Non-advised trade request

This form is to be used by non-advised clients to request the buy or sell of investments.

- For a full list of investment options available, including their investment code and Target Market Determination (TMD), please refer to the Investment list found at <u>cfs.com.au/cfsedge</u>.
- If you wish to sell down all of your account holdings and close your account, please complete the CFS Edge Super and Pension Withdrawal form or CFS Edge Investments Non-advised withdrawal form instead.
- Please complete one form per account. If you require orders to be placed on other accounts, please complete an additional CFS Edge Non-advised trade request for each account.

Prior to submitting this form, please ensure you have filled out all the necessary sections and signed and dated the declaration. All fields marked with an asterisk (*) are mandatory for the completion of this request.

Please upload the completed form to the Document Library via CFS Edge.

For assistance please call 1300 769 619.

Section 1: Account details

*Account number *Account name

Margin loan number (if applicable)¹

Section 2: Legal obligations

Design and distribution obligations

As a distributor and issuer of financial products, we must comply with the Design and Distribution Obligations (DDO) under the *Corporations Act 2001* (Cth) which came into effect on 5 October 2021.

To determine product suitability, DDO requires us to take reasonable steps that will, or are reasonably likely to, result in distribution of the investments being consistent with the applicable issuer's TMD.

Please review the Investment list, the associated Product Disclosure Statement/s (PDS), and Target Market Determination/s to confirm new investment purchases meet your intended investment time frame and your risk and return objectives.²

As a non-advised investor³, you will be unable to invest in new investments (not currently held) if it holds a distribution condition stating it is only available to advised investors.

¹ If a margin loan is attached to the account, trading requests require margin lender approval which may increase the time to process your instruction.

² If the 'TMD Document' column on the Australian Listed securities, International listed securities, foreign currency and wholesale investments sections in the investment list is not populated for a particular investment, then the investment is not a financial product that must comply with the design and distribution obligations in Pt 7.8A of the *Corporations Act 2001* (Cth) and a TMD is not required from the issuer. Where applicable, please read the relevant investment's disclosure document for more information or speak to an adviser to determine whether this investment meets your needs.

³ Non-advised investors are referred to as Direct Investors in the Signature Managed Account PDS and Signature Managed Account TMD. Refer to section 3.4 for more information.

Investment changes

Before you invest in an available investment, please read the disclosure document for that investment as information may have changed since your last trade request for the same investment. You can request copies of an investment's disclosure document by contacting us.

Please confirm:

I have reviewed the Investment list, TMDs and any investment's disclosure documents relating to the investment instructions in Section 3.

If you are an internal staff member of the Colonial First State group and trading in Separately Managed Accounts (Section 3.4), please confirm:

As an internal staff member of the Colonial First State group, you confirm by ticking this box, that:

- you have provided evidence to the issuer that demonstrates you satisfy the *Corporations Act 2001* (Cth) definition of a Sophisticated investor
- you have previous experience in using financial services and investing in financial products that allows you to assess the merits and value of the product and the risks associated with holding the product, and
- the product is likely to be consistent with your likely objectives, financial situation and needs.

Section 3: Order details

Important information

- Please ensure that there is sufficient cash in your account to cover any buy or sell request and brokerage (where applicable), in addition to the minimum cash balance requirements. If you don't retain the minimum cash balance in your account and/or you have nominated a maximum cash target, investments of sufficient value to cover the shortfall and/or target will be sold down.¹ Please refer to the CFS Edge Other Important Information brochure for more information.
- We may take up to 5 business days to process investment instructions. This includes any outstanding or additional information we require from you, as well as processing and investment cut-off times. Please consider this when providing your instruction.
- Investments under certain circumstances can become illiquid or suspended due to difficult market conditions. Where this occurs, we will be unable to place orders on these investments.
- For CFS Edge Super and Pension, the Trustee provides percentage-based holding limits on the amount of an investment you can hold in your account. Where an amount nominated on this form exceeds this limit, your order will not be placed. Please refer to the Investment list for more information on the holdings limits for your investments.

What is a General Investment Account (GIA)?

