



FREQUENTLY ASKED QUESTIONS (FAQ'S)

Q. What is Cabcharge?

A. Cabcharge, an Australian company, provides a taxi charge account system which gives customers a convenient and safe way to pay for taxis and hire cars without using cash. The system is designed to meet the various needs of businesses of every size, government departments and individuals. Cabcharge is designed to give companies total control over their taxi travel expenditure accounting and records.

Q. What are the benefits of having a Cabcharge account and using Cabcharge products?

A.

- **Convenience:** Approximately 97% of Australian taxis operate the Cabcharge Fareway EFTPOS System. Cabcharge eliminates the need to carry the exact change for your taxi fare. In addition, it can reduce the length of time required to complete a transaction, as fully itemised monthly statements can eliminate the need to wait for and collect receipts.
- **Security:** Cabcharge electronic equipment utilises the latest international standards designed to minimise fraud. The increased tracking and monitoring capabilities can help to reduce fraud by ensuring that taxi travel is being used within the limits set by your organisation.
- **Accounting Purposes:** Cabcharge products are issued on an account basis. Fully itemised statements are issued every 28 days and are payable within 28 days from the issue date.

As a Cabcharge account holder you eliminate the time taken to dispense petty cash reimbursements to individual staff.

The fully itemised Cabcharge Tax Invoice Statement provides trip details including the date, time, total fare and where available GPS pick-up and drop-off locations. Further, our Cabcharge Taxi Management System (CTMS) allows for tracking and monitoring from the individual level through to the department level via cost centre reporting.

Q. How do I open a Cabcharge Account Facility?

A. A Cabcharge Application form must be completed to open a Cabcharge Account Facility.

Apply for a Cabcharge Account Facility by completing the Application forms available on the Cabcharge website www.cabcharge.com.au or by requesting an application form be posted to a nominated address.

For further information, please contact the Cabcharge Customer Service Team on phone 1800 652 229 or 02 9332 9222 or email info@cabcharge.com.au.

Q. How often are statements issued to account holders?

A. Fully itemised statements are issued every 28 days and are payable within 28 days from the issue date. Payment can be made by cheque, money order, EFT, or direct deposit at any St George Bank.

Q. What do the statements look like?

A. The Cabcharge Tax Invoice Statement clearly lists the account number, payment amount and due date, the statement period, opening balance, payments and adjustments, as well as important notes relating to GST and payment options. All transactions for the period of your statement are itemised so you can easily view your expenditure. All statements can be posted, emailed or downloaded from the Cabcharge website in a number of different formats such as Excel, PDF or in TMS format for use in the Cabcharge Taxi Management System (CTMS).

Please refer to Annexure A for an example of a Cabcharge Tax Invoice Statement along with supporting notes.

Q. Why does my current statement show the previous overdue balance?

A. Cabcharge statements are due on the same day the following statement is issued.

If payment for a statement was not made 3 days prior to the due date it may show as an outstanding balance on the new statement.

Q. What are liquidated damages?

A. Liquidated damages are amounts charged by Cabcharge to the account holder when the account holder does not make full payment by their due date. Such damages are necessary to offset the losses incurred by Cabcharge.

Please refer to the Tax Invoice Statement in Annexure A for further information.

Q. Why does Cabcharge charge a 10% service fee on all EFTPOS transactions?

A. Cabcharge provides EFTPOS terminals, free of charge, to approximately 97% of taxis in Australia. The cost of providing mobile EFTPOS services in taxis is much more expensive than for say, a retail merchant. Cabcharge's core business is processing electronic transactions in taxis. In order to do so, Cabcharge develops and maintains the necessary software, ensuring it meets Payment Industry Standards.

Q. Will I be charged a service fee if I do not make any transactions?

A. If no Dockets or Electronic Transactions are invoiced, or if the total of such Dockets or Transactions does not exceed \$60.00 in the billing period, there is a minimum service fee payable of \$6.00. The minimum service fee will be charged in each billing period and shall be calculated in a manner ensuring the total minimum service fee payable does not exceed the gross annual minimum service fee charged over 12 calendar months.

i.e. total minimum service fee over 13, 28 day business periods = \$72.00.

Q. Why does Cabcharge not charge GST on the 10% service fee?

A. There is no legislative requirement for the Cabcharge service fee to be subject to GST as it is a financial supply and accordingly it is not imposed.

Note: all other cards are subject to GST on the service fee component, for example GST is charged on the 10% service fee when cards such as Visa, MasterCard or American Express are used.

Q. Is Cabcharge responsible for the transactions of other credit card and bank debit cards?

A. As with all credit card transactions, the transaction has occurred between the taxi company and the card provider via the Cabcharge Fareway EFTPOS System installed in the taxi. Cabcharge must refer you to your financial institution or card provider to identify you as the cardholder. They can investigate the particular charge(s) on your behalf. The financial institution or card provider is the only body able to investigate and adjust the charges on the card used.

Q. Can Cabcharge products be used overseas?

A. Cabcharge is currently working with our subsidiaries to upgrade the technology to support the same products as are used in Australia.

Q. How do I know if the Taxi has facilities to support the use of Cabcharge products?

A. We can assure you that, wherever you see the VeriFone EFTPOS terminal with the Cabcharge logo (which is fitted in approximately 97% of all taxis across Australia); the taxi has the facilities to accept Cabcharge products.

If your Cabcharge TAXI eTICKET or Charge Card is not being read by the Cabcharge Fareway EFTPOS System, then the transaction can be manually processed on a Cabcharge Emergency Green Docket.

