



We're stronger together

Share in the Member benefits
of Australasia's largest
automotive cooperative.

Contact Capricorn today
AU 1800 327 437
csl@capricorn.coop | capricorn.coop

STRONGER WITH
CAPRICORN[®]

Capricorn Members come together to share the benefits

Since 1974, we've understood what our Members are up against. That's why we cover what's important. Whether it's parts from our Preferred Suppliers, finance, operations, diagnostics or business protection, we make sure our Members have access to what they need to run a successful business.

Enjoy one consolidated trade account and instant credit with our Preferred Suppliers. Get more value from one of Australasia's most generous rewards program. In addition, you also have access to exclusive industry events and an award-winning travel agency.

Your own dedicated, locally-based Area Manager will work with you to understand your business needs and ensure you take advantage of all the amazing benefits available as a Capricorn Member. Share in the benefits of membership in Australasia's largest automotive cooperative.

Experience the benefits of Capricorn

- Pay fewer bills with a **Capricorn Trade Account** giving you one account and one monthly statement.
- With **Capricorn's financial returns**, the more you spend, the more you get back.
- Account access at your fingertips through the **Capricorn Portal**.
- Enjoy instant trade credit with Capricorn's extensive range of **Preferred Suppliers**.
- Make business more rewarding with **Capricorn Rewards**.¹
- Protection and insurance for your business from people in the business with **Capricorn Risk**.²
- Invest in your business growth through **Capricorn Finance**.³
- **Capricorn Travel** is an easy way to earn and redeem Rewards Points with our award-winning travel agency. (Capricorn Travel Australia Pty Ltd / ACN 008 926 645 / ATAS Accreditation No: A10552)
- **Capricorn Service Data** gives you service information for thousands of vehicles and online training videos.¹
- Access our library of resources to boost your business operations, marketing, customer service and employee management with **AutoBoost**.¹
- Simplified business fuel payments with the **Capricorn Fuel Card**.¹
- If it's in your workshop, it's in the **Purple Pages** directory.¹
- Take advantage of **Woolworths at Work** to save time and consolidate your business expenses.
- Opportunities to network with Members and Preferred Suppliers through the **Capricorn Events** calendar.
- **Stay Connected** through news and information to make your business stronger.

Contact Capricorn today

AU 1800 327 437

cs@capricorn.coop | capricorn.coop

General disclaimer - Members in Australia initially join Capricorn on a trial basis. After successful completion of a trial period and having met the minimum required spend of \$12,000 p/a, they may become full Members of Capricorn through the purchase of shares. Shares are issued by Capricorn Society Limited (ACN 008 347 313). No offer of shares is made in this document. Past performance is no indication of future performance and returns are not guaranteed.

1. Products subject to terms and conditions which can be found at www.capricorn.coop/terms-conditions.

2. Products sold through Capricorn Risk Services Pty Ltd (ABN 91 111 632 789) are: (i) discretionary risk protection products issued by Capricorn Mutual Ltd; and (ii) general insurance products issued by a range of insurers and brokered through Capricorn Insurance Services Pty Ltd. Capricorn Risk Services Pty Ltd is a Corporate Authorised Representative (No. 460893) of Capricorn Mutual Ltd (AFSL 230038) and Capricorn Insurance Services Pty Ltd (AFSL 435197). Capricorn Mutual Ltd has published a Target Market Determination for its protection which is available at capricorn.coop/about/capricorn-mutual

3. Capricorn Finance offers business equipment finance through Capricorn Society Financial Services Pty Ltd (ACN 129 134 667) and Capricorn Society Limited (ACN 29 008 347 313). Fees & charges, terms & conditions and lending criteria apply.

Capricorn Finance

Invest in your business growth.

You Get

With **CAP ezi-finance** you get easy and convenient finance options for investment in new equipment, with repayment terms up to 60 months on finance over \$2,500.

Support from our **Financial Services** team who can help with a range of finance products from our Preferred Suppliers.

Interest free short term loans.

Which Means

Easy access to finance for workshop equipment from Preferred Suppliers to help grow your business.

Stress-free finance, with minimum paperwork and fast turnaround.

Members can apply for a GO3 interest free 3 month loan to obtain interest free credit terms for capital equipment purchases from Preferred Suppliers on amounts ranging from \$2,000 to \$30,000.

