



Australian Government
**Australian Transaction Reports
and Analysis Centre**

Exemption 1 of 2010

Section 248 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*

I, John Lance Schmidt, AUSTRAC Chief Executive Officer, pursuant to paragraph 248(1)(a) of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act), hereby exempt Indue Limited ABN 97 087 822 464 (**Indue**) of Level 3, 601 Coronation Drive, Toowong QLD 4066, in respect to the provision of the designated services described in Items 23, 24 and 29 in Table 1, subsection 6(2) of the AML/CTF Act (**Designated Services**), from the following specified provisions of the AML/CTF Act:

Parts 2 to 8.

Conditions

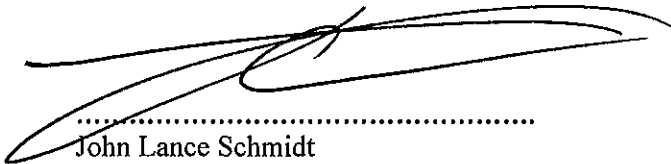
Pursuant to paragraph 248(2)(b) of the AML/CTF Act, the exemption is subject to the following conditions:

1. Indue must inform the AUSTRAC CEO or delegate of any changes that may affect the exemption and/or conditions imposed by this written instrument within 14 days from when the change affecting the exemption occurs.
2. This exemption only applies in the following circumstances:
 - 2.1 the provision of the Designated Services must relate to Indue carrying out its obligations under the services contract entered into between the Commonwealth of Australia, represented by the Department of Human Services ABN 90 794 605 008 and the Commonwealth Services Delivery Agency ABN 29 468 422 437 (**the Commonwealth**) and Indue on 25 November 2009 (**Services Contract**);
 - 2.2 the provision of the Designated Services must relate to the provision, use and operation of the following stored value cards issued by the Commonwealth:
 - 2.2.1 the BasicsCard which:
 - 2.2.1.1 is issued to a person who has some or all of his or her welfare benefits or entitlements quarantined under the income management regime prescribed under Part 3B of the *Social Security (Administration) Act 1999* (**Administration Act**) (**Income Management Regime**); and

- 2.2.1.2 has the following features:
 - 2.2.1.3 monetary value can only be added to the card by, or at the direction of, the Commonwealth;
 - 2.2.1.4 no part of the monetary value to which the card is linked can be withdrawn in cash;
 - 2.2.1.5 the monetary value to which the card is linked cannot exceed the welfare benefit or entitlement to which the person is entitled under the Administration Act; and
 - 2.2.1.6 the card cannot be used to purchase, or authorise payment in respect to, “excluded goods” or “excluded services” (both defined in the Administration Act) purchased from merchants approved by the Commonwealth;

2.2.2 the two hundred (200) Mystery Shopper Cards which:

- 2.2.2.1 are issued to Commonwealth officers and contractors for the purposes of carrying out compliance monitoring of the Income Management Regime and Indue’s compliance with the Services Contract; and
- 2.2.2.2 have the same features and operational limitations as the BasicsCard.



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John Lance Schmidt

CHIEF EXECUTIVE OFFICER

12 MARCH 2010
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Important Notice to person named in this instrument

1. Any request for a change to this instrument must be submitted to the AUSTRAC CEO or approved delegate no later than 14 days before the date the change is requested to commence.
2. Pursuant to subsection 248(3), the person granted the exemption must comply with the conditions set out in the instrument. Failure to comply with those conditions may result in:
 - the revocation of the exemption; and
 - the AUSTRAC CEO making an application to the Federal Court of Australian for a civil penalty order requiring the person to pay a pecuniary penalty in respect of such a breach.
3. It is an offence under sections 136 and 137 of the AML/CTF Act to provide false or misleading information or false or misleading documents. If any of the information submitted by the applicant or its representatives is found to be false or misleading, the exemption may be revoked, and action may be initiated against the applicant.
4. The person granted the exemption may request the AUSTRAC CEO at any time to revoke or vary the exemption.



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Exemption 2 of 2010

Section 248 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*

I, John Lance Schmidt, AUSTRAC Chief Executive Officer, pursuant to paragraph 248(1)(a) of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (**AML/CTF Act**), hereby exempt the Commonwealth of Australia, represented by the Department of Human Services ABN 90 794 605 008 of 65 Canberra Avenue, Griffith ACT 2603 and the Commonwealth Services Delivery Agency ABN 29 468 422 437 of 57 Athallon Drive, Greenway ACT 2900, (**the Commonwealth**) in respect to the provision of the designated services described in Items 23 and 24 in Table 1, subsection 6(2) of the AML/CTF Act (**Designated Services**), from the following specified provisions of the AML/CTF Act:

Parts 2 to 8.

