

Investments

Application Forms



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Application form checklist

Send your completed application form to:

Colonial First State, Reply Paid 27, Sydney NSW 2001 or via the secure online system (e-Post) with FirstNet Investor and FirstNet Adviser

FirstChoice Wholesale Investments application form (refer to page A3)

To ensure that we are able to process your application quickly and efficiently, please check that you have completed the following steps:

Step 1 – Part A	Your details – Complete sections 1–6
Account details	Nominate to open a new account or link to an existing account.
Investor details	Provide your full name, date of birth, occupation, industry and Tax File Number (TFN) or exemption (refer to alternative codes in bold below): E Exemption – write the full name of the benefit that you receive (e.g. 'Age Pension'). N Non-resident – write the full name of your country of residence. O Not-for-profit organisations – who are not required to lodge a TFN. D No TFN or do not wish to quote a TFN – refer to the PDS for further information.
Portfolio rebate (Joint/Trust accounts only)	Complete portfolio rebate account nomination if applicable (refer to the PDS for further details).
Tax details	Complete this section if you are a resident, or tax resident, of a country other than Australia.
Contact details	Provide your contact details, including residential address.
Online services	You are automatically provided with access to online services. Do not cross the box if you want online access.
Income distribution	Nominate your distribution payment instructions.
Step 2 – Part B	Your investment – Complete sections 7–8
Payment details	Indicate your method of payment. If investing by direct debit, please complete your bank details.
Investment allocation	Complete your investment allocation details including: <ul style="list-style-type: none">the option(s) you wish to invest inthe percentage to be attributed to each option for initial investmentsthe percentage to be attributed to each option for your regular investment plan (if applicable).
Step 3 – Parts C and D	Other information and declaration – Complete sections 9–12
Auto-rebalancing facility	This facility allows you to rebalance the percentage amounts across each of your investment options, back in line with your preferred investment strategy. Refer to the Reference Guide – Transacting on your account for further details of this facility.
Adviser service fee	You only need to complete this section if you have agreed with your financial adviser to have an ongoing and/or one-off adviser service fee deducted from your investment.
Management fees and costs rebate	Select the investment option to which any management fees and costs rebate that may be applicable is to be credited. Refer to the PDS to see if you are eligible and for further details on management fees and costs rebates.
Declaration and signature	Sign the declaration. 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: <ul style="list-style-type: none">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.
Step 4	Identification and verification
For individual/joint accounts (including sole traders)	You or your adviser must also complete the 'Identification and Verification Form' so that we can establish your identity or the identity of other people associated with your account.
For companies, partnerships, superannuation funds and other entity types	You or your adviser must also complete the appropriate identification form which can be found in our forms library at cfs.com.au , so that we can establish your identity or the identity of other people associated with your account.
For your agent	If you are appointing an agent, the appointment of agent form (which includes the identification form) must be completed so that we can establish their identity. This form can be found in our forms library at cfs.com.au
For verifying officers	If you are appointing a verifying officer (for non-individual investors), then the verifying officer form must be completed so that we can establish their identity. This form can be found in our forms library at cfs.com.au

Additional information on setting up account types

Joint accounts

If this is a joint application and you have not advised us otherwise, either applicant may operate and transact on the account without the authority of the other applicant.

Please note: If there is a dispute relating to your account (for example, inconsistent instructions given by the applicants), we reserve the right not to process the transaction until we receive a court order, which advises us on how to deal with your account.

Accounts on behalf of a minor

We do not accept any investments in the name of a minor (under 18 years of age); however, the investment may be held 'as designation' for the minor. In order to set up an account as designation for a minor, please insert the minor's name in the 'Account designation' field under section 2. It is important that you also complete Investor 1 and/or Investor 2 as owners of the account, and provide the TFN(s) of the investor(s) rather than the minor. If you would like to set up accounts for more than one minor, then you will need to complete a new application form for each minor.

Superannuation fund or trust

Please insert the entity's name under 'Superannuation fund/trust'. We will also require information of the trustees. To supply this trustee information, please complete Investor 1 and/or Investor 2 if trustees are individuals. If the trustee is a company, please complete the 'Company name' field.

Default order for deduction of fees and management fees and costs rebates

Please note: Where amounts are to be deducted from or credited to your investment; for example, adviser service fees or management fees and costs rebates, and no option or an invalid option has been nominated by you, a default order exists. Generally, the default order draws from or credits to your more conservative option, as determined by us. Please call Investor Services on 13 13 36 should you require further information.

16 November 2024

SAVE FORM**PRINT FORM**

Units in FirstChoice Wholesale Investments will only be issued on receipt of this completed application form and any documents required to be attached, issued together with the PDS dated 16 November 2024. You should read all parts of the PDS before applying. Refer to the Application form checklist for instructions on how to complete this form. Please phone Investor Services on 13 13 36 with any enquiries.

Complete this form using BLACK INK and print well within the boxes in CAPITAL LETTERS.

Mark appropriate answer boxes with a cross **X**. Start at the left of each answer space and leave a gap between words.

Fields marked with an asterisk (*) **must** be completed for the purposes of anti-money laundering laws.

