
Wholesale Mezzanine Investments Additional and Regular Investment Form

Important information about additional and regular investments

How do I make an additional investment?

Once you have made your initial investment, you can make additional investments. We can arrange additional investments to be transferred from your previously nominated Australian financial institution account to the fund of your choice (where we have received original signed Direct Debit Request instructions). These investments are subject to the entry fees shown in the current Product Disclosure Statement (PDS) and may incur financial institution transaction charges.

Additional investments are accepted in accordance with the most up to date PDS current at the time of the relevant investments. We ask you to confirm that you have read the current PDS when submitting your request.

To obtain the most current PDS, you can:

- visit cfs.com.au
- phone Investor Services on 13 13 36 for the cost of a local call within Australia.

How do I make regular investments?

We can arrange for regular monthly investments of \$500 or more to be transferred from your previously nominated Australian financial institution account to the fund of your choice on the first business day after the 19th of each month. If your request is received on or after the 19th of the month, your first regular investment plan drawing will occur in the following month. These regular investments are subject to the entry fees shown in the current PDS and may incur financial institution transaction charges.

You can only use the direct debit authorisation included in the application form to nominate an account which is held in your name(s). If you wish to make investments from a nominated account in a different name or names to this investment, you must complete a separate Direct Debit Request

form which must be signed by the owners of that account. You can access separate Direct Debit Request forms via FirstNet, at cfs.com.au or by calling Investor Services on 13 13 36.

Can I automatically increase my regular investments to keep pace with inflation?

You can choose to have your regular investment amount automatically increased by a percentage based on the Consumer Price Index (or 3%, whichever is greater).

Simply make this selection on the application form. We will notify you in writing prior to the increase in August each year. If you opened your account between February and August, the increase will happen the following August. Regular investments are accepted in accordance with the PDS current at the time of the relevant investments.

Anti-Money Laundering and Counter-Terrorism Financing laws and Sanctions laws

We are required to comply with these laws, including the need to establish your identity (and, if relevant, the identity of other persons associated with your account) and accordingly hold such information. Instructions for completing the identification process are included with the application forms. Additionally, from time to time, we may require additional information to assist with this process and keep a record. Where legally obliged to do so, we may disclose the information gathered about you to regulatory and/or law enforcement agencies, and we may not be able to tell you when this occurs.

We may be unable to transact with you or other persons. This may include actions such as delaying, blocking, freezing or refusing to process a transaction, or ceasing to provide you with a

product or service, if we have reasonable grounds to believe or suspect potential breaches of Australian and/or international laws or sanctions. This may impact on your investment and could result in a loss of income and principal invested. We will not incur any liability for any loss suffered if we are required to take one or more of these actions.

Direct Debit Request Service Agreement

This is your Direct Debit Service Agreement with Colonial First State Investments Limited, User ID 619909, ABN 98 002 348 352 (the Debit User). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

Our commitment to you

- We will send you regular transaction statements in addition to the initial confirmation of your drawings.
- Where the due date for a drawing falls on a non-business day, we will draw the amount on the next business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.
- We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least thirty (30) days written notice sent to the preferred email or address you have given us. If you are unhappy with any changes we make, you may cancel your direct debit arrangement without fee or charge by providing us with written notice as outlined under the heading 'Your rights'.
- We may terminate your direct debit arrangement if drawings are returned unpaid, or if debit is unsuccessful three times in any 12-month period.
- We may disclose your direct debit and related account details at the request of your financial institution in connection with a claim made for an alleged incorrect or wrongful debit, or to the extent specifically required by law. Otherwise, we will keep all information provided by you, and details of your nominated account at the financial institution, private and confidential.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits, providing a response within 21 business days.

Your commitment to us

- It is your responsibility to check with your financial institution whether direct debiting is available from your account as direct debiting is not available through the Bulk Electronic Clearing System (BECS) on all accounts offered by financial institutions.
- It is your responsibility to ensure that the authorisation on the direct debit request is identical to the account signing instruction held by the financial institution of the nominated account.
- It is your responsibility to ensure at all times that sufficient funds are available in the nominated account to meet a drawing on the due date for payment.
- It is your responsibility to advise us if the account nominated by you to receive the drawings is altered, transferred or closed.
- It is your responsibility to arrange with us a suitable alternative payment method if the drawing arrangements are stopped either by you or by the nominated financial institution.
- It is your responsibility to meet any charges resulting from the use of the direct debit system. This may include fees charged by us as a result of drawings returned unpaid, such fees being equal to actual costs we incur.

