day expenses.
- It is a matter of educating yourself every time you are about to spend cash on any goods and services - check first if you are able to source that particular product or service on trade.
- If you come across a business that is closing, changing location or not able to trade please inform your local Empire office.
- When trading with Empire Trade members, we suggest you act in accordance with your normal business practices on the cash market. If you normally require a cash deposit, do the same thing with Empire Trade members. If you normally require the cash up front, again do the same thing with Empire Trade members. Make sure the agreed trade percentage is clearly understood by both parties.
- If you prefer to use a hardcopy directory when you are searching for goods and services always check the date of your directory in the bottom left hand corner. If it is very old, you will be missing out on new members.
- When contacting other members to spend your trade dollars, it is important to clarify that you are an Empire Trade member. Sometimes confusion occurs where a member phones another member and asks "Do you take Trade?" or "Do you take Barter?" The person taking the call may assume you are referring to a different trade exchange. They may not be taking other trade currencies, but still accepting Empire Trade.
- Who does the shopping? Or who in your office does the purchasing? It is important to communicate with your partner or your staff and educate them on how to use trade dollars as well. Ensure the person in your office who purchases items knows to check with trade first, either by searching online or obtaining an up to date membership directory from Empire Trade.
- When booking your Christmas party – think trade first! We have many members with venues that cater for Christmas parties.

Fees Explained

Joining Fee

A one off sign up fee of \$495 including GST.

Monthly Administration Fee

Member accounts are charged a monthly cash Administration Fee of \$16.50 including GST. Some accounts, such as staff accounts, are exempt from the fee. A fee reduction is offered to those members who have a current Direct Debit Authority in place for payment of their monthly fees and charges. 50% Plus Club members receive a 50% reduction in their Administration fee and Gold Club members are exempt from this fee altogether. For the current fee schedule, please contact your Regional Agent or Member Support at Head Office.

Goods And Services Transaction Fee

When you purchase from a member you are charged a cash transaction fee of 4.95% (incl GST) on the trade component of the purchase. This amount displays on your online statement and is invoiced monthly. There are no fees when you earn your trade credits.

Real Estate / Contractual Transaction Fee

Members who purchase Real Estate are charged 5.5% (GST incl) cash on the trade portion of property transaction.

Optional Stationery Fee

A cash fee of \$5.50 (GST incl) is payable monthly, unless Empire Trade receives notification that the member will obtain their statement of account and updated Empire Trade Membership Directory via online facilities.

Bad Debt Reserve Contribution

A trade contribution of \$48 is debited annually to fund any debts incurred by the exchange and to ensure that trade credits retain their value and integrity. This is an industry standard.

Facility Administration Fee

A cash fee of 1.1% (GST incl) is charged for the establishment of goods and services facilities of \$T20,000 and above.

International Transaction Fee

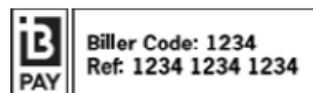
An additional 1.1% (GST incl) transaction fee will be payable on trade component of all international transactions. This is incurred by the buyer.

Payment Methods Accepted

BPAY

An easy method of paying monthly cash fees online or over the phone through your financial institution: to pay with BPAY follow these simple steps:

1. Register for internet or phone banking with your financial institution, if you haven't already.
2. Look for the distinctive BPAY logo on your bills.
3. Log on to your internet banking site or call your phone banking service.
4. Select the BPAY or bill payment option and follow the simple instructions.
5. Wait for and record your receipt number.



BPAY logo

Credit Card - Over the phone, or by logging into your Empire Trade account online - Visa and MasterCard accepted

Internet Transfer or Direct Deposit

Into Suncorp Bank account
Empire Trade Exchange
BSB: 484 799
ACC: 003598705
REF: Your Empire Account Number

Cheque - Written out to - Empire Trade.

Cash - Come into the office and pay your outstanding fees in cash.

Direct Debit

Complete a direct debit request form and have your monthly cash fees automatically debited from your nominated bank account or credit card on the 21st of each month, only amounts exceeding \$20 are debited. New members who join the exchange and provide a direct debit authority will receive a discount on the monthly administration fee. A Direct Debit form is included at the back of this manual.

Website Assistance

As an online member of Empire Trade, there are many services available to you from the corporate website www.empireXchange.com by logging into the secure member's section. These services are listed on the left side of the screen.