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

PART A – YOUR DETAILS

1 ACCOUNT DETAILS

☐ This is a new account

☐ This is a new account to be linked to my account number

☐ This is an additional investment into my account number

2 INVESTOR DETAILS

	INVESTOR 1 (individual accounts/sole trader/super fund trustee)	INVESTOR 2 (joint accounts/super fund trustee)
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Full given name(s)*	<input type="text"/>	<input type="text"/>
Surname*	<input type="text"/>	<input type="text"/>
Date of birth*	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Occupation* (If retired, state RETIRED)	<input type="text"/>	<input type="text"/>
	Go to cfs.com.au/occupationandindustry for a list of occupations	
What is your source of funds?*	<input type="text"/>	<input type="text"/>
What is your source of wealth?*	<input type="text"/>	<input type="text"/>
	Go to cfs.com.au/sourcewealthfunds for a list of options.	
Your main country of residence, if not Australia*	<input type="text"/>	<input type="text"/>

You are not obliged to disclose your TFN, but there may be tax consequences. Refer to the PDS for information on the implications of not providing your TFN.

TFN or reason for exemption (refer to the Application form checklist) or code

or code

If you have (an) existing FirstChoice investment account(s) with Colonial First State Investments Limited (CFSIL), it is possible that you may have already provided us with your Tax File Number (TFN). We are authorised under the *Taxation Administration Act 1953* (Cth) to collect your TFN for this application. We may also use your TFN to administer other investment accounts you hold with us in the future. Where we use your TFN in this way, we will only use it for legal purposes, such as to calculate tax on your benefits or provide information to the Commissioner of Taxation.

☐ Yes, use my existing TFN information for this application
 ☐ Yes, use my existing TFN information for this application

☐ No, do not use my existing TFN information for this application
 ☐ No, do not use my existing TFN information for this application

2 INVESTOR DETAILS (CONTINUED)

Are you a tax resident of another country?*

Yes ☐ No ☐

Yes ☐ No ☐

If you are a tax resident of another country, please also complete **section 3**.

Full business name of sole trader*

Full address of principal place of business (**PO Box is NOT acceptable**) (sole traders only)*

Unit number	<input type="text"/>	Street number	<input type="text"/>	Street name	<input type="text"/>		
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>
Country	<input type="text"/>						

ABN (if any) of sole trader*

ACCOUNT DESIGNATION

Only use to indicate a minor's name for an account designation (refer to the application checklist)

PORTFOLIO REBATE – JOINT/TRUST ACCOUNTS ONLY

Please nominate whose portfolio you wish this account to be included in for the purposes of portfolio rebate calculation. If no nomination is made, this account will not be linked. Please refer to the PDS for further details and to see if you are eligible.

Investor 1 portfolio ☐ **OR** Investor 2 portfolio ☐ **Do not link this account** ☐

NON-INDIVIDUAL INVESTORS – COMPANY/PARTNERSHIP/SUPERANNUATION FUND OR OTHER ENTITY

Cross (X) the appropriate box to indicate the type of investor you are:

☐ Self Managed Super Fund ☐ Trust ☐ Company ☐ Partnership ☐ Other, please specify _____

Full name of company/partnership/trust/other entity*

Full name of superannuation fund/trust*

Primary business/trust activity* (Go to cfs.com.au/occupationandindustry for a list of industries/business activities)

Are you a charity?* Yes ☐ No ☐

Is your entity's primary business activity investing? Select 'Yes' if:

- of the total income the entity earns, more than 50% of this income is from investment activities; for example, rent, interest or dividends

And/or

- of the assets the entity holds, more than 50% of these assets produce or are held for producing investment income

Yes ☐ No ☐

Country established, if not Australia*

ABN/ARBN/ARSN

Tax File Number (superannuation fund/trust/company – if applicable)

3 TAX DETAILS

If you answered 'Yes' to 'Are you a tax resident of another country?', complete this section.

If you are a tax resident of a country other than Australia, please provide your Tax Identification Number (TIN) or equivalent below.

If you are a tax resident of two or more countries, please list them below.

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia. If no TIN is provided, please list **one** of the codes specified, A, B or C. For US Citizens, we are not able to process an application without a TIN.

INVESTOR 1

Are you a tax resident of Australia? Yes ☐ No ☐

Country

TIN

Code

Country

TIN

Code

Country

TIN

Code

INVESTOR 2

Are you a tax resident of Australia? Yes ☐ No ☐

Country

TIN

Code

Country

TIN

Code

Country

TIN

Code

If there are more countries, provide details on a separate sheet and cross this box. ☐

If no TIN is listed, write:

Code A The country of tax residency does not issue TINs to tax residents.

Code B The individual has not been issued with a TIN.

Code C The country of tax residency does not require the TIN to be disclosed.

4 CONTACT DETAILS

INVESTOR 1

Australian or New Zealand residential address (PO Box is NOT acceptable)*

Unit number	<input type="text"/>	Street number	<input type="text"/>	Street name	<input type="text"/>				
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>	Country	<input type="text"/>

Postal address (if different to above)

Unit number	<input type="text"/>	Street number	<input type="text"/>	PO Box	<input type="text"/>	Street name	<input type="text"/>		
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>	Country	<input type="text"/>

Mobile phone number*

Work phone number

Home phone number

Email address for investor 1*

Note: We require your mobile number and email address to help administer your account as outlined below.

We will use your contact details in the following way:

By providing your email address and mobile number you are consenting to receive important information about your account including statements, transaction confirmations, significant event notices, education and market updates via email, your account online, SMS, mobile phone app or other electronic means. You are also consenting to receive marketing communications about our products and services.

Please note, you are able to change your communications preferences at any time via your secure online login or by calling us on 13 13 36. However, you are unable to opt out of receiving communications which we are required to send you by law.

Your contact details will also be used for security validations and to provide secure access to your account. For more information refer to the CFS Privacy Policy, which is available on our website at cfs.com.au/privacy.