Conditions

Pursuant to paragraph 248(2)(b) of the AML/CTF Act, the exemption is subject to the following conditions:

1. The Commonwealth must inform the AUSTRAC CEO or delegate of any changes that may affect the exemption and/or conditions imposed by this written instrument within 14 days from when the change affecting the exemption occurs.
2. This exemption only applies in the following circumstances:
 - 2.1 the provision of the Designated Services must relate to the Commonwealth carrying out its obligations under the services contract entered into between the Commonwealth and Indue Limited ABN 97 087 822 464 (**Indue**) on 25 November 2009 (**Services Contract**);
 - 2.2 the provision of the Designated Services must relate to the provision, use and operation of the following stored value cards issued by the Commonwealth:
 - 2.2.1 the BasicsCard which:
 - 2.2.1.1 is issued to a person who has some or all of his or her welfare benefits or entitlements quarantined under the income management regime prescribed under Part 3B of the *Social Security (Administration) Act 1999* (**Administration Act**) (**Income Management Regime**); and

- 2.2.1.2 has the following features:
 - 2.2.1.3 monetary value can only be added to the card by, or at the direction of, the Commonwealth;
 - 2.2.1.4 no part of the monetary value to which the card is linked can be withdrawn in cash;
 - 2.2.1.5 the monetary value to which the card is linked cannot exceed the welfare benefit or entitlement to which the person is entitled under the Administration Act; and
 - 2.2.1.6 the card cannot be used to purchase, or authorise payment in respect to, “excluded goods” or “excluded services” (both defined in the Administration Act) purchased from merchants approved by the Commonwealth;

2.2.2 the two hundred (200) Mystery Shopper Cards which:

- 2.2.2.1 are issued to Commonwealth officers and contractors for the purposes of carrying out compliance monitoring of the Income Management Regime and Indue’s compliance with the Services Contract; and
- 2.2.2.2 have the same features and operational limitations as the BasicsCard.



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John Lance Schmidt
CHIEF EXECUTIVE OFFICER

12 MARCH 2010

Important Notice to person named in this instrument

1. Any request for a change to this instrument must be submitted to the AUSTRAC CEO or approved delegate no later than 14 days before the date the change is requested to commence.
2. Pursuant to subsection 248(3), the person granted the exemption must comply with the conditions set out in the instrument. Failure to comply with those conditions may result in:
 - the revocation of the exemption; and
 - the AUSTRAC CEO making an application to the Federal Court of Australian for a civil penalty order requiring the person to pay a pecuniary penalty in respect of such a breach.
3. It is an offence under sections 136 and 137 of the AML/CTF Act to provide false or misleading information or false or misleading documents. If any of the information submitted by the applicant or its representatives is found to be false or misleading, the exemption may be revoked, and action may be initiated against the applicant.
4. The person granted the exemption may request the AUSTRAC CEO at any time to revoke or vary the exemption.



Exemption 3 of 2010

Section 248 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*

I, John Lance Schmidt, AUSTRAC Chief Executive Officer, pursuant to paragraph 248(1)(a) of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)*, hereby exempt the Commonwealth of Australia, represented by the Department of Human Services ABN 90 794 605 008 of 65 Canberra Avenue, Griffith ACT 2603 and the Commonwealth Services Delivery Agency ABN 29 468 422 437 of 57 Athallon Drive, Greenway ACT 2900, (**the Commonwealth**) in respect to the provision of the designated services described in Items 23 and 24 in Table 1, subsection 6(2) of the AML/CTF Act (**Designated Services**), from the following specified provisions of the AML/CTF Act:

Parts 2 to 8.

This instrument revokes and replaces the instrument dated 8 December 2008 that was made under paragraph 248(1)(a) of the AML/CTF Act for the benefit of the Commonwealth in respect of the provision and use of the Income Management System's BasicsCard.

Conditions

Pursuant to paragraph 248(2)(b) of the AML/CTF Act, the exemption is subject to the following conditions:

1. The Commonwealth must inform the AUSTRAC CEO or delegate of any changes that may affect the exemption and/or conditions imposed by this written instrument within 14 days from when the change affecting the exemption occurs.
2. This exemption only applies in the following circumstances:
 - (a) in the provision and use of the Income Management System's BasicsCard in conjunction with ReD Prepaid Cards Australia Pty Ltd ABN 81 085 449 529 (**ReD**) pursuant to a service contract previously entered into between the Commonwealth and ReD.

John Lance Schmidt
CHIEF EXECUTIVE OFFICER

12 MARCH 2010

Important Notice to person named in this instrument

1. Any request for a change to this instrument must be submitted to the AUSTRAC CEO or approved delegate no later than 14 days before the date the change is requested to commence.
2. Pursuant to subsection 248(3), the person granted the exemption must comply with the conditions set out in the instrument. Failure to comply with those conditions may result in:
 - the revocation of the exemption; and
 - the AUSTRAC CEO making an application to the Federal Court of Australia for a civil penalty order requiring the person to pay a pecuniary penalty in respect of such a breach.
3. It is an offence under sections 136 and 137 of the AML/CTF Act to provide false or misleading information or false or misleading documents. If any of the information submitted by the applicant or its representatives is found to be false or misleading, the exemption may be revoked, and action may be initiated against the applicant.
4. The person granted the exemption may request the AUSTRAC CEO at any time to revoke or vary the exemption.