A GIA is a child-like account within your CFS Edge account in which your investments are recorded. You may have multiple GIAs within your account. Where you have elected to buy investments and you do not have a GIA set up, you consent for us to create a GIA for your CFS Edge account.

You can find your General Investment Account number(s) by generating the *Transaction Listing Report (PDF)* in the client portal. This report shows your overall account transactions, followed by the transactions for each GIA you hold. Each GIA has an individual account number which is your CFS Edge account number followed by 3 digits (e.g. CF1234567-071). You can find your GIA number(s) next to the name of each GIA account you hold in the report.

To generate this report, navigate to *Documents*, select *Generate report* button and select the report from the drop down list. Please call us on 1300 769 619 if you require assistance using the client portal.

¹ Your sell strategy will be triggered when your available cash account balance falls below your required cash minimum by at least \$100. Any foreign currency held by you is not included in determining if you hold the minimum cash balance or have a nominated maximum cash target.

3.1 Australian investments

Important information

- The investment code for each investment MUST be provided. If the code and associated investment name you provide below do not match, investments will be made based on the investment code.
- Exchange-traded Investment (ETI) and bond orders will be placed at market price and on a good-for-day basis.
- You are unable to complete a sell order instruction for a managed fund or ETI if it is 90% or more of the current holding. You can sell all units by noting 'ALL' in the Units column. This option is not available for term deposits.
- Minimum trade restrictions may apply. For further details, refer to the relevant disclosure documents for the investments you are considering.
- A minimum buy amount of \$500 applies for ETI transactions, including exchange-traded funds.
- A minimum **sell** amount doesn't apply, however please ensure that you have sufficient assets/holdings in your General Investment Account (GIA) for sell amounts.
- ETI orders placed using a dollar amount will be converted to units using the current unit price for the investment. Actual amounts will vary. Bond orders must only be placed in unit amounts.
- On maturity of a term deposit, the principle amount and any interest due will be available in your cash account.
- Term deposit providers may charge a 'break' fee when you redeem or partially redeem a term deposit before maturity. Interest penalties may also be charged by the underlying term deposit provider. Please refer to the relevant term deposit provider's product disclosure document for more information.

*General Investment Account number ¹	*Investment name OR Term deposit provider name	*Investment code	*Buy OR Sell OR Break ² – OR Transfer	*Amount		
				Dollar	OR	Units
Eg. CF1234567-002	CBA	CBA.XASX.AU	Buy	\$5,000		
Eg. CF1234567-003	NAB	NAB001TD	Break			

- 1 Your existing GIA number is required for sell, break, or transfer orders. For buy orders you can provide your existing GIA number, or if you do not have a GIA you can note 'new'.
- 2 A break is only applicable for term deposits where you elect to withdraw it earlier than the agreed maturity period.

3.2 International listed securities

Important information

- The investment code for each investment MUST be provided. If the code and associated investment name you provide below do not match, investments will be made based on the investment code.
- A minimum transaction amount applies to buys and sells this is the greater of \$1,000 for any parcel or minimum trade lot relevant to the security/market.
- Please refer to the relevant exchange for further information on specific market requirements for trading lot sizes. Trading lots are the standard number of units in a trading security or the number of currency units you will buy or sell.
- There may also be additional costs incurred when transacting international listed securities on certain international exchanges, such as commission, levies or local stamp duty. The costs are charged in the currency accepted by the exchange and are included in the total settlement cost of the international listed transaction. You will be responsible for any additional costs associated with the trade and should seek your own independent advice regarding the costs of international listed security trading prior to placing orders. These costs are in addition to the international brokerage which will be applied. To cover any fees and costs applicable to the order, you will not be able to use 100% of available cash when placing the trade.
- Where you wish to place buy orders using foreign currency, please ensure you have sufficient cash available to cover the trade and any applicable transaction fees and costs.
- Unless instructed otherwise, any purchase you request will be placed using AUD (Australian Dollars). This will trigger an automatic conversion to the currency supported by the exchange to complete the purchase of the international listed security. A foreign currency conversion fee will be applied to this transaction.
- If you hold sufficient funds in a foreign currency but it is not the currency that is supported by the exchange, you may use this currency to make the purchase of the international security. The funds will automatically be converted from the currency nominated to that required to complete settlement of the purchase. A foreign currency conversion fee will be applied to this transaction.
- Any sale of an international listed security will firstly be settled in the currency supported by the exchange the security is listed on and will then be converted to Australian dollars. The conversion to Australian dollars will incur a foreign currency conversion fee.
- When trading on assets which trade in the US please be aware CFS Edge does not currently accept W-8BEN forms. This means US withholding tax may be deducted at an application rate of 30%. Please consider the tax implications of your trade prior to submitting this request to us.

*General Investment	*Investment name	*Investment code	*Buy OR Sell	*Currency	*Amount		
Account number ¹					Dollar	OR	Units
Eg. CF1234567-004	Boeing Corporation	BA.XNYS.US	Buy	USD	\$5,000		
Eg. CF1234567-005	Apple	AAPL.XNAS.US	Sell	AUD			1,000

1 Your existing GIA number is required for sell orders. For buy orders you can provide your existing GIA number, or if you do not have a GIA you can note 'new'.

3.3 Foreign currencies

Important information

- Foreign currency codes: USD (US Dollar), GBP (British Pound), EUR (Euro), SGD (Singapore Dollar), HKD (Hong Kong Dollar), CAD (Canadian Dollar), CHF (Swiss Franc), DKK (Danish Krone), SEK (Swedish Krona).
- Any existing foreign currency you hold can only be sold to Australian Dollars (AUD).
- There is no minimum amount when selling foreign currency. However, any sell will be subject to a foreign currency conversion fee when converting to Australian Dollars. The net amount received from the sale of the currency will be dependent on the exchange rate at the time the order is placed with the foreign currency broker.

*Sell from currency	*Amount
Eg. USD	\$10,000
Eg. GBP	All

3.4 Separately Managed Accounts (SMA)

Important information

- Non-advised investors are referred to as Direct Investors in the Signature Managed Account Product Disclosure Statement (PDS) and Target Market Determination (TMD) and all conditions and information apply equally to these investor types herein.
- The portfolio code for each investment MUST be provided. If the code and associated portfolio name you provide below do not match, investments will be made based on the portfolio code.
- Please refer to the Signature Managed Account PDS and Infinity Managed Portfolio PDS for information on the following:
 - minimum initial investment amount for each Managed Portfolio
 - minimum additional investment amounts, order amounts and Managed Portfolio cash and international currency holding amounts, where applicable.
- For Direct Investors and internal staff members of the Colonial First State group, you will be subject to the standard terms and conditions (including the standard fees and costs) of the Managed Account. For information about the standard fees and costs applicable in the Managed Account, refer to part 3 of the Signature Managed Account PDS or Part 2 of the Infinity Managed Portfolios PDS, which ever is applicable.
- For Direct Investors:
 - you will have a limited menu of Managed Portfolios to choose from, in the Signature Managed Account PDS, for 'new holdings'. You may use this form to buy or sell a new holding
 - you may continue to hold any Portfolio that you were invested in when you became a Direct Investor. This is referred to as 'current holding' in the table below. You may use this form to buy additional amounts in a current holding, sell or transfer assets to your CFS Edge account.
- For internal staff members of the Colonial First State group:
 - you will have access to the full managed account investment list provided you have completed Section 2 of this form. You may use this form to buy a new holding, sell or transfer assets to your CFS Edge account.
- In relation to sell requests, you are unable to complete a sell order instruction for a managed account if it is for 90% to 99% of the current holding. You can sell 100% of the holding by noting 'ALL' in the Amounts column.
- In relation to transfer requests, if the underlying assets in the Portfolio:
 - are available on the Investment list of the Service, the underlying assets may be held in your CFS Edge Account
- are not available on the Investment list of the Service, the underlying assets will be sold down and the proceeds will be paid to your CFS Edge Service Cash Account.