Contact Capricorn today
1800 327 437 | lending@capricorn.coop | capricorn.coop

Capricorn Finance offers business equipment finance through Capricorn Society Financial Services Pty Ltd (ACN 129 134 667) and Capricorn Society Limited (ACN 29 008 347 313). Fees & charges, terms & conditions and lending criteria apply. Information correct as at October 2022, subject to change.

CAPRICORN™
 FINANCE

Capricorn Risk Services

Protection and insurance for your business from people in the business.

You Get

Access to more than just insurance. Capricorn Mutual is an exclusive risk protection mutual for Members, offering products designed specifically for your business.

The mutual difference.

One-stop shop for Member protection, for both business and personal assets.

Personalised service with your own Risk Account Manager.

One account, more rewards.

Which Means

A choice of protections and/or insurance driven by Members' needs - including Business Building, Business Contents, Burglary, Customer Vehicles, Commercial Vehicles, Cyber Security, Landlord Protection, Professional Protection and Public and Products Liability plus more.

Capricorn Mutual is owned by Members and exists for Members. With no 3rd party investors, profits are reinvested to benefit Members of the mutual.

There's no need to have insurance policies with lots of different providers. Through Capricorn Risk Services, you can consolidate access to protection from Capricorn Mutual as well as brokered general insurance products.

You get personalised service, with your own dedicated Risk Account Manager who will work with you to obtain the protection options that will best suit your business.

All your purchases are paid through your Capricorn Trade Account, so you have just one monthly statement and more Capricorn Rewards Points to enjoy.

Contact Capricorn today
1800 007 022 | info@capricornrisk.com | capricorn.coop/risk

CAPRICORN™
RISK SERVICES

Terms and conditions apply, see the PDS and Policy Schedule for details.

Products sold through Capricorn Risk Services Pty Ltd (ABN 93 111 632 789) are: (i) discretionary risk protection products issued by Capricorn Mutual Ltd; and (ii) general insurance products issued by a range of insurers and brokered through Capricorn Insurance Services Pty Ltd. Before deciding to acquire any product you should consider the Product Disclosure Statement available from Capricorn Risk Services Pty Ltd to see if the product is appropriate for you. Capricorn Risk Services Pty Ltd is a Corporate Authorised Representative (No. 460893) of Capricorn Mutual Ltd (AFSL 230038) and Capricorn Insurance Services Pty Ltd (AFSL 435197). Call 1800 007 022 (Australia) to obtain a copy of the PDS for discretionary protection offered by CML (you can also visit www.capricornmutual.com.au or www.capricorn.coop/risk) or discuss insurance cover offered through CIS. Capricorn Mutual Ltd has published a Target Market Determination for its protection which is available at www.capricorn.coop/about/capricorn-mutual. Information correct as at May 2023, subject to change.

Capricorn Statement Guide

One account, one monthly statement.

Statement

Capricorn Society Ltd
ABN 29 008 347 313

Statement Date: 31 Oct 2018
Page No: 1 of 12

Statement Period:
01 Oct 2018 - 31 Oct 2018

Credit Limit: \$40,000.00
Account No: 123456

RICKY BOBBY'S AUTO WORKSHOP
123 VERY IMPORTANT HIGHWAY
WEST PERTH WA 6005

Trading Summary:

Previous Bill Total	\$17,060.58
Payments Received	\$-17,060.58
Credits Received	\$-936.11
Sub Total	\$-936.11
Current Invoices	\$19,795.97
Sub Total	\$19,795.97
Closing Balance	\$18,859.86

Reward Points:

Opening Balance	461,020
Points Earned	27,817
Points Redeemed	0
Closing Balance	488,837
Value	\$4,888.37

Shares:

Shareholder No.	Opening Balance	Movement	Closing Balance
123456	414	0	414

Amount Owing	Due Date
\$18,859.86	30 Nov 2018
Total Amount Owing	
\$18,859.86	

An amount of \$18,859.86 will be charged to your Credit Card on 30 Nov 2018. Administration fee (Excl. GST) for Credit Card Direct Debit - Visa 0.51%, Mastercard 0.40%, AMEX 2.15%.

Charges and interest apply to all overdue balances. Capricorn reserves the right to put an account on Stop Credit at any time. Please reference your account number on all EFT payments.



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Did you know?

You can sort your statement transactions by Preferred Supplier name or number. To change this setting call us on 1800 327 437 (AU), 0800 401 444 (NZ) or email csl@capricorn.coop.

Locked Bag 3003 West Perth WA 6872
1800 327 437 | csl@capricorn.coop | capricorn.coop

STRONGER WITH CAPRICORN™

1. Trading summary

Details how the amounts owing are calculated, including payments and credit notes received.

2. Rewards Points

Lists Rewards Points activity including balances, redemptions and value in \$.

3. Amount owing

Highlights what amounts are due when, including any overdue amounts.

4. News items

Highlights key messages every month.

Contact Capricorn today
1800 327 437 | csl@capricorn.coop | capricorn.coop

Capricorn Society Limited (ACN 008 347 313). Information correct as at October 2022, subject to change.

STRONGER WITH CAPRICORN™

Capricorn Trade Account

The most important tool your business needs to go further.

You Get

Instant credit with Capricorn's extensive range of Preferred Suppliers.

One account, one monthly statement.

Valuable Rewards Points with every eligible purchase you can make on your trade account.

Ownership as a Member shareholder.

A locally-based Area Manager as your main point of contact.

Which Means

No more wasted time applying for multiple trade accounts with individual suppliers. Consolidate your accounts to maximise efficiency.

Fewer bills to pay, less paperwork to handle, and much more time to concentrate on running your business.

Earn 1.5 Capricorn Rewards Points for every \$1 spent on eligible purchases using your trade account. Redeem points from a range of rewards, including paying off your trade account.

As a Member shareholder, Capricorn is your other business, you own it, you grow it, and you enjoy the rewards of it including dividends (if declared). We're proud to be owned by Member-businesses across Australia and New Zealand.

They can help ensure you take full advantage of everything available to you as a Member.

Join Capricorn today
1800 327 437 | csl@capricorn.coop | capricorn.coop

In Australia, Members initially join Capricorn on a trial basis. After successful completion of the 12 month trial period and having met the minimum required spend of \$12,000 p/a, they may become full Members of Capricorn through the purchase of shares. As a shareholder, Members are eligible to receive dividends if declared. Shares are issued by Capricorn Society Limited (ACN 008 347 313). No offer of shares is made in this Prospectus Pack. An offer of shares will only be made in, or accompanied by, Capricorn's Prospectus and any supplementary prospectus which is available on request or may be viewed at www.capricorn.coop under "Corporate Documents." Before making any decision to apply for shares you should consider the Prospectus and any supplementary prospectus. Any application for shares must be made on the application form in or accompanying the Prospectus. Information correct as at October 2022, subject to change.

STRONGER WITH
CAPRICORN®

Capricorn Travel

Earn and redeem Rewards Points with our award-winning travel agency.

You Get

Access to Capricorn's fully ATAS accredited travel agency, offering international and domestic travel plus automotive industry special events.

More value with Capricorn Travel.

To book flights, hotels, cruises or rental cars make an experienced Capricorn Travel Consultant your first stop.

Which Means

Your own travel agency dedicated to helping you make your next travel experience memorable.

When you book Capricorn Travel on your Capricorn Trade Account you earn Rewards Points and you can also choose to redeem Rewards Points to pay for travel charged to your trade account.*

*Exclusions may apply.



Contact Capricorn today

1800 655 077 | travel@capricorn.coop | capricorn-travel.com.au

Capricorn Travel Australia Pty Ltd / ACN 008 926 645 / ATAS Accreditation No: A10552.

Information correct as at October 2022, subject to change.

CAPRICORNTM
TRAVEL

Exclusive Member Benefits

myCAP Portal

Account access at your fingertips.

You Get

An online portal to your personalised membership when you login to capricorn.coop.

Which Means

Access to view statements, buy or sell shares, apply for a fuel card, search Purple Pages, connect to Capricorn Service Data and AutoBoost, plus more.

Stay Connected

News and information to make your business stronger.

You Get

'Ignition' magazine.

'Sparks'

Monthly e-newsletter

Which Means

Keep up to date with Capricorn and industry news.