Your rights

- You may request to defer or alter the agreed drawing schedule by giving written notice to us or by calling Investor Services on 13 13 36. Such notice should be received by us at least five business days prior to the due date for the next drawing.
- You may cancel the direct debit arrangement at any time by giving written notice to us or by calling Investor Services on 13 13 36. Such notice should be received by us at least five business days prior to the due date for the next drawing. Your nominated financial institution may also accept a request to cancel your direct debit arrangement with us.
- All transaction disputes, queries and claims should be raised directly with us. We will provide a verbal or written response within 21 business days from the date of the notice. If the claim/dispute is successful, we will reimburse you by way of cheque or electronic credit to your nominated account. Alternatively you can contact your financial institution for assistance.

Please call Investor Services on 13 13 36 with any enquiries or send an email to contactus@cfs.com.au.

Wholesale Mezzanine Investments Additional and Regular Investment Form



Please complete this form using **BLACK INK** and print well within the boxes in **CAPITAL LETTERS**.
Mark appropriate answer boxes with a cross . Start at the left of each answer space and leave a
gap between words.

Please contact Investor Services on **13 13 36** if you have any questions.

SAVE FORM

PRINT FORM

The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd and include a description of who the financial product is appropriate for.

1 INVESTOR DETAILS

Account number

INVESTOR 1 OR COMPANY/PARTNERSHIP

Mr Mrs Miss Ms Other

Given name(s)

Surname/Company/Partnership name

INVESTOR 2 (IF APPLICABLE)

Mr Mrs Miss Ms Other

Given name(s)

Surname

2 INVESTMENT ALLOCATION

Fund name	Additional investment	Regular investment plans only (\$500 minimum per month per fund)	
		\$ <input type="text"/>	per month
<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
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<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/> %
TOTAL	1 0 0 %		1 0 0 %

Cross (X) this box if you would like to increase your regular investment plan amount in line with inflation (CPI) (or 3%, whichever is greater) each year.

3 PAYMENT DETAILS

How will this investment be made? **NOTE:** Cash is not accepted.

Additional investment amount to be invested \$

Direct debit Make sure you also complete your bank account details in **section 4**.

4 BANK ACCOUNT DETAILS

This form can only be used to nominate an account which is held in your name(s). If you wish to make investments from a nominated account in a different name or names to this investment, please complete a separate Direct Debit Request form.

BANK ACCOUNT 1

Please provide your account details in this section if you have requested us to debit or credit your bank account.

Name of Australian financial institution

Branch name

Branch number (BSB)

Account number

Account name

BANK ACCOUNT 2

Only complete your account details in this section if you would like your regular investment plan debited from a different bank account.

Name of Australian financial institution

Branch name

Branch number (BSB)

Account number

Account name

5 DECLARATION AND SIGNATURE

Colonial First State Wholesale Mezzanine Investments are offered by Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468. Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries which include CFSIL.

I/We declare and agree that:

- The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) requires us to verify your identity before we can process your instructions. This means your personal information will be provided to an authorised third party to use the Australian Government Document Verification Service that matches government-issued identification documents (e.g., passport, driver's licence, birth certificate, Medicare, social security) with the issuing government agency. This information and the search results are retained by us to comply with our identification and record-keeping requirements. By signing this form, you give your consent for your identity information to be verified electronically through the Australian Government Document Verification Service. Your personal information will be handled in accordance with our privacy policy, which includes our Privacy Collection Notice. Please click 'Privacy' at the bottom of any webpage on the CFS public website. If you have any further questions, please contact us by calling our Service Centre on 13 13 36. You can find more information about the Document Verification Service at www.dvs.gov.au.
- I/we have read the PDS to which this application applies and have received and accepted the offer in it in Australia
- my/our application is true and correct
- For each fund that is selected or in which I am/we are invested:
 - I/we acknowledge I am/we are bound by the relevant Constitution's provisions (including consents, acknowledgements and declarations), terms and conditions contained in and related to a right, power, authority, discretion or obligation in the relevant Constitution (as amended from time to time), and
 - I am/we are bound as a separate commitment by the relevant product provider's provisions (including consents, acknowledgements and declarations), terms and conditions in the PDS.
- I/we acknowledge those documents are amended from time to time and I am bound by those changes, including any changes to the PDS between the date of signing my/our application and the date I/we first become a member of the fund
- I/we have legal power to invest
- if I/we have received the PDS from the internet or other electronic means that I/we received it personally or a printout of it, accompanied by or attached to the application form
- if this is a joint application, each of us agrees, unless otherwise indicated on this form, our investment is as joint tenants. Each of us is able to operate the account and bind the other(s) to any transaction including investments, switches or withdrawals by any available method
- this application is not because of an unsolicited meeting with or telephone call from another person
- if investing as trustee, on behalf of a superannuation fund or trust I/we confirm that I am/we are acting in accordance with my/our designated powers and authority under the trust deed. In the case of superannuation funds, I/we also confirm that it is a complying fund under the Superannuation Industry (Supervision) Act.
- if this form is signed under an authority provided under a legally binding authority, such as a Power of Attorney or a Guardianship, the authority holder declares that they have not received notice of revocation of that power (a certified copy of the document should be submitted with this form unless we have already sighted it).
- sole signatories signing on behalf of a company confirm that they are signing as sole director and sole secretary of the company.
- I have read and understood the important information provided with this form.