INVESTOR 2 – IF APPLICABLE AND DIFFERENT TO ABOVE

Australian or New Zealand residential address (PO Box is NOT acceptable)*

Unit number	<input type="text"/>	Street number	<input type="text"/>	Street name	<input type="text"/>				
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>	Country	<input type="text"/>

Postal address (if different to above)

Unit number	<input type="text"/>	Street number	<input type="text"/>	PO Box	<input type="text"/>	Street name	<input type="text"/>		
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>	Country	<input type="text"/>

Mobile phone number*

Work phone number

Home phone number

Email address for investor 2*

Note: We require your mobile number and email address to help administer your account as outlined below.

We will use your contact details in the following way:

By providing your email address and mobile number you are consenting to receive important information about your account including statements, transaction confirmations, significant event notices, education and market updates via email, your account online, SMS, mobile phone app or other electronic means. You are also consenting to receive marketing communications about our products and services.

Please note, you are able to change your communications preferences at any time via your secure online login or by calling us on 13 13 36. However, you are unable to opt out of receiving communications which we are required to send you by law.

Your contact details will also be used for security validations and to provide secure access to your account. For more information refer to the CFS Privacy Policy, which is available on our website at cfs.com.au/privacy.

4 CONTACT DETAILS (CONTINUED)

NON-INDIVIDUAL INVESTORS – IF APPLICABLE

Registered office address/principal place of business (PO Box is NOT acceptable)

Unit number	<input type="text"/>	Street number	<input type="text"/>	Street name	<input type="text"/>		
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode <input type="text"/>	
Country	<input type="text"/>						

Postal address (if different to above)

Unit number	<input type="text"/>	Street number	<input type="text"/>	PO Box	<input type="text"/>	Street name	<input type="text"/>	
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>	
Country	<input type="text"/>							

Work phone number

Mobile phone number

Email address for non-individual investor

We will use your contact details in the following way:

By providing your email address and mobile number you are consenting to receive important information about your account including statements, transaction confirmations, significant event notices, education and market updates via email, your account online, SMS, mobile phone app or other electronic means. You are also consenting to receive marketing communications about our products and services.

Please note, you are able to change your communications preferences at any time via your secure online login or by calling us on 13 13 36. However, you are unable to opt out of receiving communications which we are required to send you by law.

Your contact details will also be used for security validations and to provide secure access to your account. For more information refer to the CFS Privacy Policy, which is available on our website at cfs.com.au/privacy.

5 ONLINE SERVICES

Please note that you will be automatically granted access to manage your investment through FirstNet. Online access is provided under the terms and conditions provided in the Reference Guide – Transacting on your account.

Cross (X) this box if you **do not** wish to have online access to your investment. ☐

6 INCOME DISTRIBUTION

A nomination in this section overrides any previous nominations. Distributions will be reinvested unless otherwise stated. Cross (X) one box only.

How would you like your income distributions to be paid?

Reinvested in the option ☐

Credit to my/our bank account ☐ Make sure you also complete your bank account details in **section 7**.

PART B – YOUR INVESTMENT

7 PAYMENT DETAILS

How will this investment be made? NOTE: Cash is not accepted. We can only accept funds in Australian dollars. A minimum total investment of \$1,000 is required to establish an account in FirstChoice Wholesale Investments.

TOTAL amount to be invested \$ including any internal transfers shown below.

WOULD YOU LIKE US TO DIRECT DEBIT THE FUNDS FROM YOUR BANK ACCOUNT?

Direct debit ☐  \$

Make sure you also complete your bank account details below so that we can deduct the funds from your nominated account.

Earliest date funds are to be direct debited (dd/mm/yyyy)
(leave blank if we can direct debit when your application is processed)

You can only nominate a bank account that is held in the name(s) on this application. If you wish to nominate a bank account that is held in a different name(s), please complete a separate 'Direct Debit Request form', available from our forms library. By providing your bank account details in this section, you authorise CFSIL to use these details for all future transaction requests that you nominate.

BANK ACCOUNT 1

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

Name of account holder

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

Name of account holder

OR WOULD YOU LIKE TO TRANSFER THE FUNDS TO COLONIAL FIRST STATE?

Electronic funds transfer (EFT)

☐ 

Go to cfs.com.au/paymentoptions for details on how to make an EFT payment to your account

BPAY

☐ 

Go to cfs.com.au/paymentoptions or www.bpay.com.au for details on how to make a BPAY payment to your account

INTERNAL TRANSFER DETAILS

I would like to transfer funds from my existing CFSIL account number

☐

I would like to transfer the entire balance. I understand that doing this will close my existing account.

OR

☐

Transfer exactly \$ to open this new account.

OR

☐

Transfer the balance leaving exactly \$ in my abovementioned existing account.

Leave the remaining funds invested in the following investment allocation:

If no investment allocation is indicated, we will leave the balance in your current weightings.

8 INVESTMENT ALLOCATION

Please specify the percentage you wish to invest in each option. Total must equal 100%. **Regular investment plans cannot be commenced until initial funds are received.**

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

Risk measure categories

The table below outlines the different risk measure categories of the investment options. Please refer to the Investment Options Menu for more information on risk measure categories.