Current holding or new holding ¹	*Portfolio name	*Portfolio code	*Buy OR Sell OR Transfer ²	*Amount
Eg. Current	CFS Dynamic 70 Portfolio	EDGDYNGRO	Sell	All

1 Current holding means a Managed Portfolio you already hold in your CFS Edge account. New holding means a Managed Portfolio you would like to buy in your CFS Edge account.

² A transfer is only available for managed accounts where you wish to transfer the assets held in the managed account to your GIA.

Section 4: Declaration

By submitting this instruction I/we declare that I/we:

- have not received any investment advice from Avanteos Investments Limited (AIL) nor Colonial First State Investments Limited (CFSIL) in regards to this request, and neither AIL nor CFSIL have considered my/our personal circumstances
- represent to AIL or CFSIL that all the details in this request are true and correct
- understand and accept the minimum investment time frame, and risk characteristics of the selected investments, as outlined in the relevant Product Disclosure Statement (PDS) and/or Investor Directed Portfolio Service (IDPS) Guide, Investment List, and Other Important Information brochure, and take full responsibility for my/our choice of investment options
- understand term deposits are not intended to allow access to these funds on demand during the fixed term, and if I/we have requested to break a term deposit that I/we have read and understood the terms and conditions for the term deposit and the break costs that may be incurred as a result of of breaking the term deposit prior to maturity
- understand where a term deposit break is requested, term deposit break approval will be at the sole discretion of the term deposit provider and a 31 day notice period may apply
- have read and understood the current PDS for these investment(s)
- understand the risks associated with not having an adviser nominated on the account, which includes potentially greater financial risk due to reduced market monitoring of my/our investments and reduced active management of your investments, which otherwise would typically be undertaken by an adviser
- understand I/we can seek financial advice to implement an investment strategy that suits my/our individual goals and objectives by taking into account the likely return, the level of risk and investment time frame
- acknowledge investments administered by AlL or CFSIL are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested

- acknowledge that the investment performance and the repayment of capital is not guaranteed by AIL nor CFSIL
- authorise that these instructions be made on my/our behalf, and acknowledge that this form is provided on the basis that AIL nor CFSIL will effect it according to the terms and conditions of the applicable Trust Deed and/or IDPS Deed Poll
- understand and accept that market movements may occur between submitting this trade request, and the trade being placed. I/We indemnify AIL or CFSIL against potential losses incurred during this period
- acknowledge if an invalid trade request is submitted or I/we have selected a suspended, restricted or unavailable investment option, or there are target market distribution conditions, AIL or CFSIL may reject my/our investment request or my/our investment may be delayed
- understand and accept that by instructing this trade I/ we may give rise to capital gains tax
- understand and accept that there are costs incurred by instructing this trade which are included in the overall settlement price and have referred to the issuer, PDS and/or IDPS Guide for further details on applicable fees
- will regularly review my/our investment portfolio through CFS Edge investor access
- acknowledge the issuers' TMDs are publicly available free of charge on their website for me/us to review at any time
- are a class of customer as referred to in the applicable issuers' TMDs (refer to target market commentary) for this product and the underlying investments, and these investments meet my/our objectives, financial situation and needs, and
- if this form is signed under Power of Attorney, I/we acknowledge that I/we have not received notice of revocation of that power.

By signing below, I/we accept the declarations.

Account signatory 1	Account signatory 2
Name	Name
Signature	Signature
Date	Date
Account signatory 3	Account signatory 4
Name	Name
Signature	Signature
Date	Date
Account signatory 5	Account signatory 6
Name	Name
Signature	Signature
Date	Date

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the 'Avanteos Superannuation Trust' ABN 38 876 896 681 and issuer of CFS Edge Super and Pension. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service operator, administrator and custodian of 'Avanteos Wrap Account Service' which include CFS Edge Investments. This document may include general advice but does not take into account your individual objectives, financial situation or needs. The Target Market Determinations (TMD) for our financial products can be found at cfs.com.au/cfsedge and include a description of who a financial product is appropriate for. You should read the relevant Product Disclosure Statement (PDS), Investor Directed Portfolio Service Guide (IDPS Guide) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. The PDS, IDPS Guide and FSG are available online at cfs.com.au/cfsedge or by calling us on 1300 769 619. 30714/FS8039/0225