Members	Directory Search - Search our membership Directory by Business Name, Category, Country and Location. Multiple searches can be performed, searching by keywords, categories, different areas and countries. You can also limit your search to Gold Club and 50% Plus Club members.
Directory Search Directory D/loads Directory Order New Members Product/Service Request Newsletters	Directory Downloads - Download and print a directory of members by Country or Area. Members can also download directories of pre-selected categories such as: Contractor; Restaurant & Accommodation Supplies; Restaurant and Accommodation; Tourist Information; Business Services/Supplies; or Wedding Directory. These can be selected by region or state.
My Account	Directory Order - From here members can order a National or State directory, which will be mailed and charged to the members account.
My Account Summary My Contact Details My Directory Listing My Statement Transfer Trade Pay Fees/Invoice Currency Convert Order Cheque Book Download Forms	New Members - Click here to view a list of new businesses that joined Empire Trade in the last 30 days and the product or services they offer. Contact details are also displayed.
Clubs	Products / Service Request - If you can't find what you are looking for in the online member's directory complete the Product / Service Request online form. This will be submitted to head office member support who will act on your request.
50% Plus Club Gold Club	Newsletters - Members can view current and past national newsletters by clicking on this icon. Members can also submit articles for publication in the national newsletter or Spotlight email by clicking on 'Submit your Article' icon.
Product Catalogue	My Account Summary - an overview of your account and directory listing.
View Products Add/Edit Products	My Contact Details - You can update your contact name, email address, web page URL, phone, fax and mobile numbers, change your password, or update your business / residential street address and postal address. Once you have made your changes, submit them by selecting "Go".
Auction	My Directory Listing - Update your category and category listing in the Empire Trade Directory. Simply select the appropriate category in the drop down box, type your description in the text box below and click "Go" to submit.
Bid & Buy	My Statement - Tax Invoices are sent by email during the first week of each month, provided that new fees have been generated during the previous month. A statement of account will be emailed each month. You can also view current or past transactions online from the "My Statement" area of the secure member section. The current month is displayed in the first drop down box, followed by the year in the one below it. Simply select how many months prior to the current month that you require and click "Go" to view the requested statement. Any fees owing will also be displayed. Offline members will receive their statement and invoice by mail.
Classifieds	Transfer Trade - Members can transfer Trade online to the account of another member up to the amount of \$2999.00. Select "Transfer Trade" under the "My Account" area. Enter the account number into which you wish to transfer funds, enter the amount to transfer, enter a description under 'Details'. After checking the information is correct, select "Confirm". Both buyer and seller will receive an email confirming the transaction.
Classifieds	Pay Fees / Invoice - You can pay your fees online by Credit Card. Select "Pay Fees / Invoice" from the "My Accounts" menu and either accept the total amount of fees owing, or change the amount you wish to pay. Enter your credit card details and select "Confirm". The members' section is encrypted to ensure your details are secure. Please refer to our Secure Member Services page available from a text link on the footer section of our website.
Real Estate	Currency Convert - You can now perform currency conversion calculations with our new Currency Convert function. Simply enter the amount of dollars, select the dollars currency and select the currency to be converted to and click "Convert".
View Listings	Order Cheque Book - From here members can order a cheque book, which will be posted in the mail.
Compliments & Complaints	
Submit Feedback	
Contact Us	
Contacts Details	

Download Forms - Download useful forms from this link: Facility Agreement, Intention to Trade form, Direct Debit/Transfer Requests, Additional Signatory, Supplier Statement form, and Member Deposit Summary forms in A4 and A5.

Clubs - 50% Plus Club and Gold Club - Read about the benefits of these Clubs and register to join one.

Product Catalogue

View Products - By clicking to "view products" you are taken to the Empire Online Catalogue of members' products. By clicking on the individual categories of products, members can view items for sale which include photos, description, price and trade component. Some items are available to purchase with the "Buy Now" feature, via a shopping cart for online purchase. Other items must be ordered direct from the member in which case an email link to the member is provided.

Add / Edit Products - Members can list their product by simply selecting the add / edit button under the catalogue heading in the members section of the website. All listings are monitored and approved before they appear on the catalogue site.

Classifieds - You can "add" items to our online classified, "edit" or delete your entries, and "search" all items for sale or wanted to buy from our Classifieds section.