Preferred Supplier promotions specific to your location. Receive the latest offers from Preferred Suppliers – includes Preferred Supplier Bonus Points and other specials.

Stay updated on all things Capricorn every month. Including news, offers and events.

CAPRICORN™ Rewards

Reward yourself, you've earned it.

You Get

1.5 Capricorn Rewards Points for every \$1 spent on eligible purchases on your trade account.

Earn more points through Preferred Suppliers Bonus Points.

Easy points redemption for a wide range of rewards.

Which Means

Every eligible purchase you make earns you more points.

Double or triple the value of your regular reward points when offered from select Preferred Suppliers.

Your hard-earned points can be redeemed for a wide range of rewards, from merchandise, gift cards, electronic goods, sports accessories, travel, events, equipment finance deposits, and even towards paying off your trade account.

Participation in the Capricorn Rewards Program is subject to the Capricorn Rewards Program Terms and Conditions which can be found at capricorn.coop/tc

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STRONGER WITH
CAPRICORN®

Exclusive Member Benefits



Woolworths at Work

Take advantage of Woolworths at Work and shop online or in-store at Woolworths or BIG W to save time and consolidate your business expenses.

You Get	Which Means
Access to over 20,000 products online.	Great choice for all your shopping needs.
Earn Capricorn Rewards Points.	Enjoy Reward Points on every dollar spent.
Consolidate your shopping expenses into your monthly Capricorn statement.	Convenient and time saving.
Choice of shopping online at Woolworths, or in-store at both Woolworths and Big W.	Get more value from your business purchase



Simplified business fuel payments.

You Get	Which Means
One of the most widely accepted fuel cards in Australia.	You and your employees can enjoy the convenience of using your Capricorn Fuel Card at 6,000+ Australian service stations.
1 Reward Point for every \$1 spent on fuel purchases.	Every eligible purchase you make earns you more points.
Up to 60 payment free days.	Improved cash flow for your business.
One fully itemised monthly statement.	There's no need to retain any receipts.
Fuel discounts.	3.5 cents per litre off fuel purchases at participating Ampol sites. 4 cents per litre off fuel purchases at participating Caltex sites. Both discounts include GST and exclude LPG.

Applications and use of the Capricorn WEX Motorpass Fuel Card are subject to Capricorn Motorpass Card - Terms and Conditions which can be found at capricorn.coop/tc

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Exclusive Member Benefits



Tools to make your business stronger.

You Get

Access to a range of resources, including industry specific checklists, customer service guides, advertising templates, staff forms and more.

Access to an SMS System with customer focused templates.

Which Means

You have the resources you need to boost your business operations, marketing, customer service and employee management. Take the time to explore the site and see what you can use to streamline your business.

An efficient and professional way to contact your customers.

Autoboost is provided through a third party provider. User Terms and Conditions and be located at capricorn.coop/tc



Powered by



Before you check anything, check Capricorn Service Data.

You Get

Service information for thousands of vehicles.

Access to free training content.

Upgrade to the full Autodata service.

Which Means

Instant access to the most comprehensive range of online service information for over 34,000 vehicles - including service schedules, service illustrations, repair times and an estimate calculator.

Upskill your team with access to high quality training content available online at your convenience. Topics covered include Electrical, Engine, Chassis, Drivetrain, Driver Assist, HVAC, Diagnostics, Servicing, Hybrid & Electrical Vehicles. There's over 150 training videos available at your fingertips.

