

CFS Edge

Non-advised trade request

SAVE FORM

PRINT FORM

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

Mark appropriate answer boxes with a cross like the following . Start at the left of each answer space and leave a gap between words. All fields marked with an asterisk (*) are mandatory and are required for us to complete your request.

Please return this form to us via:

Document Library:

or **Post:**

This can be uploaded online
via CFS Edge Investor Access

Colonial First State
Locked Bag 20130
Melbourne VIC 3001

Telephone (for assistance) 1300 769 619

- For a full list of investment options available, including their investment code and Target Market Determination (TMD), please refer to the relevant Investment list found at cfs.com.au/cfsedge.
- If you wish to sell down all of your account holdings and close your account, please complete the *CFS Edge Super/Pension Withdrawal form* or *CFS Edge Investments Account closure 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 form* for each account.

SECTION 1 ACCOUNT DETAILS

*Account number

*Account name

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 to confirm new investment purchases meet your intended investment time frame and your risk and return objectives.¹

As a non-advised investor, 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.

INVESTMENT CHANGES

Before you invest in a managed fund or other investment available, please read the disclosure document for that investment as information contained in the disclosure document may have changed from any previous 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 disclosure documents relating to the investment instructions in Section 3.

¹ If the 'TMD Document' column on 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. Please read the relevant investment's disclosure document for more information or speak to an adviser to determine whether this investment meets your 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 balance in your account, investments of sufficient value to cover the shortfall will be sold down. 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.

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.

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.

*General Investment Account number ²	*Investment name OR Term deposit provider name	*Investment code OR Portfolio code	*Buy OR Sell OR Break ³ OR Transfer ⁴	*Amount		
				Dollar	OR	Units
Eg. CF1234567-002	CBA	CBA.XASX.AU	BUY	\$5,000		
Eg. CF1234567-003	NAB	NAB001TD	BREAK			

2 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 'managed account' (if applicable) or 'new'.

3 A break is only applicable for term deposits where you elect to withdraw it earlier than the agreed maturity period.

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

SECTION 3 ORDER DETAILS (CONTINUED)

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.

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.

*General Investment Account number ²	*Investment name	*Investment code	*Buy OR Sell	*Currency	*Amount		
					Value	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

² 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 'managed account' (if applicable) or 'new'.

SECTION 3 ORDER DETAILS (CONTINUED)

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 sell 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

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 AIL 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.

SECTION 4 DECLARATION (CONTINUED)

By signing below, I/we accept the declarations.

Account Signatory 1 signature

Name

Date

Account Signatory 2 signature

Name

Date

Account Signatory 3 signature

Name

Date

Account Signatory 4 signature

Name

Date