Auction - 'Bid & Buy' - click on this link to bid on auction items and to list products for auction.

Real Estate - View Listings - You can search our entire Real Estate listings from this link or download the complete listing by country.

Compliments & Complaints - Submit Feedback - Submit a compliment or a complaint by filling in the boxes provided. You will receive a response to your feedback the next business day. If you have had a great trade experience you can also use this form to 'dob' in a member who you think deserves a trading bouquet. Trading bouquets are published in our monthly newsletter and email bulletin.

Contact Us - Contact Details - Click here to view the contact details of Empire Trade offices both nationally and internationally.

Directory Advertising

—————→ **be noticed** ←————

Stand out from the crowd and increase your cash and trade turnover by advertising in the Membership Directory. Pay for your advertising on **FULL TRADE**. It's simple:

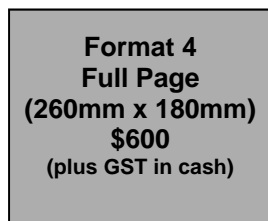
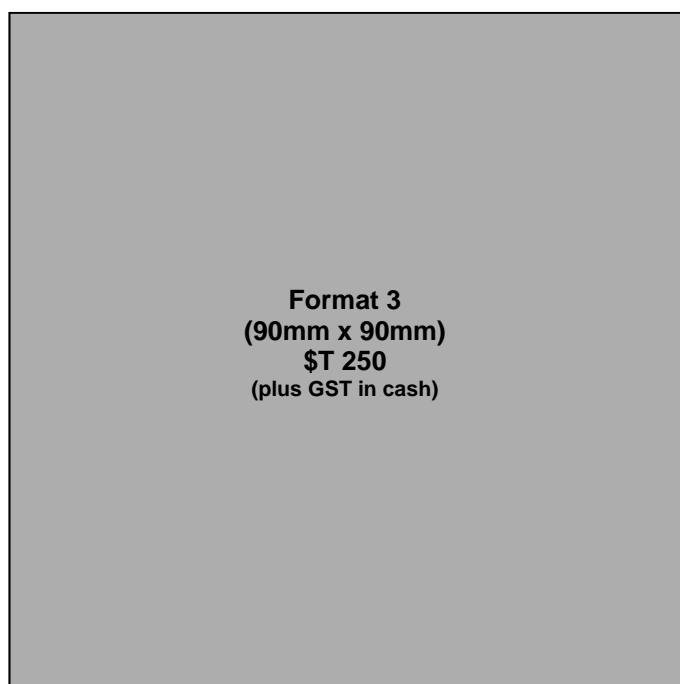
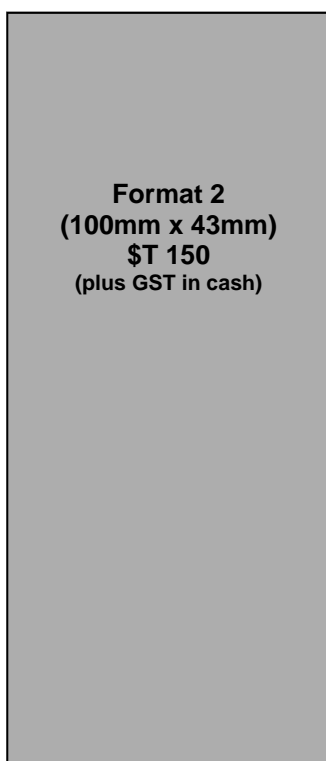
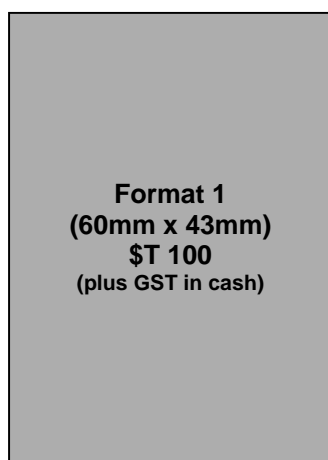
- Contact Member support for an Advertising Submission Form
- Decide what size advertisement you would like to place (see below)
- If you have more than one category for your business, nominate in which category you would like your advertisement to appear.
- Create your advertisement to the specifications, or contact a member who provides the service to create your ad for you. All advertising is black & white. When you have completed the advertisement, email your artwork file to: **directory@au.empireXchange.com** ensuring you are within file size limits.