Risk band	Risk label	Estimated number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Option name	Option code	Minimum suggested timeframe	Risk band	Initial or additional investments	Regular investment plan (per month)	
					\$ <div></div>	(minimum \$100 per month)
CFS OPTIONS						
CFS Defensive	152	At least 3 years	3	<div></div> %	<div></div> %	
CFS Conservative	151	At least 3 years	4	<div></div> %	<div></div> %	
CFS Diversified	311	At least 5 years	5	<div></div> %	<div></div> %	
CFS Moderate	157	At least 5 years	5	<div></div> %	<div></div> %	
CFS Balanced	251	At least 5 years	6	<div></div> %	<div></div> %	
CFS Real Return	632	At least 5 years	5	<div></div> %	<div></div> %	
CFS Growth	155	At least 5 years	6	<div></div> %	<div></div> %	
CFS High Growth	156	At least 7 years	6	<div></div> %	<div></div> %	
CFS Geared Growth Plus	240	At least 7 years	7	<div></div> %	<div></div> %	
CFS Enhanced Cash	614	No minimum	1	<div></div> %	<div></div> %	
CFS Fixed Interest	153	At least 3 years	5	<div></div> %	<div></div> %	
CFS Australian Share	150	At least 7 years	7	<div></div> %	<div></div> %	
CFS Australian Small Companies	165	At least 7 years	7	<div></div> %	<div></div> %	
CFS Global Share	154	At least 7 years	7	<div></div> %	<div></div> %	
CFS Global Share – Hedged	066	At least 7 years	7	<div></div> %	<div></div> %	
CFS Emerging Markets	233	At least 7 years	7	<div></div> %	<div></div> %	
CFS Property Securities	158	At least 7 years	7	<div></div> %	<div></div> %	
CFS Global Property Securities	074	At least 7 years	7	<div></div> %	<div></div> %	
CFS Global Infrastructure Securities	020	At least 7 years	7	<div></div> %	<div></div> %	

¹ This option has been identified as a 'complex' option. More information is provided in the Reference Guide – Complex Funds, available at cfs.com.au/complex or by calling 13 13 36.

8 INVESTMENT ALLOCATION (CONTINUED)

Option name	Option code	Minimum suggested timeframe	Risk band	Initial or additional investments	Regular investment plan
CFS Geared Australian Share (Multi-Manager)	217	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Geared Global Share	001	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Geared Share	053	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS ETF Exposure Series					
CFS ETF Exposure Series: US Treasury Bills	623	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS ETF Exposure Series: Physical Gold	397	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS ETF Exposure Series: All-World ex-US Shares	398	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS ETF Exposure Series: US Shares	396	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Sustainability					
CFS Thrive+ Sustainable Growth	381	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
CFS Enhanced Index Series					
CFS Enhanced Index Conservative	117	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
CFS Enhanced Index Diversified	118	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
CFS Enhanced Index Moderate	312	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
CFS Enhanced Index Balanced	122	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
CFS Enhanced Index Growth	080	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
CFS Enhanced Index High Growth	123	At least 7 years	6	<input type="text"/> %	<input type="text"/> %
CFS Index Series					
CFS Index Conservative	353	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
CFS Index Diversified	354	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
CFS Index Moderate	356	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
CFS Index Balanced	357	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
CFS Index Growth	355	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
CFS Index High Growth	358	At least 7 years	6	<input type="text"/> %	<input type="text"/> %
CFS Index Australian Bond	183	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
CFS Index Global Bond	344	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
CFS Index Australian Share	184	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Index Global Share	185	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Index Global Share – Hedged	071	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Index Property Securities	186	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Index Global Property Securities	250	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Index Global Listed Infrastructure Securities	059	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS Geared Index Australian Share	366	At least 7 years	7	<input type="text"/> %	<input type="text"/> %

8 INVESTMENT ALLOCATION (CONTINUED)

Option name	Option code	Minimum suggested timeframe	Risk band	Initial or additional investments	Regular investment plan
CFS Geared Index Global Share	367	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
MULTI-SECTOR OPTIONS					
Alternative income					
Pendal Monthly Income Plus	072	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
Conservative					
AZ Sestante Conservative	330	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Context Capital Short Term	607	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Perpetual Conservative Growth	116	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Moderate					
AZ Sestante Diversified	331	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
Context Capital Medium Term	608	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
Evidentia Medium Term	610	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
Perpetual Diversified Growth	119	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
Growth					
Pendal Sustainable Balanced	120	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
Perpetual Balanced Growth	121	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
Diversified real return					
Drummond Dynamic Plus ¹	625	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
Perpetual Diversified Real Return	147	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
Schroder Real Return	303	At least 5 years	6	<input type="text"/> %	<input type="text"/> %
High growth					
AZ Sestante Growth	332	At least 7 years	6	<input type="text"/> %	<input type="text"/> %
Context Capital Long Term	609	At least 7 years	6	<input type="text"/> %	<input type="text"/> %
Evidentia Long Term	611	At least 7 years	6	<input type="text"/> %	<input type="text"/> %
SINGLE MANAGER SINGLE-SECTOR					
Cash and deposits					
FirstRate Cash	602	No minimum	1	<input type="text"/> %	<input type="text"/> %
FirstRate Cash Non-Auto-rebalancing	631	No minimum	1	<input type="text"/> %	<input type="text"/> %
Enhanced cash					
First Sentier Strategic Cash	057	No minimum	1	<input type="text"/> %	<input type="text"/> %
Short duration fixed interest					
Daintree Core Income	192	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Franklin Australian Absolute Return Bond	368	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Janus Henderson Diversified Credit	029	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Kapstream Absolute Return Income	302	At least 3 years	4	<input type="text"/> %	<input type="text"/> %

¹ This option has been identified as a 'complex' option. More information is provided in the Reference Guide – Complex Funds, available at cfs.com.au/complex or by calling 13 13 36.

8 INVESTMENT ALLOCATION (CONTINUED)

Option name	Option code	Minimum suggested timeframe	Risk band	Initial or additional investments	Regular investment plan
Macquarie Income Opportunities	252	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Mutual Income	612	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Perpetual Diversified Income	041	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
PM Capital Enhanced Yield ¹	188	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Schroder Absolute Return Income	178	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Yarra Enhanced Income	624	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Diversified fixed interest					
Bentham Global Income	334	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
Brandywine Global Income Optimiser ¹	313	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
Colchester Global Government Bond	362	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
Colchester Emerging Market Bond	638	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
Fortlake Real Income ¹	637	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
Macquarie Dynamic Bond	048	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
MetLife Global Impact Bond	337	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
PIMCO Diversified Fixed Interest	369	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
PIMCO Global Bond	276	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
T. Rowe Price Dynamic Global Bond	394	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
UBS Diversified Fixed Income	144	At least 3 years	5	<input type="text"/> %	<input type="text"/> %
Australian fixed interest					
Janus Henderson Tactical Income	606	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Macquarie Australian Fixed Interest	037	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Pendal Sustainable Australian Fixed Interest	129	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
PIMCO Australian Bond	126	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Western Asset Australian Bond	385	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Alternatives					
Acadian Defensive Income	236	At least 3 years	4	<input type="text"/> %	<input type="text"/> %
Aspect Absolute Return ¹	333	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
Aspect Diversified Futures ¹	261	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
BlackRock Global Liquid Alternatives ¹	304	At least 5 years	5	<input type="text"/> %	<input type="text"/> %
Lower volatility share					
AB Managed Volatility Equities	166	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Acadian Global Managed Volatility Equity	277	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Merlon Australian Share Income	234	At least 7 years	6	<input type="text"/> %	<input type="text"/> %

¹ This option has been identified as a 'complex' option. More information is provided in the Reference Guide – Complex Funds, available at cfs.com.au/complex or by calling 13 13 36.

8 INVESTMENT ALLOCATION (CONTINUED)

Option name	Option code	Minimum suggested timeframe	Risk band	Initial or additional investments	Regular investment plan
State Street Australian Equity	105	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Australian share					
Acadian Core Australian Equity	077	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Airlie Australian Share	108	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Alphinity Sustainable Share	324	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Antares Ex-20 Australian Equities	626	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Ausbil Active Sustainable Equity	103	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Ausbil Australian Active Equity	106	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Bennelong Ex-20 Australian Equities	314	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
DNR Capital Australian Equities High Conviction	393	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
DNR Capital Australian Equities Income	160	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Fidelity Australian Equities	078	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
First Sentier Concentrated Australian Share	033	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
First Sentier Imputation	017	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Infinity Core Australian Equity	618	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Investors Mutual Australian Share	167	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Lazard Select Australian Equity	045	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Martin Currie Australia Equity Income	232	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Pendal Australian Share	110	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Pendal Sustainable Australian Share	032	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Perennial Value Australian Share	169	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Perpetual Australian Share	111	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Perpetual Industrial Share	104	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Platypus Australian Equities	026	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
RQI Australian Value	241	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Schroder Australian Equity	109	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Solaris Core Australian Equity	168	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
WaveStone Australian Share	189	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Australian share – small companies					
Ausbil Australian Emerging Leaders	211	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Celeste Australian Small Companies	070	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Eiger Australian Small Companies	374	At least 7 years	7	<input type="text"/> %	<input type="text"/> %

8 INVESTMENT ALLOCATION (CONTINUED)

Option name	Option code	Minimum suggested timeframe	Risk band	Initial or additional investments	Regular investment plan
First Sentier Australian Small Companies	027	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Infinity SMID Australian Equity	619	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Investors Mutual Future Leaders	182	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Longwave Australian Small Companies	181	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
OC Premium Small Companies	318	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
RQI Australian Small Cap Value	242	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Global share					
Acadian Global Equity	069	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Antipodes Global ¹	259	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Baillie Gifford Sustainable Growth	365	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Baillie Gifford Long Term Global Growth	270	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Barrow Hanley Concentrated Global Share	139	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Barrow Hanley Global Share	136	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Capital Group New Perspective	197	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Capital Group New Perspective – Hedged	640	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Epoch Global Equity Shareholder Yield	238	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
GQG Partners Global Equity	388	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
GQG Partners Global Equity – Hedged	627	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Hyperion Global Growth Companies	378	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Intermede Global Equities	390	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Magellan Global Share	267	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Magellan Global Share – Hedged	326	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
MFS Global Equity	137	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Nanuk New World	384	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Pendal Global Select	257	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Royal London Concentrated Global Share	172	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Royal London Core Global Share	628	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
RQI Global Value	243	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
RQI Global Value – Hedged	244	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Stewart Investors Worldwide Leaders Sustainability	052	At least 7 years	7	<input type="text"/> %	<input type="text"/> %

¹ This option has been identified as a 'complex' option. More information is provided in the Reference Guide – Complex Funds, available at cfs.com.au/complex or by calling 13 13 36.

8 INVESTMENT ALLOCATION (CONTINUED)

Option name	Option code	Minimum suggested timeframe	Risk band	Initial or additional investments	Regular investment plan
Talaria Global Equity	376	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
T. Rowe Price Global Equity	138	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
T. Rowe Price Global Equity – Hedged	377	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Global share – emerging markets					
Aikya Emerging Markets Opportunities	260	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Fidelity Asia	379	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Pendal Global Emerging Market Opportunities	336	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Platinum Asia ¹	258	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
RQI Emerging Markets Value	263	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Skerryvore Global Emerging Markets All-Cap	202	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Specialist share					
Acadian Australian Equity Long Short	075	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Acadian Global Equity Long Short	076	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Bell Global Emerging Companies	375	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS – Wellington Global Health & Biotechnology	060	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS – Wellington Global Small Companies	173	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
CFS – Wellington Global Technology & Communications	058	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Janus Henderson Global Natural Resources	049	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
L1 Capital Catalyst	630	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Perpetual Share-Plus Long-Short ¹	613	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Platinum International ¹	161	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
PM Capital Global Companies ¹	081	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Sage Capital Equity Plus ¹	387	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Australian property and infrastructure securities					
First Sentier Property Securities	018	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Ironbark Property Securities	159	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Martin Currie Real Income	235	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Pendal Property Investment	146	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Global property and infrastructure securities					
ClearBridge RARE Infrastructure Value	226	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Cohen & Steers Global Listed Infrastructure	265	At least 7 years	7	<input type="text"/> %	<input type="text"/> %

¹ This option has been identified as a 'complex' option. More information is provided in the Reference Guide – Complex Funds, available at cfs.com.au/complex or by calling 13 13 36.

8 INVESTMENT ALLOCATION (CONTINUED)

Option name	Option code	Minimum suggested timeframe	Risk band	Initial or additional investments	Regular investment plan
First Sentier Global Property Securities	035	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Macquarie Global Listed Real Estate	271	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Magellan Infrastructure	325	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Quay Global Real Estate – Unhedged	386	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Resolution Capital Global Property Securities	372	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Geared					
Acadian Geared Core Australian Equity	034	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
Acadian Geared Global Equity	207	At least 7 years	7	<input type="text"/> %	<input type="text"/> %
TOTAL				<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %

PART C – OTHER INFORMATION

9 AUTO-REBALANCING FACILITY

Cross (X) the boxes below if you want your investment selection above to be applied to auto-rebalance your account (excluding the FirstRate Cash Non-Auto-rebalancing option). Before taking up this facility, refer to the Reference Guide – Transacting on your account.

☐ Establish auto-rebalancing facility

Please select the frequency for your account. If you don't make a frequency selection, we will rebalance your portfolio annually.

☐ Annually ☐ Quarterly

10 ADVISER SERVICE FEE

Would you like to nominate an adviser service fee?

Yes ☐ No ☐ To add an adviser service fee to your account, please fill out a standalone adviser service fee consent form.

ADVISER TRANSACTION AUTHORITY

I authorise the named adviser, and any person authorised by that adviser (authorised delegate) named in section 12 of this application form to act on my behalf on matters relating to my account/s, unless I inform CFSIL otherwise, either by ticking the box **below** or by advising CFSIL in writing. I have read and understood the important warning regarding my financial adviser including sections under Adviser Transaction Authority, and Role of your financial adviser in this PDS. I confirm and agree to the release of CFSIL from liability in relation to actions by my financial adviser as described in the PDS. Please note, this authority does not apply to Investment accounts with a margin loan.

Tick this box only if you do NOT wish for your nominated financial adviser to have transaction authority for this account.

☐ I do NOT wish for Adviser Transaction Authority to be applied to this account.

OR _____

[illegible]

11 MANAGEMENT FEES AND COSTS REBATE

Select **ONE** investment option to which any management fees and costs rebate (portfolio rebate) that may be applicable is to be credited. If no option or more than one option or an invalid option is nominated, we will credit this rebate to the more conservative option, as outlined in the PDS.

Option code

Option code

12 DECLARATION AND SIGNATURE

Investments in FirstChoice Wholesale Investments are offered by Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468 (CFSIL).

About your application

You acknowledge that if your application to become a unitholder is accepted, your unitholding will be subject to the terms of the Constitution.

By applying for FirstChoice Wholesale Investments, you:

- confirm that you have received and read the FirstChoice Wholesale Investments Product Disclosure Statement, and agree to all statements in the document and information that is incorporated by reference (together referred to below as 'the PDS').
- confirm that you have accepted this offer in Australia
- confirm that you have received the PDS personally or electronically and it was included with or accompanied by this application form
- declare that answers to all questions, declarations and all information supplied by you or on your behalf in relation to this application are true and correct
- declare that you have legal power to invest
- understand that if this is a joint application, each of you agrees that your investment is as joint tenants, unless otherwise indicated on this application or in the relevant investment option's terms and conditions; this means each of you is able to operate the account and bind the other(s) to any transaction, including investments, switches or withdrawals by any available method
- confirm that if you are investing as trustee on behalf of a superannuation fund or trust, you are acting in accordance with your designated powers and authority under the trust deed; in the case of a superannuation fund, you also confirm that it is a complying fund under the Superannuation Industry (Supervision) Act 1993
- when you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person of the contents of this statement as it relates to them
- agree that future investments will be made in line with the most recent transaction (excluding FirstRate Cash Non-Auto-rebalancing and/or regular investment plans) unless you tell us otherwise
- confirm that by investing (and remaining invested) with CFSIL, you give your consent to the collection, use and disclosure of personal information as set out in the PDS and CFS's Privacy Policy available at cfs.com.au/privacy
- declare that you are not in the United States or a 'US Person' (as defined in Regulation S under the US Securities Act 1933, as amended) in the United States, nor are you acting for the account or benefit of a US Person
- declare that you are not a European Union citizen residing in the European Union
- declare that you are not a Sovereign entity, or part of a Sovereign entity group, or a superannuation fund for foreign residents, as defined in the Income Tax Assessment Act 1997

- agree that you will provide CFSIL with additional information if it is needed for CFSIL to comply with its obligations to foreign or domestic regulators
- understand that investments in FirstChoice Wholesale Investments options are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested
- understand that the investment performance and the repayment of capital of CFSIL products is not guaranteed
- will promptly advise CFSIL if any information supplied changes
- as an individual, certify that you are the named person or you are authorised to provide information on their behalf
- as an individual, are aware that information provided about you and your accounts may be provided to the relevant tax authorities
- as an entity, are authorised by, and have consent of, the entity and any beneficial owners to provide the information
- as an entity, and any beneficial owners are aware that information about them and the account may be provided to the tax authorities.

About your financial adviser

- You confirm that any adviser fee agreed with your adviser is in accordance with the terms of an arrangement you've entered into.
- You agree that your adviser will receive the payment of any adviser service fees via the sale of units from your investment or via a withdrawal, and you consent to CFSIL deducting and paying the adviser service fee to your adviser through their dealer group (licensee).
- You understand that by nominating an adviser on your account, they will have the ability to update your personal details on your behalf.

Direct Debit Request Authorisation

- You authorise and request Colonial First State Investments Limited (User ID 619909) to arrange for funds to be debited from the bank account you nominated in this application form and in accordance with the Bulk Electronic Clearing System (BECS).
- You confirm you have read the 'Direct Debit Request Service Agreement' provided in the PDS and you agree with its terms and conditions.
- You request this arrangement to remain in force in accordance with details set out in section 7, 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.

12 DECLARATION AND SIGNATURE (CONTINUED)

Conditions for authorising an adviser to transact on your behalf

By signing this authority you acknowledge:

- Any adviser you nominate (as your adviser, from time to time) will be authorised under this authority, (even if this adviser transfers to a new dealer group (with the current dealer's release) without notice to you.
- If the dealer group's Australian Financial Services Licence is suspended or cancelled by ASIC, we have the discretion to switch off the adviser authority.
- We can refuse to accept an authority, permit a person to transact or carry out a transaction.
- We will process transactions under this authority until we receive a signed notification, from you, amending or revoking this authority.
- This authority continues until the second business day after we receive written notice from you of cancellation of the authority.
- You agree to release, discharge and indemnify us from and against any liability, cost or loss that is incurred by us or you as a result of our acting on this authority except if we have acted fraudulently or have wilfully defaulted in our obligations to you.

- Use of CFSIL's online facilities is subject to specific terms and conditions (including e-Post declarations and FirstNet Adviser terms and conditions). These are available on each respective internet site. At our complete discretion, we can refuse access or suspend access to CFSIL's online facilities.
- We can cancel or vary these conditions by giving you not less than seven (7) days prior written notice.

Note:

- As the adviser may delegate this authority, you should carefully consider the implications of giving this authority.
- We will not accept or be on notice of any restrictions on their authority and therefore all instructions provided by your adviser and/or their delegate under this authority will be taken to be authorised by you. Depending on your arrangements with your adviser, it is possible your adviser may provide an instruction to us without notice to you.
- Investments and withdrawals can only be made to and from a bank account pre-nominated by you.

PLEASE NOTE THAT BY APPOINTING AN ADVISER TO TRANSACT ON YOUR BEHALF, YOU ARE GIVING THAT ADVISER, AND ANY PERSON ACTING ON BEHALF OF THE ADVISER, AUTHORITY TO TRANSACT AND MODIFY DETAILS ON YOUR ACCOUNT(S), UNTIL WE RECEIVE A VALID WRITTEN NOTIFICATION, SIGNED BY YOU, AMENDING OR REVOKING THIS AUTHORITY.

Joint applicants must both sign.

Sole signatories signing on behalf of a company confirm that they are signing as sole director and sole secretary of the company.

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, refer to the Investment Options Menu available from cfs.com.au.

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, refer to the Investment Options Menu available from cfs.com.au.

Original signature of investor 1 or company officer

Print name

Date signed

 (dd/mm/yyyy)

Original signature of investor 2 or company officer

Print name

Date signed

 (dd/mm/yyyy)

If this application 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 he/she has not received notice of revocation of that power (a certified copy of the document should be submitted with this application unless we have already sighted it). 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/forms or by phoning Investor Services on 13 13 36.

Send the completed form to:
Colonial First State, Reply Paid 27, Sydney NSW 2001
or via the secure online system (e-Post) with FirstNet Investor and FirstNet Adviser

PART E – ADVISER DETAILS (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.

ADVISER SERVICE FEE

Where fees are deducted from a member's accounts and are paid to you or your dealer group, you:

- confirm these fees are agreed with the member in accordance with the terms of an arrangement they've entered into
- agree that where services are not provided, CFSIL reserves the right to clawback fees, including an amount for member compensation where applicable
- confirm that the fee arrangements are consistent with the information in any applicable opt-in renewal notice or fee disclosure statement given to the member

and you acknowledge that:

- to your knowledge, no part of the adviser service fee has been calculated on or by reference to any money borrowed after 1 July 2013, used or to be used by the member to invest in this product or any other financial product
- CFSIL has complete discretion to decline a request to pay adviser service fees, including in order to comply with its obligations under any applicable law.

Additional comments/instructions

Adviser service fees

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Identification and Verification Form – individuals and sole traders

Full name of investor

All clients applying for a new FirstChoice Wholesale Investments account **must** complete the identification procedures (for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws). This form is to assist with those procedures for individuals and sole traders. If you are making an application for a non-individual account (for example, a company or trust), you or your adviser will be required to complete different forms to establish your identity, which can be obtained from our forms library at cfs.com.au or by phoning Investor Services on **13 13 36**.

Financial advisers undertake identification and verification procedures by completing sections 1 to 2 of this form or by using other industry standard forms.

If you do not have a financial adviser, you are required to complete section 1 of this form and provide certified copies of the ID documents (do not send original documents). **Please note:** For joint accounts, a separate form is required for each investor.

The list of the parties who can certify copies of the documents is set out below. To be correctly certified, we need the ID documents to be clearly noted 'True copy of the original document'. The party certifying the ID documents will also need to state what position they hold and sign and date the certified documents. If this certification does not appear, you may be asked to send in new certified documents.

List of persons who can certify documents¹ (for the purposes of Anti-Money Laundering and Counter-Terrorism Financing laws):

- Justice of the Peace
- Solicitor
- Police Officer
- Magistrate
- Notary Public (for the purposes of the Statutory Declaration Regulations 1993)
- Employee of Australia Post (with two or more years of continuous service)
- Your financial adviser (provided they have two or more years of continuous service)
- Your accountant (provided they hold a current membership to a professional accounting body)
- Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*)
- An officer of a bank, building society, credit union or finance company provided they have two or more years of continuous service.

SECTION 1: VERIFICATION PROCEDURE

Complete Part 1 (or if the individual does not own a document from Part 1, then complete either Part 2 or Part 3).

Part 1 Acceptable primary photographic ID documents

Cross ☒ Select ONE valid option from this section only

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Australian State/Territory driver's licence containing a photograph of the person |
| <input type="checkbox"/> | Australian passport (a passport that has expired within the preceding two years is acceptable) |
| <input type="checkbox"/> | Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person |
| <input type="checkbox"/> | Foreign passport or similar travel document containing a photograph and the signature of the person ² |

Continued over the page...

¹ There are additional persons who can certify documents. A full list of the persons who can certify documents is available from our forms library at www.cfs.com.au

² Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above. Please refer to www.naati.com.au for further information.

Part 2 Acceptable secondary ID documents – should only be completed if the individual does not own a document from Part 1Cross ☒ Select ONE valid option from this section

- ☐ Australian birth certificate
- ☐ Australian citizenship certificate
- ☐ Pension card issued by Services Australia

Cross ☒ AND ONE valid option from this section

- ☐ A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address
- ☐ A Notice of Assessment issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. *Block out the TFN before scanning, copying or storing this document.*
- ☐ A document issued by a local government body or utilities provider within the preceding three months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
- ☐ If under the age of 18, a notice that was issued to the individual by a school principal within the preceding three months; and contains the name and residential address; and records the period of time that the individual attended that school

Part 3 Acceptable foreign photographic ID documents – should only be completed if the individual does not own a document from Part 1Cross ☒ Select ONE valid option from this section only

- ☐ Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth¹
- ☐ National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued¹

FINANCIAL ADVISER USE ONLY**IMPORTANT NOTE:**

- Either attach a legible certified copy of the ID documentation used to verify the individual (and any required translation) OR
- Alternatively, if agreed between your licensee and the product issuer, complete the Record of Verification Procedure section below and DO NOT attach copies of the ID documents

SECTION 2: RECORD OF VERIFICATION PROCEDURE

ID document details	Document 1	Document 2 (if required)
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
Expiry date	<input type="text"/> (dd/mm/yyyy)	<input type="text"/> (dd/mm/yyyy)
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

IDENTIFICATION AND VERIFICATION CONDUCTED BY:

By completing and signing this Record of Verification Procedure, I declare that I have verified the identity of the customer as required by AML/CTF Rules, in the capacity of an AFSL holder or their authorised representative.

AFS Licensee name

Representative/Employee name

Signature

AFSL number

Phone number

Date verification completed

 (dd/mm/yyyy)

¹ Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or above. Please refer to www.naati.com.au for further information.

Direct Debit Request Form



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 phone Investor Services on 13 13 36 with any enquiries.

All account holders must complete **sections 1 and 2**. If a third party is authorising the account holder(s) (shown in **section 1**) to debit their bank account, the third party must complete **section 2** and sign below.

1 ACCOUNT HOLDER(S)

Please provide your name(s) and/or account number below:

Account number

INVESTOR 1 (individual accounts)

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname

INVESTOR 2 (joint accounts)

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname

COMPANY/PARTNERSHIP (if applicable)

Name of company or partnership

Name of contact person

2 ACCOUNT HOLDER(S) OR THIRD PARTY

I/We authorise and request Colonial First State Investments Limited (User ID 619909), until further notice in writing, to arrange for funds to be debited from my/our account at the financial institution identified as described in the schedule below, any amounts which Colonial First State Investments Limited (CFSIL) may debit or charge me/us through the Direct Debit System and in accordance with the Bulk Electronic Clearing System (BECS).

Note: Third party bank accounts cannot be used for transacting online without authorisation and signatures from all account holders.

THE SCHEDULE (ACCOUNT TO BE DEBITED)

Name of Australian financial institution

Branch name or address

Branch number (BSB)

—

Account number

Name of account holder

Please update the following services with my new bank account details. **Please tick the appropriate box(es):**

☐ Regular Investment Plan ☐ Regular Withdrawal Plan ☐ Online Services

Note: By providing bank details in this section you authorise CFSIL to retain these details for all future transaction requests that you nominate. Please see the terms and conditions in the current Product Disclosure Statement.

2 ACCOUNT HOLDER(S) OR THIRD PARTY (CONTINUED)

DIRECT DEBIT REQUEST AUTHORISATION

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of the FirstChoice range of super and pension products. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of the FirstChoice range of investment products. CFSIL administers direct debit arrangements for both AIL and CFSIL.

- I/We have read the 'Direct Debit Request Service Agreement' provided below and agree with its terms and conditions.
- I/We request this arrangement to remain in force in accordance with details set out in the schedule and in compliance with the 'Direct Debit Request Service Agreement'.

Signature of bank account holder or company officer

Print name

Date signed

 (dd/mm/yyyy)

Signature of bank account holder

Print name

Date signed

 (dd/mm/yyyy)

Mail the ORIGINAL form to: Colonial First State, Reply Paid 27, Sydney NSW 2001
or submit via the secure online system (e-Post) with FNI.

Faxed copies **cannot** be accepted.

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