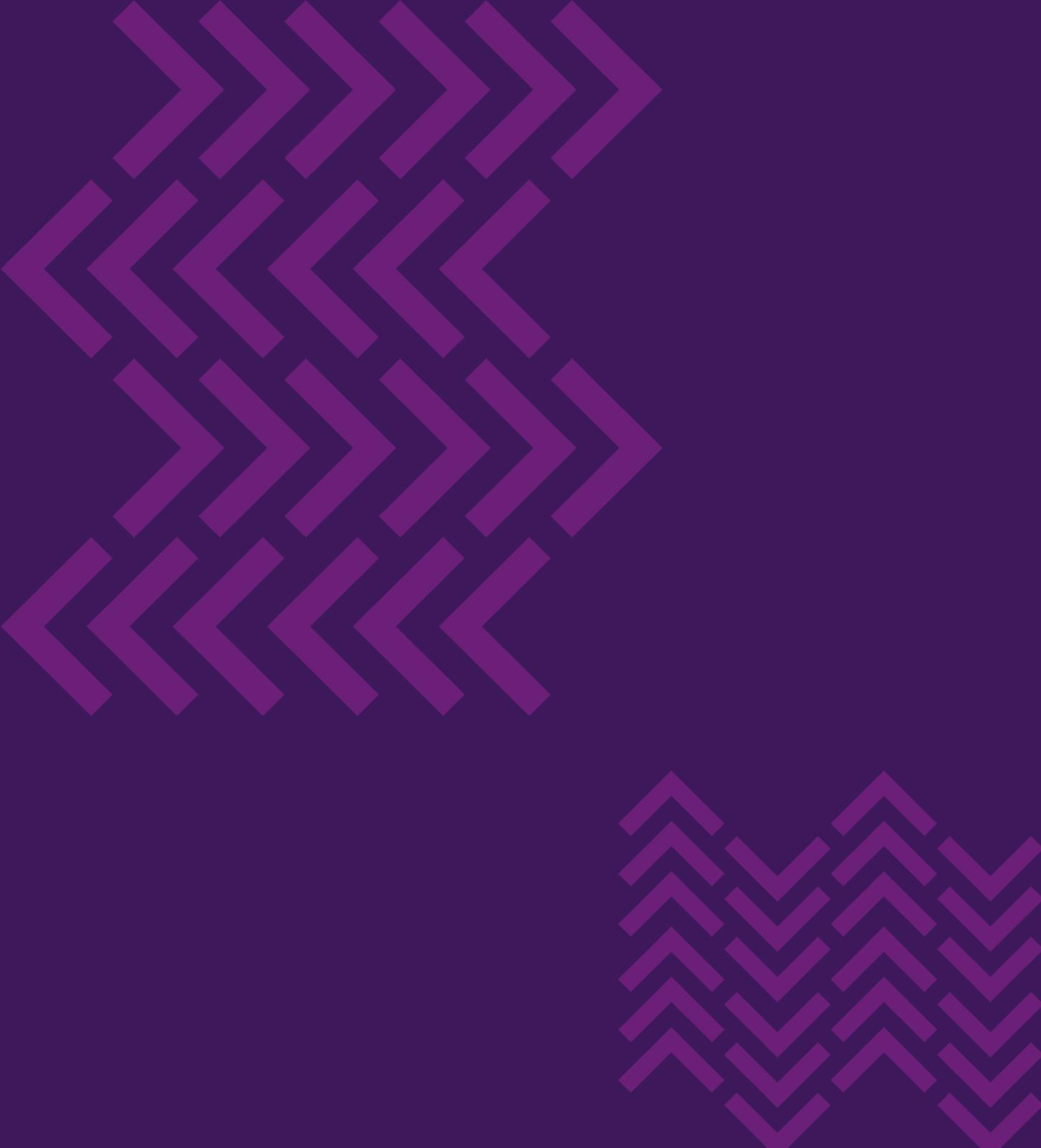
Access diagnostics, known fixes and wiring information. Plus you'll also receive access to the full training video library of over 350 videos.

Capricorn Service Data is provided in collaboration with a third party provider and is subject to user Terms and Conditions located at capricorn.coop/tc

Contact Capricorn today
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Your Personal Information

You have received this kit because Capricorn has identified you as a prospective Member. This may be based on information about you, including personal information, such as your name, contact details and business details provided by you, publically available, or provided by a third party (e.g. a business referral).

We will use this and any subsequently collected information for the purpose of providing you with information about the benefits of joining Capricorn and helping you apply to become a Member, should you wish to do so. We can't do this without your information.

We won't disclose your information to anyone outside of Capricorn and its related companies. We won't disclose your information overseas.

If you do become a Member of Capricorn then we may use your information for additional purposes referred to in our Privacy Policy. Our Privacy Policy contains more information about how we handle information, including how you can access and correct your information or make a complaint.

Our Privacy Policy is available at capricorn.coop. For more information email privacy@capricorn.coop or phone 1800 327 437 (Australia) or 0800 401 444 (New Zealand) and ask to speak to our Privacy Officer.

Information correct as at October 2022, subject to change. MAU003.