FORMATS AND PRICING

Non Club Members		
	6 months	12 months
Format 1	\$T 100	\$T 175
Format 2	\$T 150	\$T 265
Format 3	\$T 250	\$T 460
Format 4	\$T 600	\$T 1100

Club Members		
	6 months	12 months
Format 1	\$T 80	\$T 140
Format 2	\$T 120	\$T 212
Format 3	\$T 200	\$T 368
Format 4	\$T 480	\$T 880

Actual Size (excluding Full Page format)



Artwork to be emailed to: directory@au.empireexchange.com or supplied on disk to: Publications Empire Trade PO Box 151 Buddina QLD 4575

Acceptable Formats

- IBM compatible
- JPG or GIF

Specifications

- File size no larger than 200kb for full page and 100kb for all other formats.
- No half tones
- Advertisement must be to correct dimensions

Terms

- All advertising fees must be paid at time of booking.
- Advertisement will be printed exactly as it is received. Members must proof their artwork before forwarding to Empire Trade head office. Proofs are not forwarded prior to publication.

Spaces are limited so contact Member Support on 07 5437 7220 or email: membersupport@au.empireXchange.com for a copy of the form or simply photocopy the form provided at the back of this manual.



Intention to Trade Form

Empire Trade Exchange Pty Ltd
ABN 51 123 948 630

This I.T.T. agreement, to be completed by the buyer and lodged at Empire Trade Exchange Pty Ltd head office, is made between:

Buyer Member Name: Buyer Member No:

and

Seller Member Name: Seller Member No:

Seller agrees to sell to buyer:

.....
.....

(If more room is required, attach required information)

and Buyer agrees to pay Empire Trade Dollars

and Dollars cash for the above goods or services. Buyer and seller authorise Empire Trade Exchange Pty Ltd to complete the trade dollar transaction, 20..... The cash transaction may be completed at the discretion of the buyer and seller.

A cash transaction fee of \$, equivalent to 4.95% (GST incl) of the trade component of any goods and services purchase, or 5.5% (GST incl) of the trade component of any contractual arrangement, is to be paid in advance of the transaction taking place and must be forwarded with this ITT form.

This fee can be paid by cheque, cash, or credit card (cash is not to be forwarded via the postal service).

I hereby authorise Empire Trade Exchange Pty Ltd or their appointed agents to debit my account for the above transaction fee.

PAYMENT METHOD: ☐ Visa ☐ MasterCard

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Credit Card No.

--	--	--	--	--	--

Exp. Date

Name.....

Signature.....

Buyer and Seller acknowledge and agree that the Empire Trade ITT form is required as added protection against fraudulent trading and Empire Trade is in no way responsible for the interpretation or completion of any agreement to trade between Buyer and Seller. Empire Trade's responsibility is to act in good faith and employ its best efforts to support the completion of the above intended transaction within the terms herein of the agreement. All extraneous costs associated with this trade transaction are the responsibility of the Buyer and Seller.

Buyer and Seller jointly and severally agree to release and hold Empire Trade harmless from all costs, damages and liabilities related to this transaction.

This Agreement dated this day of, 20.....

Buyer's signature: Date:

Seller's signature: Date:

In the event that this agreement is sent by facsimile or email transmission to one or both parties for signature and is subsequently duly signed and returned then this agreement shall be binding on the parties as if an original and duplicate of the agreement were signed by the parties. This agreement is not conditional upon the subsequent execution of an original although either party may request the other party to execute an original agreement.

Information Privacy Notice

Empire Trade Exchange Pty Ltd is collecting the information on this form to allow us to provide services and features that meet the needs of the members. Only personal information necessary for this purpose is requested. If you establish a direct debit agreement with us, we may collect some additional necessary information. Information provided by members may be used for the administrative purposes of the company and for the provision of membership services. Empire Trade may disclose some or all of this information to appropriate agencies if required, including to the Australian Taxation Office. Empire Trade's Privacy Policy is available at <http://www.empireXchange.com>



Please complete fully and sign and return to P O Box 151, Buddina Qld 4575. **A Direct Debit form must also be attached**

Date: Member Number ("the account number"):

Trading as ("account name") :

Full name of member ("the member"):

In consideration of application to the Empire Trade 50% Plus Club the member agrees and acknowledges the following terms and conditions:

Terms and Conditions of the 50% Plus Club

1. Empire Trade 50% Plus Club

The purpose of the 50% Plus Club is to allow trading members of good standing to offer and receive product and services from other 50% Plus Club members and from Gold Club members with a minimum trade component of 50%. This relates to retail quantities. Requests for commercial quantities can be negotiated. 50% Plus Club members receive the added benefit of a 50% reduction on their monthly administration fee.

To be eligible to participate in the 50% Plus Club, you agree to:

- be an Empire Trade member of good standing with a consistent trading history
- offer a broadly in-demand product or service at a minimum 50% trade component at market value to members of the 50% Plus Club and to members of the Gold Club. (This must be on your general product range, not selective items only, and will be randomly monitored).
- remain listed in the directory and be actively trading to the general membership base at a negotiable trade component.
- have a Direct Debit in place with Empire Trade for payment of cash fees and charges incurred on the trading account.

2. Approval Process

All applications to join the 50% Plus Club are assessed against the eligibility criteria above before being approved the following business day. Members acknowledge the approval process and accept the decision of the company as final.

3. Withdrawing from the 50% Plus Club

Members must advise Head Office by mail or email of their intention to withdraw from the 50% Plus Club giving 48 hours notice. All Club benefits cease from date notification is received.

Should a member wish to upgrade from the 50% Plus Club to the Gold Club, this will be effective the next business day.

4. Termination

Empire Trade may terminate a member's participation in the 50% Plus Club under the following circumstances:

- a) A member refuses to trade at 50% with another member of the 50% Plus Club.
- b) A member refuses to trade at 50% with a member of the Gold Club.
- c) A member is trading at 50% but with inflated prices.
- d) A member's direct debit authority is invalid or is declined and payment of fees is not received on request.

X

.....
(Signature of member)

Please note that in the event of the member being a company then this document must be signed by a Director who by signing warrants that he or she holds the authority of the company to bind the company and in the case of a partnership this document must be signed by one partner who by signing warrants that he or she is authorized to bind the firm.

Please complete fully and sign and return to P O Box 151, Buddina Qld 4575. **A Direct Debit form must also be attached**

Date: Member Number ("the account number"):

Trading as ("account name") :

Full name of member ("the member"):

In consideration of application to the Empire Trade Gold Club the member agrees and acknowledges the following terms and conditions:

Terms and Conditions of the Gold Club

1. Empire Trade Gold Club

The purpose of the Gold Club is to allow trading members of good standing to offer and receive product and services within the Gold Club membership with a 100% trade component and at a minimum 50% trade component with members of the 50% Plus Club. This applies to retail quantities. Requests for commercial quantities must be negotiated. The stipulated trade component is exclusive of GST however it is up to the member if they wish to include it. Members of the Gold Club must still trade with other members of the exchange, but can elect their trade component in these transactions. Gold Club members receive the added benefit of not paying any monthly administration fee.

To be eligible to participate in the Gold Club, you agree to:

- be an Empire Trade member of good standing with a consistent trading history
- offer a broadly in-demand product or service at 100% trade at market value to members of the Gold Club and at a minimum of 50% trade to members of the 50% Plus Club. (This must be on your general product range, not selective items only, and will be randomly monitored).
- remain listed in the directory and be actively trading to the general membership base at a negotiable trade component.
- have a Direct Debit in place with Empire Trade for payment of cash fees and charges incurred on the trading account.

2. Approval Process

All applications to join the Gold Club are assessed against the eligibility criteria above before being approved the following business day. Members acknowledge the approval process and accept the decision of the company as final.

3. Withdrawing from the Gold Club

Members must advise Head Office by mail or email of their intention to withdraw from the Gold Club giving 48 hours notice. All Club benefits cease from date notification is received.

4. Termination

Empire Trade may terminate a member's participation in the Gold Club under the following circumstances:

- a) A member refuses to trade at 100% with another member of the Gold Club.
- b) A member refuses to trade at 50% with another member of the 50% Plus Club.
- c) A member is trading with inflated prices.
- d) A member's direct debit authority is invalid or is declined and payment of fees is not received on request.

X

.....
(Signature of member)

Please note that in the event of the member being a company then this document must be signed by a Director who by signing warrants that he or she holds the authority of the company to bind the company and in the case of a partnership this document must be signed by one partner who by signing warrants that he or she is authorized to bind the firm.



Trade Dollar Facility ("the facility")

Empire Trade Exchange Pty Ltd
ABN 51 123 948 630

(Please complete fully and sign the declaration of business purposes and return to National head office)

Date: Member Number ("the account number"):

Trading as ("account name") :

Full name of member ("the member"):

Number of trade dollars credited to member ("the facility"):

☐ Real Estate Facility

Rollover fee % (real estate only):

☐ Facility Administration Fee (applies to goods and services only)

Administration Fee Amount:

In consideration of the crediting to the member of the facility the member agrees and acknowledges that:

1. Whilst the facility has not been repaid in full the member must remain an actively trading member of the trade exchange. The facility must be repaid in full within 24 months of credit. The exchange will be entitled to remove from your trading account credit amounts after the time when the facility is repayable.
2. In the event of all or part of the facility being unpaid 30 days from the date the facility falls due, then the balance outstanding shall thereupon be a debt payable by the member to Empire Trade Exchange in Australian dollars at the rate of one Australian dollar for each Trade dollar remaining outstanding.
3. In the event that the facility is granted for the purpose of a real estate transaction the member acknowledges that the facility will be reduced by the trade exchange being entitled to remove from a members account such credit balances as the exchange may determine from time to time. In any event and notwithstanding paragraph one hereof any balance remaining will be repayable in full at the expiry of 5 years from the date of granting of the facility. At that time provided the member has complied with the terms of this agreement and remains an active member the member may at the discretion of Empire Trade extend the period of repayment for up to a further five years by paying the rollover fee plus Tax in Australian dollars. The rollover fee will be calculated as a percentage of the real estate facility remaining outstanding at the time of the rollover.
4. In the event of the member leaving the trade exchange for any reason whatsoever the member agrees and acknowledges that the facility is repayable in full immediately.
5. In the case of a real estate facility, the member ("the Charger") hereby charges with payment of the money and the compliance of all obligations set forth in this agreement ("the document") all beneficial interests (freehold and leasehold) in land and personal property held now or in the future by the Charger. The Charger (and where there is more than one each joint and severally) agrees that if demand is made upon the Charger by the Trade Exchange ("the Chargee"), the Charger (and in the case of more than one Charger all Chargers) will immediately execute a Mortgage or other instruments of security or Consents to Caveat as required by the Chargee. And in the event that the Charger or any of them fails to sign and return any such documents within a period of seven (7) days from the date of dispatch to them of such documents by the Chargee, the Charger irrevocably and by way of security appoints any Solicitor engaged by the Chargee to be his her or their true or lawful Attorney to execute and register such instruments.
6. The parties agree that the repayment in Australian dollars under the terms of this agreement is by way of liquidated damages and not penalty.

X

.....
(Signature of member)

Please note that in the event of the member being a company then this document must be signed by a Director who by signing warrants that he or she holds the authority of the company to bind the company and in the case of a partnership this document must be signed by one partner who by signing warrants that he or she is authorised to bind the firm.

Declaration of business purposes

The member has applied for a facility in trade dollars. The member states and declares that the purpose of the facility is for business purposes only. The member acknowledges that the facility is not a transaction which is within the Consumer Credit Code. The member acknowledges that Empire Trade Exchange and its agents and servants have made no representation as to the ability of the member to honor the facility obligations.

X

.....
(Signature of member)

In the event that this agreement is sent by facsimile or email transmission to one or both parties for signature or to their respective agents or solicitors and is subsequently duly signed and returned then this agreement shall be binding on the parties as if an original and duplicate of the agreement were signed by the parties. This agreement is not conditional upon the subsequent execution of an original and duplicate by the parties although either party may request the other party to execute an original and duplicate agreement.

For Empire Trade Use Only

Account number

Date processed

Approved By

V:\Empire Trade\Forms\DO26_facility_agreement.doc
DP/issue 12/Apr 2008/DO26



DDR Service Agreement

This DDR Service Agreement forms part of the terms and conditions of the DDR Authority and should be read in conjunction with the DDR Authority.

DDRs

DDRs are a convenient payment mechanism and can be arranged for one off payments, ongoing payments, for fixed amounts or amounts that vary from time to time.

The basis on which the DDR will be processed is as follows:-

Empire Trade Exchange to deduct the fees payable on my trade account on a monthly basis on the 21st from the account nominated.

Changing your DDR Authority

We will provide you with 14 days notice if we wish to change any of the details on which the basis of your DDR Authority is processed (For example – if we change the day of processing or the date on which the amount of your DDR is calculated).

Stopping or Cancelling your DDR

You may stop, cancel, alter or defer your DDR at any time, by contacting your Bank or by providing at least 14 Business Days written notification to:-

The Manager
Empire Trade Exchange, P O Box 151,
Buddina Qld 4575 or telephone us on 07 5437 7220.

Alternatively you may request a stop or cancellation by contacting your financial institution

DDR Dispute Resolution

If you wish to dispute any DDR transaction that we have processed you should contact us on the following contact points:-

Empire Trade Exchange, P O Box 151,
Buddina Qld 4575 or telephone us on 07 5437 7220.

Alternatively you may dispute a DDR transaction by contacting your Financial Institution

If we fail to resolve any dispute you raise with us and you wish to make a formal claim you should contact the financial institution that holds your

account and lodge with them a DDR Customer Claim form.

If you lodge a DDR Customer Claim form with your financial institution they will investigate whether the transaction was authorised by you.

If the transaction date was no earlier than 12 months from the date of your claim you should receive a response within 7 days from the date of your claim.

If the transaction date was made earlier than 12 months from the date of your claim you should receive a response within 30 days from the date of your claim.

Non Business Days

If your DDR falls due on a weekend or public holiday we will process it on the next working day.

Returned or Dishonoured DD Rs

If your DDR is dishonoured or returned unpaid by your financial institution for any reason we reserve the right to suspend you Empire Trade account from any further trading and charge you a dishonour fee of \$10.

Clear Funds

You should ensure that you have sufficient clear funds in your account to enable the DDR to be honoured by your financial institution.

Your Records

We will not disclose any details of your DDR to any person or corporation unless we are required to do so by law.

Your Account

You should be aware that some financial institutions may not allow DD Rs to be processed to certain types of accounts.

You should check with your financial institution or recent statements to ensure correct details are provided on the DDR Authority.

If you wish to make inquiries about your DDR You can contact us by writing to:-

The Manager Empire Trade Exchange
P O Box 151, Buddina Qld 4575
or telephone us on 07 5437 7220.



Direct Debit Request Authority

Debit User Number: 371972

The Manager

200

Empire Trade Exchange Pty Ltd

ABN: 51 123 948 630

1/17 Premier Circuit

Kawana Junction Q4575

New Direct Debit Request

Change of DDR Details

Cancellation of DDR

I/We

(Surname or Company Name)

(Given Names or ACN Number)

Empire Trade Account No: _____

Authorise and request the Debit User detailed above, to debit my/our account via the Bulk Electronic Clearing System from time to time in accordance with the instruction detailed in the Schedule below and or on the terms set out on the DDR Service Agreement.

I/We have read and understand the information contained in the DDR Service Agreement.

Signature of Customer: _____

(If joint account all signatures may be required)

THE SCHEDULE

Details of Account to be Debited: (NOTE: Direct Debiting is not available on the full range of accounts. Please refer to your Bank or Financial institution)

Account Name		Financial Institution	
Address of Financial Institution			
BSB Number		Account Number	

Details of Direct Debit Request:

Debit my account

Frequency ☒



Monthly

All direct debits are processed on the 21st of the month

Amount

Variable*

*Note: This amount will vary according to the transaction fees accumulated for the month

Start Date (ddmmyyyy)

				2	0	0	
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OR

DIRECT DEBIT FROM CREDIT CARD: VISA ☐ MASTERCARD ☐

I, _____ (Member Name) Empire Account No _____, authorise Empire Trade Exchange or its nominated agent to deduct the fees payable on my trade account on a monthly basis from the card nominated below.

Name on Card: _____

Credit Card Number: _____

Card Expiry Date: ____ / ____

Signature of Card Holder: _____

In the event that this agreement is sent by facsimile or email transmission to one or both parties for signature and is subsequently duly signed and returned then this agreement shall be binding on the parties as if an original and duplicate of the agreement were signed by the parties. This agreement is not conditional upon the subsequent execution of an original although either party may request the other party to execute an original agreement.