ANNEXURE A



ABN 99 001 958 390

Account enquiries Phone: (02) 9332 9222 Sydney Metropolitan area
 Freecall: 1800 652 229 all other areas
 Fax: (02) 9332 9270
 Website: www.cabcharge.com.au

CABCHARGE AUSTRALIA LIMITED
 ATTN JOHN SMITH
 PO BOX 600
 PADDINGTON NSW 2021

IMPORTANT NOTES:

1. The GST payable for input tax credit purposes is 1/11th of the taxi fares GST inclusive.

** GST component on Taxi fares for purposes of Input Tax Credit is \$9.09

2. If you wish to pay by EFT, below are details :

Bank St George Bank
 Name Cabcharge Australia
 BSB 332-027

Account 551632143
 Please quote your Cabcharge Number XXXXXXXXX as a reference when depositing funds to ensure the payment is allocated correctly. (See over)

TAX INVOICE STATEMENT

Account Number
 XXXXXXXXX

Due Date 22/08/11 **Amount Due*** 100.00

Date Issued 25/07/11 **No of Dockets*** 14

Statement Period 2011 - 07
From 27 Jun 11
To 24 Jul 11

Opening Balance* 200.00

Payment Received* 0.00

Debit Adjustment 0.00

Liquidated Damages* 3.00

Credit Adjustment 0.00

Taxi Fare* 100.00

Service Fee* 10.00

Pay This Amount 313.00

Please return this section with your payment



Please make cheques payable to:
 CABCHARGE AUSTRALIA LIMITED
 and post this portion with your cheque - DO NOT STAPLE

CABCHARGE AUSTRALIA LIMITED
 PO BOX 600
 PADDINGTON NSW 2021

REMITTANCE

Account Number XXXXXXXXX **Statement Period** 2011 - 07


Overdue 200.00 **This Period** 100.00

Total Due 313.00 **Due Date** 22/08/11




SAMPLE ONLY


Sample of Electronic Card Transaction

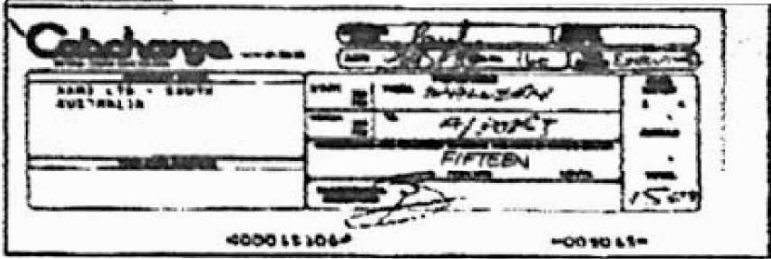
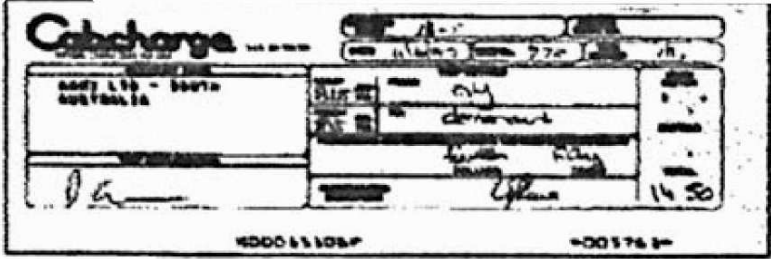
		00000001	11 20XX	Page 2 of 3
CABCHARGE ACCOUNT				
DOMESTIC ELECTRONIC TRANSACTIONS				
Card Number	Name	Date/Time	Amount	
30830000000010540	HARRY CITIZEN	10:34:06 22/10/XX	37.00	
Suburbs To Suburbs Taxi:T1144 Driver:9747 RRN:004419 COMBINED COMMUNICATIONS				
30830000000010599	G W CITIZEN	13:13:50 23/10/XX	7.80	
Suburbs To Suburbs Taxi:T4134 Driver: RRN:006945 COMBINED COMMUNICATIONS				
30830000000010599	G W CITIZEN	15:00:34 23/10/XX	8.05	
Suburbs To Office Taxi:T7132 Driver:AS1826 ABN:37330351142 RRN:012897 COMBINED COMMUNICATIONS				
30830000000010599	G W CITIZEN	09:44:30 28/10/XX	6.75	
Suburbs To Suburbs Taxi:T7124 Driver: RRN:009647 RSL CABS				
EFTPOS Summary 4 Transactions				59.60

Sample of Cabcharge eTICKET Statement

		00000001	11 20XX	Page 3 of 3
CABCHARGE ACCOUNT				
DOMESTIC ETICKET TRANSACTIONS				
eTicket Number	Ticket	Date/Time	Amount	
3083462810000151811	15222	08:47:30 23/10/XX	3.00	
Home To Office Taxi:123456 Driver:517730 ABN:99000000000 RRN:002510				
3083462810000151923	15223	18:47:37 25/10/XX	13.50	
Surrey Hills To Airport Taxi:123456 Driver:517730 ABN:99000000000 RRN:002533				
3083462810000151999	15224	12:47:44 29/10/XX	56.00	
City To Office Taxi:123456 Driver:517730 ABN:99000000000 RRN:002555				
eTicket Summary 3 Transactions				72.50

Sample of Cabcharge Laser Imaging Sheet

	ACCOUNT NUMBER	PERIOD	PA
	00015108	XXXX	3rr

SAMPLE ONLY

NOTES to the Cabcharge Tax Invoice Statement:

Amount Due

The date by which payment of the total amount due must be received by Cabcharge.

No. of Dockets

The total number of transactions recorded during the period.

Opening Balance

The amount owing at the beginning of the period.

Payment Received

Payments received during the period.

Liquidated Damages

The amount of liquidated damages charged on any overdue balance.

Taxi Fare

The total taxi fares inclusive of GST.

Service Fee

The service fee pursuant to clause 11 of the Cabcharge Conditions of Use.