5 DECLARATION AND SIGNATURE (CONTINUED)

I/We acknowledge and agree that Colonial First State and/or its related entities will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that we may delay, block, freeze or refuse to process a transaction or refuse to provide you any (initial or ongoing) services, in circumstances where:

- we have a legal obligation to refuse to provide those services;
- your transaction may cause us or you to breach any Australian laws or the laws of another country.

I/We acknowledge that:

- investments in the fund are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested
- the investment performance and the repayment of capital of CFSIL products is not guaranteed.

Joint applicants must both sign.

Acknowledgment of the risk and return characteristics for each selected investment option.

Please cross the box below to accept the declaration and proceed with the application.

I understand and accept the stated minimum investment timeframe, and risk characteristics of my selected investment allocations, as displayed in the investment allocation table on this form.

For more information on the risk and return characteristics of each individual investment option, please refer to the Investment Options Menu available from cfs.com.au.

Direct Debit Request Authorisation

- I/We authorise and request Colonial First State Investments Limited (User ID 619909) to arrange for funds to be debited from my/our account at the financial institution identified in **section 4** above and as prescribed through the Bulk Electronic Clearing System (BECS)
- I/we have read the 'Direct Debit Request Service Agreement' provided with this form and agree with its terms and conditions
- I/we request this arrangement to remain in force in accordance with details set out in **section 4** and in compliance with the 'Direct Debit Request Service Agreement'.

Product suitability

- I declare that I understand that this product is subject to investment risk, meaning its value will fluctuate over time.

Acknowledgment of the risk and return characteristics for each selected investment option.

Please cross the box below to accept the declaration and proceed with the application.

I understand and accept the stated minimum investment timeframe, and risk characteristics of my selected investment allocations, as displayed in the investment allocation table on this form.

For more information on the risk and return characteristics of each individual investment option, please refer to the Investment Options Menu available from cfs.com.au.

Original signature of investor 1 or company officer

Print name

Date signed

Original signature of investor 2 or company officer

Print name

Date signed

If you are signing under an authority provided under a legally binding authority, such as a Power of Attorney or a Guardianship, please comply with the following:

- Attach a certified copy of the document.
- Each page of the document must be certified by a Justice of the Peace, Notary Public or Solicitor.
- Should the document NOT contain a sample of the authority holder's signature, please also supply a certified copy of the identification documents for the authority holder, containing a sample of their signature, e.g. Driver's Licence, Passport, etc.
- The authority holder will also need to complete a 'Power of Attorney (POA) & Guardianship Order' form (to enable us to establish the identity of the authority holder) which can be obtained from our forms library at cfs.com.au or by phoning Investor Services on 13 13 36.

COMPLETE THE ADVISER'S DETAILS BELOW IF APPLICABLE

Mail the completed form to:
Colonial First State, Reply Paid 27, Sydney NSW 2001

or submit via the secure online system (e-Post) with FirstNet Investor.

ADVISER USE ONLY

Adviser name

Contact phone number

Dealer ID

Adviser ID

Dealer/Adviser stamp (if applicable)

Mandatory: I confirm that I have provided personal financial advice to my client, and that the advice is current in relation to this transaction. **Note:** If you select No, you must take reasonable steps to ensure the customer is in the Target Market. If the attestation is not completed, this may lead to a delay in processing the application.

Yes No

By providing your (adviser) details, you:

- have read and understood the requirements outlined in this application
- agree to be bound by the Licensee Terms, which govern our relationship with you
- certify that you are appropriately authorised to provide financial services in relation to the CFSIL account being established.

Additional comments: