



Expand Extra Investment Forms Booklet

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www.myexpand.com.au

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EXPAND Extra

How to get started

In this guide you will find out about:

- the forms included in this booklet
- the steps you need to follow to set up your account
- how to make additional deposits to your account (once it has been set up) using BPAY®.
- which steps of the application form to complete

Which forms to complete

Form name	When to complete this form
Expand Extra Investment Application	To set up a new account
Family Fee Aggregation Application	To apply for Family Fee Aggregation

Before you complete any forms, please ensure you have read the Investor Directed Portfolio Service Guide (Offer Document). If you require further information or any assistance in completing the forms, please contact ClientFirst on 1800 517 124. Please note that ClientFirst is not authorised to give you investment or financial product advice.

Expand Extra Investment is currently open to individual investors, joint investors, self-managed superannuation funds, Australian resident trusts and companies.

Step-by-step guide to opening your account

Once you have read the Offer Document and discussed your investment strategy with your financial adviser (if applicable), you are ready to set up your account.

How to set up your account	
Step 1	Complete the Application form and all other forms that are relevant to you.
Step 2	<p>Deposits can be made via BPAY, direct debit or transfers.</p> <p>If you would like to pay by cheque, make your cheque payable to:</p> <p>Expand Extra Investment – [your full name, joint account name, trust or company's name]</p> <p>For example, if your name is Robert Brown, your cheque should be made payable as follows:</p> <p>Expand Extra Investment – Robert Brown</p>
Step 3	<p>If relevant, attach your cheque to your Application, and post the Application and all other completed forms to the following address:</p> <p>Expand Extra Investment Reply Paid 264 Melbourne VIC 8060</p>

We will send you an Account Schedule, normally within seven business days of joining, confirming your account details and investment strategy.

BPAY details

Once your account has been set up you can make additional deposits using BPAY.

How to use BPAY	
Step 1	Through your nominated financial institution's telephone or internet banking service, choose the BPAY option.
Step 2	To make contributions via the BPAY facility, simply log in to your personal account via myexpand.com.au to obtain your biller code and unique Customer Reference Number (CRN) information. If you are not registered to access your account details, this information is available in your welcome pack or by calling ClientFirst.
Step 3	Record the receipt number provided for your transaction. Please keep this for your personal records.

Which steps of the application form to complete

You can use the below table as a guide to help you complete the application form.

Account Type	Individual Investor	Joint Investors	SMSF	Trust	Company
Step 1	Part A only	Part B and 1d	Part C, 1b,1c, and 1d	Part D, 1a, 1b, 1c, and 1d	Part E, 1a, 1b, and 1d
Step 2	Yes	Yes	Yes	Yes	Yes
Step 3	No	No	No	If applicable	If applicable
Step 4	No	No	No	If applicable	If applicable
Step 5	No	No	No	If applicable	No
Step 6	No	No	No	If applicable	No
Step 7	If applicable	If applicable	No	If applicable	If applicable
Step 8	Yes	Yes	Yes	Yes	Yes
Step 9	Yes	Yes	Yes	Yes	Yes
Step 10	If applicable	If applicable	If applicable	If applicable	If applicable
Step 11	Yes	Yes	Yes	Yes	Yes
Step 12	Yes	Yes	Yes	Yes	Yes
Step 13	If applicable	If applicable	If applicable	If applicable	If applicable
Step 14	If applicable	If applicable	If applicable	If applicable	If applicable
Step 15	Yes	Yes	Yes	Yes	Yes

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EXPAND Extra

30 March 2024

Expand Extra Investment Application

Before you sign this Application form, the Service Operator or your licensed financial adviser is obliged to give you an Offer Document, which is a summary of important information relating to Expand Extra Investment. The Offer Document will help you to understand the product and decide if it is appropriate to your needs. A target market determinations (TMD) has been issued by us and describes the target market for this product. A copy of the TMD for the this product is available at myexpand.com.au.

Please note: In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF), the Service Operator must obtain proof of identity documents prior to you opening this account. It is important for the Service Operator to follow this process to help protect the money in your account from potential fraud and to comply with legislative requirements.

For further information on the types of identification which can be attached, please refer to the 'Completing Proof of Identity' document on myexpand.com.au. It also includes a list of persons authorised to certify copies of original documents.

Please complete these instructions in BLACK INK using CAPITAL LETTERS (except for your email address) and ✓ boxes where provided.

You will need to complete certain sections of this Application form depending on your investor type. For assistance in which steps to complete please refer to the table on page 3.

This Forms booklet is for client use only. If you are a Financial Adviser you should complete the Expand Extra Investment Application through IOOF Online. For more information please speak to your Business Development Manager.

Step 1: Applicant details

What part of Step 1 do I need to complete?

- Individual Investor – Complete Part A
- Joint Investors – Complete Part B and Step 1d
- Self Managed Super Fund – Complete Part C and Step 1b, Step 1c, and Step 1d
- Trust – Complete Part D, Step 1a, Step 1b, Step 1c and Step 1d
- Company – Complete Part E and Step 1a, Step 1b, and Step 1d

Part A – Individual Investor

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>		
Given name(s)	<input type="text"/>				
Residential address (PO Box is not accepted)	<input type="text"/>				
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode <input type="text"/>	
Country (if not Australia)	<input type="text"/>				
Mailing address (if different from above)	<input type="text"/>				
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode <input type="text"/>	
Country (if not Australia)	<input type="text"/>				
Phone (home)	<input type="text"/>	Phone (work)	<input type="text"/>		
Mobile	<input type="text"/>				
Email (used for electronic communications)	<input type="text"/>				
Date of birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
	Gender		Male <input type="checkbox"/>	Female <input type="checkbox"/>	

Account description (optional) – only use to indicate the intention of the account so that it is easily identifiable

Certified copies of my ID document(s) are attached to my application.

Please provide your tax file number (TFN) when investing in this product. We are authorised under taxation law to collect your TFN which will only be used for lawful purposes and in accordance with the *Privacy Act 1988*. It is not an offence if you choose not to provide your TFN, but if you are an Australian resident for taxation purposes and a TFN is not provided or an exemption is not claimed, we are required by law to withhold tax at the top rate of tax plus medicare levy from future payment of income.

Tax file number - -

- OR I authorise the Service Operator to use the TFN already held on file.
- OR I choose not to disclose my TFN.
- OR I am not an Australian resident for tax purposes.
- OR I claim an exemption from quoting my TFN and have provided a reason below:

Part B – Joint account (Up to 6 joint investors)

(a) Joint account name

(b) Mailing address

(c) Email (used for notification of electronic communications)

Account description (optional) – only use to indicate the intention of the account so that it is easily identifiable

Note for Joint account holders:

- The joint account name should be an abbreviation of the joint investors or an appropriate group name.
- Complete Step 1d with details of all joint account holders.
- All joint investors must sign the Application declaration in Step 15.
- Please provide the preferred email address for notifications of electronic communications. Any joint account holders may register for Expand Online where they will be able to access the account and download copies of communications sent.

Part C – Self Managed Superannuation Fund (Trust with a Corporate Trustee or Individual Trustees)

Before providing your ABN please ensure you read the 'Providing your TFN or ABN' section of the General Reference Guide.

(a) Full name of the Trust

(b) Country of establishment of Trust

(c) ABN

 - - -

Note for Trustees:

- For **Trusts with a Corporate Trustee**, complete subsection Step 1d, if applicable.
- For **Trusts with Individual Trustees**, please complete subsection Step 1d, if applicable.
- **All trustees/directors must sign** the Applicant declaration in Step 15.

Part D – Trust

Trust name

Please the box for the unregulated trust type you are applying for:

Family trust

Charitable trust

Testamentary trust

Other Australian resident trust (please provide description below)

Part E – Company

Company name

Please the box for the company type you are applying for:**Company type**

Proprietary

Public

Listing and Regulatory detailsPlease the box for the listing and regulatory details of the company type you are applying for:

Unlisted, unregulated company

Australian listed company (only applicable for Public company type)

Name of market/exchange

Majority owned subsidiary of an Australian public company

Australian listed
company name

Name of market/exchange

Regulated company

Regulator name

License details
(eg AFSL, ACL, RSE)

Step 1a: Taxation details Trust and Companies (not applicable to SMSFs)

Is the trust or company a tax resident of Australia?

Yes No

This product is only able to be opened for unregulated trusts and companies that are tax residents of Australia.

Australian Company Number (ACN), Australian Business Number (ABN), Tax File Number (TFN) or exemption reason

Provide ACN - -

Provide ABN - - -

Provide TFN - -

Claim exemption from providing a TFN as a registered and endorsed charity or non-profit company exempt from income tax

Providing a TFN or ABN

Collection of TFN and ABN information is authorised and its use and disclosure strictly regulated by tax laws and the Privacy Act. Investors may provide an ABN instead of a TFN when the investment is made in the course of their enterprise. You are not obliged to provide either your TFN or ABN, but if you do not provide either or claim an exemption, we are required to deduct tax at the top rate of tax plus medicare levy from future payment of income to meet Australian taxation law requirements and we may not be able to fulfill your investment request. For more information about the use of TFNs for investments, contact the enquiries section of your local branch of the ATO.

Once provided, your TFN will be applied automatically to any future investments in the Fund where formal application procedures are not required (eg distribution reinvestments), unless you indicate, at any time, that you do not wish to quote a TFN for a particular investment. Exempt investors should attach a copy of the certificate of exemption. For trusts list only the applicable ABN or TFN for the trust.

Overseas tax details

Is the trust or company a tax resident of any other country? Yes No

If you answered 'yes' above, please complete the below tax residency information.

Country of tax residency

Tax identification number or exemption reason

Provide TIN

Tax identification number

Provide a TIN exemption reason

Reason for exemption

Country of tax residency does not issue TINs to tax residents

A TIN has not been issued – You must provide details for this reason below,

Reason you have not been issued with a TIN (if applicable)

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

Tax Status

We are required to collect the tax status of the trust or company in accordance with the United States Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS). Select one of the following tax status options

- Other (passive non-financial entity)
- Active non-financial entity
- Financial institution
- Australian public listed company (can only apply to company accounts)
- Majority owned subsidiary of an Australian public listed company (can only apply to company accounts)

For a Trust or Company with a Tax Status of 'Financial institution', please complete this application form along with the Additional Tax Information form

Step 1b: SMSF, Trust or Company contact details

Registered address <small>(PO Box not accepted)</small>			
Suburb		State	
Mailing address <small>(if different from above.)</small>			
Suburb		State	
Principal place of business address <small>(if relevant) (PO Box not accepted)</small>			
Suburb		State	
Email			
Phone (bh)		Phone (Mobile)	

Electronic communications

We (as Service Operator) will use the applicant's email address to send electronic communications via Expand Online, including:

- Annual, Tax and Exit Statements
- notices of certain changes or events, or confirmation of certain transactions, as required by law.

Please ensure you enter the details are correct. By providing an email for a SMSF, Trust or Company, you are indicating you have consent to do so.

Please provide the trust or company's preferred email address for notifications of electronic communications (including notifications). Please note, any (or all) of the Trustees/Directors or Company Secretaries (where they are authorised as a signatory) may register for Expand Online where they will be able to access the trust or company's account, download copies of communications sent, and amend communication preferences; however, a Trustee/Director/Company Secretary will not be able to alter the details of other Trustees/Directors/Company Secretaries.

Step 1c: Proof of identity requirements (this section is not required for company accounts)

In accordance with AML/CTF Law, please provide the applicant's proof of identity information.

Please refer to the Completing Proof Of Identity document for further details.

- A certified copy of the Trust's proof of identification is attached to this application.

The trust's Trust Deed must be provided to open the account.

Step 1d: Details of Trustees and Joint Investors

i – Corporate Trustee (if applicable – SMSFs and Trusts only)

Company name	<input type="text"/>		
ACN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Registered mailing address <small>(PO Box not accepted)</small>	<input type="text"/>		
Suburb	<input type="text"/>	State <input type="text"/>	Post code <input type="text"/>
Principal place of business address <small>(if relevant) (PO Box not accepted)</small>	<input type="text"/>		
Phone (bh)	<input type="text"/>	Phone (ah)	<input type="text"/>
Phone (mobile)	<input type="text"/>		

Copy(s) of the company's ID document(s) are attached to this application.

ii – Details of Joint account holders, Individual Trustee(s), Director(s), Company Secretary(ies)

Please list all joint investors/trustee(s)/director(s)/company secretary(ies), including name(s) and address(es).

Tax File Number for Joint Investors

Please provide your tax file number (TFN) when investing in this product. We are authorised under taxation law to collect your TFN which will only be used for lawful purposes and in accordance with the Privacy Act 1988. It is not an offence if you choose not to provide your TFN, but if you are an Australian resident for taxation purposes and a TFN is not provided or an exemption is not claimed, we are required by law to withhold tax at the top rate of tax plus the Medicare Levy from future payment of income through the Service. All Joint account holders will be asked to provide their TFN.

Trust associated or other reportable people

To add a beneficial owner(s) who is not a director, trustee or company secretary, please add them in Step 3: Trust associated or other reportable people.

Individual 1

Role

Please tick which role applies:

Joint investor Trustee Director Company Secretary

If company secretary, are they an authorised signatory? Yes No

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

This section must be completed. Note: PO Box can only be provided under 'Mailing address'.

Residential address

Suburb State Post code

Country (if not Australia)

Mailing address (if different from above. Not required for joint investors)

Suburb State Post code

Country (if not Australia)

Phone (work) Phone (home)

Phone (mobile)

Email

Date of birth / / Gender Male Female

Country of residence

Director identification number (optional)

TFN for joint investor 1 (not required for trustees/directors /company secretaries)

Tax file number - -

OR I authorise the Service Operator to use the TFN already held on file.

OR I choose not to disclose my TFN.

OR I am not an Australian resident for tax purposes.

OR I claim an exemption from quoting my TFN.

Reason for exemption

Certified copies of my ID document(s) are attached to my application.

Please tick all additional roles that apply: (Only applicable for Trust and Company accounts)

Appointor Protector/Guardian Settlor Beneficiary Company secretary

Shareholder – 25% or more of ownership (or 10% ownership if resident of Hong Kong) (only applies to unlisted, unregulated companies)

Individual 2

Role

Please tick which role applies:

Joint investor Trustee Director Company Secretary

If company secretary, are they an authorised signatory? Yes No

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

This section must be completed. Note: PO Box can only be provided under 'Mailing address'.

Residential address

Suburb State Post code

Country (if not Australia)

Mailing address (if different from above. Not required for joint investors)

Suburb State Post code

Country (if not Australia)

Phone (work) Phone (home)

Phone (mobile)

Email

Date of birth / / Gender Male Female

Country of residence

Director identification number (optional)

TFN for joint investor 2 (not required for trustees/directors/company secretaries)

Tax file number - -

OR I authorise the Service Operator to use the TFN already held on file.

OR I choose not to disclose my TFN.

OR I am not an Australian resident for tax purposes.

OR I claim an exemption from quoting my TFN.

Reason for exemption

Certified copies of my ID document(s) are attached to my application.

Please tick all additional roles that apply: (Only applicable for Trust and Company accounts)

Appointor Protector/Guardian Settlor Beneficiary Company secretary

Shareholder – 25% or more of ownership (or 10% ownership if resident of Hong Kong) (only applies to unlisted, unregulated companies)

Individual 3

Role

Please tick which role applies:

Joint investor Trustee Director Company Secretary

If company secretary, are they an authorised signatory? Yes No

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

This section must be completed. Note: PO Box can only be provided under 'Mailing address'.

Residential address

Suburb State Post code

Country (if not Australia)

Mailing address (if different from above. Not required for joint investors)

Suburb State Post code

Country (if not Australia)

Phone (work) Phone (home)

Phone (mobile)

Email

Date of birth / / Gender Male Female

Country of residence

Director identification number (optional)

TFN for joint investor 3 (not required for trustees/directors /company secretaries)

Tax file number - -

OR I authorise the Service Operator to use the TFN already held on file.

OR I choose not to disclose my TFN.

OR I am not an Australian resident for tax purposes.

OR I claim an exemption from quoting my TFN.

Reason for exemption

Certified copies of my ID document(s) are attached to my application.

Please tick all additional roles that apply: (Only applicable for Trust and Company accounts)

Appointor Protector/Guardian Settlor Beneficiary Company secretary

Shareholder – 25% or more of ownership (or 10% ownership if resident of Hong Kong) (only applies to unlisted, unregulated companies)

Individual 4

Role

Please tick which role applies:

Joint investor Trustee Director Company Secretary

If company secretary, are they an authorised signatory? Yes No

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

This section must be completed. Note: PO Box can only be provided under 'Mailing address'.

Residential address

Suburb State Post code

Country (if not Australia)

Mailing address (if different from above. Not required for joint investors)

Suburb State Post code

Country (if not Australia)

Phone (work) Phone (home)

Phone (mobile)

Email

Date of birth / / Gender Male Female

Country of residence

Director identification number (optional)

TFN for joint investor 4 (not required for trustees/directors/company secretaries)

Tax file number - -

OR I authorise the Service Operator to use the TFN already held on file.

OR I choose not to disclose my TFN.

OR I am not an Australian resident for tax purposes.

OR I claim an exemption from quoting my TFN.

Reason for exemption

Certified copies of my ID document(s) are attached to my application.

Please tick all additional roles that apply: (Only applicable for Trust and Company accounts)

Appointor Protector/Guardian Settlor Beneficiary Company secretary

Shareholder – 25% or more of ownership (or 10% ownership if resident of Hong Kong) (only applies to unlisted, unregulated companies)

Individual 5

Role

Please tick which role applies:

Joint investor Trustee Director Company Secretary

If company secretary, are they an authorised signatory? Yes No

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

This section must be completed. Note: PO Box can only be provided under 'Mailing address'.

Residential address

Suburb State Post code

Country (if not Australia)

Mailing address (if different from above. Not required for joint investors)

Suburb State Post code

Country (if not Australia)

Phone (work) Phone (home)

Phone (mobile)

Email

Date of birth / / Gender Male Female

Country of residence

Director identification number (optional)

TFN for joint investor 5 (not required for trustees/directors /company secretaries)

Tax file number - -

OR I authorise the Service Operator to use the TFN already held on file.

OR I choose not to disclose my TFN.

OR I am not an Australian resident for tax purposes.

OR I claim an exemption from quoting my TFN.

Reason for exemption

Certified copies of my ID document(s) are attached to my application.

Please tick all additional roles that apply: (Only applicable for Trust and Company accounts)

Appointor Protector/Guardian Settlor Beneficiary Company secretary

Shareholder – 25% or more of ownership (or 10% ownership if resident of Hong Kong) (only applies to unlisted, unregulated companies)

Individual 6

Role

Please tick which role applies:

Joint investor Trustee Director Company Secretary

If company secretary, are they an authorised signatory? Yes No

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

This section must be completed. Note: PO Box can only be provided under 'Mailing address'.

Residential address

Suburb State Post code

Country (if not Australia)

Mailing address (if different from above. Not required for joint investors)

Suburb State Post code

Country (if not Australia)

Phone (work) Phone (home)

Phone (mobile)

Email

Date of birth / / Gender Male Female

Country of residence

Director identification number (optional)

TFN for joint investor 6 (not required for trustees/directors/company secretaries)

Tax file number - -

OR I authorise the Service Operator to use the TFN already held on file.

OR I choose not to disclose my TFN.

OR I am not an Australian resident for tax purposes.

OR I claim an exemption from quoting my TFN.

Reason for exemption

Certified copies of my ID document(s) are attached to my application.

Please tick all additional roles that apply: (Only applicable for Trust and Company accounts)

Appointor Protector/Guardian Settlor Beneficiary Company secretary

Shareholder – 25% or more of ownership (or 10% ownership if resident of Hong Kong) (only applies to unlisted, unregulated companies)

Step 2: Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) requirements

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF), please advise the following: (Please note: your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate our compliance with the AML/CTF legislation).

Please confirm your source of wealth (how you've obtained your wealth).

- Income from employment (eg regular and/or bonus)
- Investment income (eg rent, dividends, pension)
- Business income
- one-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery, gambling)

Please confirm your source of funds. (Source of funds is where the funds for the opening of the account have originated from).

- Income from employment (eg regular and/or bonus)
- Investment income (eg rent, dividends, pension)
- Business income
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery, gambling)

Politically Exposed Person (PEP)

Politically Exposed Persons are individuals who occupy or have occupied a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates, either within or outside Australia.

Are any Trustees/Directors, or Investor(s), a Politically Exposed Person(s)?

- | | | |
|---------------------------------------|---------------------------------------|---------------------------------------|
| <input type="checkbox"/> Individual 1 | <input type="checkbox"/> Individual 2 | <input type="checkbox"/> Individual 3 |
| <input type="checkbox"/> Individual 4 | <input type="checkbox"/> Individual 5 | <input type="checkbox"/> Individual 6 |

If you have nominated yourself to be a Politically Exposed Person, you must complete and attach the following:

- a Politically Exposed Persons form (myexpand.com.au).

Tax Residency – not applicable for SMSFs

Please answer both tax residency questions as you can be a tax resident of more than one country.

	Individual 1	Individual 2	Individual 3	Individual 4	Individual 5	Individual 6
Are you a tax resident of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a tax resident of any other Country?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you are only a tax resident of Australia and no other country please proceed to Step 3. If you are a tax resident of any other country please complete the details below.

Foreign Residents only – Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Under FATCA and CRS laws, we are required to ask all investors to provide additional information about their tax residency. Tax residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. Refer to Step 15: Applicant declaration and signature.

For all countries where you are a tax resident, other than Australia, please provide a TIN (Tax Identification Number) which is the number assigned by each country for the purposes of administering tax laws such as a Social Security Number in the US. If a TIN cannot be provided, please list one of the three reasons specified (A, B or C) for not providing a TIN.

Name	Country	TIN	If no TIN, please list Reason A, B or C
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If there are more individuals or countries, provide details on a separate sheet and tick this box

Reasons for not providing a TIN:

Reason A - The country of tax residency does not issue TINs to tax residents, OR

Reason B - You have not been issued with a TIN - **You must provide details for this reason below.**
Reason you have not been issued with a TIN (if applicable)

OR

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

Please note: It is important that we hold up to date records, so please update your details you have provided by the Change of Details form available on our website.

Step 3: Trust associated or other reportable people

Please note that this section may only apply to trusts and unlisted, unregulated companies. If you are applying for any other account, please proceed to Step 5.

You must complete this step to add any associated people to the trust or other reportable people to the unlisted, unregulated company. Under AML/CTF and international tax reporting laws, we are required to collect and verify information about individuals who do, or may, control a trust or company.

- The **settlor** is the person who settled the trust at commencement. In order to create a trust a 'settled sum' (typically a nominal amount of \$10) must pass from the settlor to the trustee. We are only required to collect the information of the settlor if they settled the trust with an amount of \$10,000 or more and are still alive at the time of this application.
- The **beneficiaries** are the people or companies for whose benefit the trust is created and administered. Beneficiaries can be either primary beneficiaries (who are named in the trust deed) or general beneficiaries (who often are not named individually but are part of a class of beneficiary named in the trust deed). If a beneficiary has a fixed entitlement of 25% or more, certain laws consider that beneficiary as being a controlling person.
- Many, but not all, trusts also have an **appointor**. The appointor is very important as they have the power to appoint and remove the trustee, which is a form of control over the trust.
- **Protector/Guardian** may be used as a separate role to the role of Appointer and act as an additional safeguarding layer to the operation of the trust.
- **Other controlling individual or managing official** is a role that allows for the capture of all other reportable people either for AML or FATCA/CRS purposes who directly or indirectly control the company. This includes exercising control through the capacity to determine decisions about financial or operating policies; or by means of trusts, agreements, arrangements, understanding & practices; voting rights of 25% or more; or power of veto. If no such person can be identified then the most senior managing official/s of the company (such as the managing director or directors who are authorised to sign on the company's behalf).
- **Shareholder with 25% or more ownership** Shareholders are the people whose shareholding (through direct or indirect shareholdings) is 25% or more of the company's issued share capital, or 10% or more for shareholders from Hong Kong.

Please contact ClientFirst on 1800 517 124 or email clientfirst@myexpand.com.au if you require more than four people to be associated with the trust.

Please provide detail of any trust associated or other reportable people on the following pages.

Please ensure that all beneficiaries of the trust have been included. Where the trust has an individual trustee they cannot also be the sole beneficiary. Where the trust has a corporate trustee the same corporation cannot also be the sole beneficiary.

Trust associated person 1 / other reportable person 1

Please ✓ the box which applies:

Roles this associated person may have (note: other reportable persons can only select one role):

- Appointor
 Protector/Guardian
 Settlor
 Beneficiary with 25% or more ownership
 Other controlling individual
 Other managing official
 Shareholder with 25% or more ownership (or 10% or more ownership for Hong Kong residents)

Personal details

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Date of birth / / Gender Male Female

Percentage ownership of the trust %

Address details

Residential address

Suburb State Post code

Country (if not Australia)

Proof of identity

In accordance with AML/CTF Law, please provide the client's proof of identity information. Trust associated people (for trusts) and other reportable people (for companies) also need to be identified, these include:

- Appointor
- Beneficiary with 25% or more ownership, **and/or**
- Other managing official
- Settlor
- Other controlling individual
- Shareholder with 25% or more ownership

Certified copies of my ID document(s) are attached to my application.

Trust associated person 2 / other reportable person 2

Please ✓ the box which applies:

Roles this associated person may have (note: other reportable persons can only select one role):

- Appointor
 Protector/Guardian
 Settlor
 Beneficiary with 25% or more ownership
 Other controlling individual
 Other managing official
 Shareholder with 25% or more ownership (or 10% or more ownership for Hong Kong residents)

Personal details

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Date of birth / / Gender Male Female

Percentage ownership of the trust %

Address details

Residential address

Suburb State Post code

Country (if not Australia)

Proof of identity

In accordance with AML/CTF Law, please provide the client's proof of identity information. Trust associated people (for trusts) and other reportable people (for companies) also need to be identified, these include:

- Appointor
- Beneficiary with 25% or more ownership, **and/or**
- Other managing official
- Settlor
- Other controlling individual
- Shareholder with 25% or more ownership

Certified copies of my ID document(s) are attached to my application.

Trust associated person 3 / other reportable person 3

Please ✓ the box which applies:

Roles this associated person may have (note: other reportable persons can only select one role):

- Appointor
 Protector/Guardian
 Settlor
 Beneficiary with 25% or more ownership
 Other controlling individual
 Other managing official
 Shareholder with 25% or more ownership (or 10% or more ownership for Hong Kong residents)

Personal details

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Date of birth / / Gender Male Female

Percentage ownership of the trust %

Address details

Residential address

Suburb State Post code

Country (if not Australia)

Proof of identity

In accordance with AML/CTF Law, please provide the client's proof of identity information. Trust associated people (for trusts) and other reportable people (for companies) also need to be identified, these include:

- Appointor
- Beneficiary with 25% or more ownership, **and/or**
- Other managing official
- Settlor
- Other controlling individual
- Shareholder with 25% or more ownership

Certified copies of my ID document(s) are attached to my application.

Trust associated person 4 / other reportable person 4

Please ✓ the box which applies:

Roles this associated person may have (note: other reportable persons can only select one role):

- Appointor
 Protector/Guardian
 Settlor
 Beneficiary with 25% or more ownership
 Other controlling individual
 Other managing official
 Shareholder with 25% or more ownership (or 10% or more ownership for Hong Kong residents)

Personal details

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Date of birth / / Gender Male Female

Percentage ownership of the trust %

Address details

Residential address

Suburb State Post code

Country (if not Australia)

Proof of identity

In accordance with AML/CTF Law, please provide the client's proof of identity information. Trust associated people (for trusts) and other reportable people (for companies) also need to be identified, these include:

- Appointor
- Beneficiary with 25% or more ownership, **and/or**
- Other managing official
- Settlor
- Other controlling individual
- Shareholder with 25% or more ownership

Certified copies of my ID document(s) are attached to my application.

Step 4: Trust associated person or other reportable person Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) requirements

Please complete this section if you have added any associated people to the trust or other reportable people to the company in **Step 3**. Otherwise, proceed to **Step 5** for trust accounts or **Step 7** for company accounts.

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF), please advise the following: (Please note: your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate our compliance with the AML/CTF legislation).

Politically Exposed Person (PEP)

Politically Exposed Persons are individuals who occupy or have occupied a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates, either within or outside Australia.

Are any trust associated people or other reportable people of the company a Politically Exposed Person(s)? Please tick below.

<input type="checkbox"/> Trust associated person 1 / Other reportable person 1	<input type="checkbox"/> Trust associated person 2 / Other reportable person 2
<input type="checkbox"/> Trust associated person 3 / Other reportable person 3	<input type="checkbox"/> Trust associated person 4 / Other reportable person 4

If you have nominated yourself to be a Politically Exposed Person, you must complete and attach the following:

a Politically Exposed Persons form (myexpand.com.au).

Tax Residency

Please answer both tax residency questions as you can be a tax resident of more than one country.

	Trust associated person 1 / Other reportable person 1	Trust associated person 2 / Other reportable person 2	Trust associated person 3 / Other reportable person 3	Trust associated person 4 / Other reportable person 4
Are you a tax resident of Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a tax resident of any other Country?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you are only a tax resident of Australia and no other country please proceed to Step 5 or Step 7. If you are a tax resident of any other country please complete the details below.

Foreign Residents only – Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Under FATCA and CRS laws, we are required to ask all investors to provide additional information about their tax residency. Tax residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. Refer to **Step 15: Applicant declaration and signature**.

For all countries where you are a tax resident, other than Australia, please provide a TIN (Tax Identification Number) which is the number assigned by each country for the purposes of administering tax laws such as a Social Security Number in the US. If a TIN cannot be provided, please list one of the three reasons specified (A, B or C) for not providing a TIN.

Name	Country	TIN	If no TIN, please list Reason A, B or C
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If there are more individuals or countries, provide details on a separate sheet and tick this box

Reasons for not providing a TIN:

Reason A – The country of tax residency does not issue TINs to tax residents, OR

Reason B – You have not been issued with a TIN – **You must provide details for this reason below,**
Reason you have not been issued with a TIN (if applicable)

OR

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

Please note: It is important that we hold up to date records, so please update your details you have provided by the [Change of Details form](#) available on our website.

Step 5: Corporate beneficiary (only applicable for Trust accounts)

Would you like to add a corporate beneficiary?

Corporate beneficiary 1

Entity name

Australian Company Number (ACN)

--	--	--	--	--	--	--	--	--	--	--	--

Corporate beneficiary 2

Entity name

Australian Company Number (ACN)

--	--	--	--	--	--	--	--	--	--	--	--

Corporate beneficiary 3

Entity name

Australian Company Number (ACN)

--	--	--	--	--	--	--	--	--	--	--	--

Corporate beneficiary 4

Entity name

Australian Company Number (ACN)

--	--	--	--	--	--	--	--	--	--	--	--

Corporate beneficiary 5

Entity name

Australian Company Number (ACN)

--	--	--	--	--	--	--	--	--	--	--	--

You must include an ACN for the corporate beneficiary.

Please ensure that all beneficiaries of the trust have been included. Where the trust has an individual trustee they cannot also be the sole beneficiary. Where the trust has a corporate trustee the same corporation cannot also be the sole beneficiary.

Step 6: Beneficiary class and individual (only applicable for Trust accounts)

Please provide information in relation to the beneficiaries of the trust, if not already captured. Additionally, if the trust defines a class of beneficiary, please provide the class below.

Class of Beneficiary

Individual 1

Title (Dr/Mr/Mrs/Ms/Miss) Surname
 Given name(s)

Individual 2

Title (Dr/Mr/Mrs/Ms/Miss) Surname
 Given name(s)

Individual 3

Title (Dr/Mr/Mrs/Ms/Miss) Surname
 Given name(s)

Individual 4

Title (Dr/Mr/Mrs/Ms/Miss) Surname
 Given name(s)

Individual 5

Title (Dr/Mr/Mrs/Ms/Miss) Surname
 Given name(s)

Please ensure that all beneficiaries of the trust have been included. Where the trust has an individual trustee they cannot also be the sole beneficiary. Where the trust has a corporate trustee the same corporation cannot also be the sole beneficiary.

Step 7: Margin lending (does not apply to Self Managed Superannuation Funds)

Is any of your investment amount being provided by a margin lender?

No (go to Step 8a)

Yes

For details of margin lenders please call ClientFirst on 1800 517 124.

Loan account number	<input type="text"/>		
Name of Margin Lender	<input type="text"/>		
Margin lender authorised signatory 1	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Full name	<input type="text"/>		
Margin lender authorised signatory 2	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Full name	<input type="text"/>		
Margin lender's stamp	<input type="text"/>		

Step 8a: Deposit instruction

You are required to make an investment choice as part of your application. If you have not made a decision about your Deposit Instruction, you can choose to invest in the Cash Account until you make another investment choice.

Please note the deposit instruction, Cash Account preferences and income preferences all form part of your Standing Instructions. Maturing investments (term deposits and fixed term annuities) and listed investments do not form part of your Standing Instructions. The instructions provided in this form override any previous instructions. For more information on Standing Instructions, please refer to the General Reference Guide.

Please advise us of your Deposit Instruction.

Please note:

- Please ensure that the Deposit Instruction includes at least the default minimum allocation of 1% against the Cash Account. The percentages allocated to the Cash Account and your selected investment option(s) must add up to 100%.
- If no investment selection is nominated or your choice is unclear, funds will be allocated to the Cash Account.
- For a full list of investment options available for selection within Expand Extra Investment go to our website, select from the **Investment Guide** and **Investment Menu** and list your selections in the space provided below.
- To ensure the investment option selections are listed correctly, please add the APIR code along with the name of the investment option.
- Maturing investments (term deposits and fixed term annuities) and listed investments cannot form part of your Deposit Instruction. Please refer to Steps 8b and 8c to provide these instructions.

100% Cash Account OR Deposit Instruction

APIR Code	Investment option	Allocation (%)
<input type="text"/>	Cash Account (Mandatory)	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total (must = 100%)		<input type="text"/>

Step 8b: Listed investments

Please provide details of any listed investments you would like to purchase as part of your initial application.

Minimum trade is \$500 per listed investment.

ASX code	Investment option	Units	OR	Investment amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>

Please note:

- If additional space is required, please attach a separate signed sheet.
- These investments cannot form part of your Standing Instructions.

Step 8c: Term deposit details

Please provide details of any term deposits you would like to purchase as part of your initial application.

Maturity Instructions										
Term Deposit Provider	Term (months)	Amount	Pay to cash account	OR	Re-invest principal	OR	Re-invest partial principal	OR	Re-invest principal and interest	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>

Note: A minimum of \$5,000 per term deposit applies.

For a list of available term deposits, please visit myexpand.com.au/maturing-investments.

Where an investment instruction for a term deposit or listed investment is made at the same time as a new application these investment instructions will be processed before any other Investment Instruction relating to this new account is processed.

Step 9: Cash Account preferences

Cash Account limits

You must maintain a minimum percentage allocation to the Cash Account.

Please specify one of the following options:

Cash Account default minimum of 1%

OR

Cash Account percentage nominated in your Deposit Instruction

OR

Custom Cash Account minimum of %

Cash Account dollar-based minimum (optional)

You may also nominate a dollar-based minimum on the amount held in your Cash Account (subject to a \$5,000 minimum) that will be used in conjunction with your percentage-based minimum stated above.

If your Cash Account falls below zero, we will then top-up your Cash Account to the lower of your dollar-based minimum or percentage-based minimum.

To set a Cash Account dollar-based minimum, please specify the amount here \$

Cash Account top-up

If the balance in your Cash Account is zero or below, the Service Operator will top up the balance to the lower of:

- your selected Cash Account limit; or
- the Cash Account dollar-based minimum.

We will top up your Cash Account balance by redeeming the necessary amount from your managed investments (without prior notice to you) in accordance with the method you have selected below:

Pro-rata (default option) – Redeem funds across all managed investments according to the proportion of the portfolio that they represent.

OR

Redemption instruction – percentage – Redeem funds from specified managed investments according to the percentage allocation nominated below.

OR

Pecking Order – Redeem funds from my managed investment(s) according to a prioritised list specified below.

If you don't indicate a top-up method, the default option of pro-rata will be applied.

Any asset sales associated with your Cash Account top-up will be actioned in accordance with your existing tax optimisation method. To view and update your chosen method, please or log into Expand Online.

Redemption instructions – percentage and pecking order

APIR Code	Investment option	Redemption Instruction (%)	Pecking Order
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="1"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="2"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="3"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="4"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="5"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="6"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="7"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="8"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="9"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="10"/>
Total (must = 100%)		<input type="text"/>	

Please note:

- If you selected the pecking order option, please specify which managed investments are to be used and the pecking order in which the funds are to be redeemed, one at a time.
- Where you have selected to have a percentage redemption instruction, the percentages allocated for your selected investment option(s) must add up to 100% not including the Cash Account.
- To ensure the investment option selections are listed correctly, please add the APIR code along with the name of the investment option.
- Restricted investments, listed investments, SMA Model Portfolios, investment options with extended redemption periods, annuity funds and term deposits (maturing investments) cannot form part of your redemption instruction.

Step 10: Automatic Re-weight Facility

Use this to automate a re-weight of all the eligible investments in your portfolio, according to a percentage-based instruction at a set frequency.

I direct the Service Operator to manage my portfolio as follows:

Re-weight frequency (choose one):

Quarterly Half-yearly Yearly

Commencement date (will commence on the 20th of the chosen month):

/

Please note that if the portfolio contains investments which cannot be selected as part of a re-weight (for example maturing investments or investments which cannot be sold), the re-weight preference submitted will be applied to the remaining investments within the portfolio.

Please ensure that the re-weight preference includes at least the default minimum allocation to the Cash Account. The default Cash Account minimum is 1%.

Any asset sales associated with your Automatic Re-weight instructions will be actioned in accordance with your existing tax optimisation method. To view and update your chosen method, please speak to your financial adviser or log in to Expand Online.

Re-weight preference:

Deposit Instruction – Re-weight my portfolio in accordance with my Deposit Instruction in Step 8a.

OR

Re-weight Instruction – Re-weight my portfolio in accordance with my Re-weight Instruction specified in the table below.

The Automatic Income Distribution Facility will occur on the 25th day of the month following the end of the relevant calendar quarter or half-year. Where the amount is less than \$100 it will remain in the Cash Account for the next quarterly or half-yearly payment. We may process your payment earlier than the specified date to ensure it reaches your nominated financial institution on time.

If you don't indicate your income preference, the default option of re-invest will be applied.

Step 12: Deposit details

Initial deposit(s)

The minimum initial deposit is \$10,000 OR \$2,500 with a Regular Savings Plan.

For initial contributions equal to or more than \$2 million you must also complete and attach:

a High Threshold Transaction form (myexpand.com.au)

Details of the initial deposit included in this application.

Cheque	<input type="text"/>	
BPAY	<input type="text"/>	
Direct debit	<input type="text"/>	Complete and attach Direct debit request form
External In specie transfer	<input type="text"/>	Complete and attach Transfer of assets into Expand Investment form
Internal transfer	<input type="text"/>	
Total initial deposit	\$ <input type="text"/>	
Internal transfer source account name	<input type="text"/>	
Account number	<input type="text"/>	

By providing your account number and by signing the applicant declaration, you authorise the transfer of the balance (in full or in part) from your existing account into your Expand Extra Investment account.

Amount to be transferred:

Entire balance

OR

Partial transfer of \$

The minimum amount to leave in your existing account is \$10,000 plus any liabilities.

Partial Transfers

Please list below the investment option(s) and amount you wish to transfer. Partial transfers of SMA Model Portfolios are not available.

APIR code	Name of investment option	% or \$ amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Beneficial ownership declaration for internal transfers

Is there a change of beneficial ownership occurring as a result of this internal transfer?

No change of beneficial ownership. By selecting this option I acknowledge that this internal transfer will not result in a change in beneficial ownership.

OR

Change of beneficial ownership. By selecting this option I acknowledge that this internal transfer will result in a change in beneficial ownership.

Changes in beneficial ownership will realise CGT gains or losses on the transferred assets and there may be tax implications.

We suggest seeking advice from a registered tax agent to determine how this may impact your tax obligations.

Note: It's important to be aware that the portfolio will not be re-weighted as a result of the in specie transfer. A re-weight can be processed on the new account online via the Investments tab, or by completing an Investment Instruction form.

Regular Savings Plan

I would like to setup a regular savings plan and have attached a Direct debit request form.

Step 13: Regular Withdrawal Plan (optional)

Regular withdrawals will be paid out of your Cash Account according to the frequency and date selected. Regular withdrawals may not be paid if there is insufficient funds in your account to meet the regular withdrawal amount. We may process your regular withdrawal earlier than the specified date to ensure it reaches your nominated financial institution on time.

Do you wish to set up a Regular Withdrawal Plan?

No (go to Step 14)

Yes (please complete the details below and Step 14)

Regular Withdrawal Plan details

Commence regular withdrawals from

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Monthly
 Quarterly
 Half yearly
 Annually

Regular withdrawal amount required

\$ (minimum \$100)

Step 14: Financial institution nomination

Please provide financial institution details for your nominated account which will be used for Regular Withdrawal Plans (including Automatic Income Distribution Facility) and for any ad hoc withdrawals.

Financial institution

Account name

BSB

			-			
--	--	--	---	--	--	--

Account number

--	--	--	--	--	--	--	--	--	--	--	--

Please note:

- Ensure your account details are correct as we will not be liable for mistaken payments based on incorrect details.

Step 15: Applicant declaration and signature(s)

Proof of identity

It is important that you provide the appropriate documents and details of your identity as set out above in the application form and explained further in the 'Completing Proof of Identity' document on myexpand.com.au. This information may be required for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. The Service Operator will require you to provide a certified copy of your identification.

As part of this application you are also required to confirm your foreign tax residency status (does not apply to self managed superannuation funds). If you previously have opened a product from the Group and your adviser has not conducted the customer identification procedure under the AML/CTF legislation in conjunction with this application, you confirm that you are not a U.S. citizen or resident and/or any other foreign resident for tax purposes, or are not purchasing this product on behalf of another foreign resident and/or U.S. citizen or resident for tax purposes (does not apply to self managed superannuation funds).

Privacy

Information (including your personal information) provided to the Service Operator is used for the purpose of opening an investment account and for other related purposes. For the purpose of providing you with the products or services you have requested, the Service Operator may disclose your personal information to its related bodies corporate, your financial adviser, professional advisers, businesses that have referred you to the Service Operator, banks and other financial institutions, or to provide you with information about other products or services that may be of interest to you. The Service Operator is required to collect your personal information under the *Corporations Act 2001* and the AML/CTF legislation. If you do not provide all of the requested information, the Service Operator may not be able to action your request. To verify your identity for Know Your Customer (KYC) purposes, the Service Operator may also solicit personal information about you from reliable identity verification service providers. Your personal information will be handled in accordance with the Service Operator's privacy policy. The privacy policy contains information about how you may access or correct your personal information held by the Service Operator and how you may complain about a breach of the Australian Privacy Principles. You may request a copy of the Service Operator's privacy policy by contacting ClientFirst on 1800 517 214 or by visiting myexpand.com.au/privacy.

Electronic communications

By signing and submitting this application form, you agree to receive communications from the Service Operator by accessing them electronically via Expand Online as set out in the General Reference Guide. When a communication is available for you to access online, the Service Operator will send a notification to your preferred email address. You will need to let the Service Operator know your preferred email address when registering to join Expand Online and then tell the Service Operator your new email address if it changes. You can also elect to receive paper copies of communications via Expand Online.

Transferring from another product within Expand

If transferring from another product within Expand then you do so on the terms and conditions outlined in the Offer Document.

Financial adviser (if applicable)

If you have appointed and notified the Service Operator of your adviser (or an adviser appointed at a later date) who is authorised to act on your behalf, by signing and submitting this form, you:

- Request the Service Operator deal with my financial adviser in relation to my account.
- Authorise your adviser and their staff to act as your agent to operate your account, to give any instructions on your behalf in relation to your account to the Service Operator by any methods as set out in the Offer Document and to request and authorise payment of a withdrawal to your nominated bank account.
- Instruct the Service Operator to follow your adviser's instructions until the Service Operator receives notice that you have cancelled your adviser's authority.
- Release and indemnify the Service Operator and any member of the Group from and against all demands, actions, proceedings, claims, losses, liabilities and costs arising directly or indirectly out of or in connection with the Service Operator acting or omitting to act on instructions given by your financial adviser and their staff under this authority, except to the extent caused or contributed to by the Service Operator's fraud, negligence or wilful default..

Margin Lending

You release, discharge and agree to indemnify us from (and against) any and all actions, proceedings, accounts, claims, costs, demands, charges and expenses as well as losses and liabilities arising from any margin lending arrangement you have no matter how they arise in relation to any of your investments in Expand Extra Investment or arising from us acting on the instructions of your margin lender. Your release and indemnity does not apply where the loss or liability has been caused or contributed to by our fraud negligence or wilful default. Margin lending does not apply to self managed superannuation funds.

Deposit Instruction

The Service Operator is directed to process the Deposit Instruction specified on this form.

The Instructions provided in this form override any previous Instructions.

Investment options with extended redemption periods

If you elect to make an investment in an investment option that is designated as an investment option with extended redemption periods (in the investment menu as updated on the Expand website) (an 'illiquid investment'), you need to be aware that:

- if you request to transfer the whole or part of your withdrawal amount from your account, the Service Operator is not required to transfer the whole of your withdrawal amount (or a partial amount requested to be transferred) which is invested in an illiquid investment until it has received all that is necessary to process your request;
- unless specified otherwise, an illiquid investment is illiquid because the issuer of the investment has imposed withdrawal restrictions on the investment; and

- the maximum period in which a transfer must be effected is the period set out in the product disclosure statement for the illiquid investment which may be up to 365 days (or longer) for some illiquid investments.

Product disclosure statements for managed investment options and Separately Managed Account (SMA)*

The Service Provider has made available to you, through the Expand website, electronic versions of the product disclosure statements (PDS) for the underlying managed investments and SMA which are offered as investment options through this product. By signing and submitting this application form, you confirm that you have obtained the PDSs for your selected underlying investment options and that you will receive PDSs for any investment options you select in the future by obtaining them from the Expand website.

The PDS for a managed investment or SMA may be updated or replaced by the fund manager, responsible entity or issuer of the investment option from time to time. By signing and submitting this application form, you acknowledge that when further investments are made into a managed investment or SMA you have selected (including through investment switches or additional contributions), you may not have received the current PDS for the managed investment or SMA at that time and disclosure about certain material changes and significant events that the issuer of the managed investment or SMA product would be required to give you (under section 1017B(1) of the *Corporations Act 2001*) if you had made an equivalent direct acquisition of the investment option.

*SMA available as an investment option from 30 March 2024..

Investment options and financial advice

It is important that you understand the risks for your selected investment options (see the information about the available categories and the typical investors that they could suit in the Investment Guide). We recommend that you seek advice from a financial adviser before selecting an investment option.

Certain investment options are only available for clients of a particular financial adviser or AFS Licensee. These investments will no longer be available to you if you cease to be a client of that financial adviser or AFS Licensee. See the Investment Menu which indicates which investment options are available to 'advised only clients' and provides details in the footnotes about investment options available only to clients of particular financial advisers or AFS Licensees.

Maturing investments (term deposits or fixed-term annuities)

The Service Operator has made available to you, through the Expand website, electronic versions of the applicable PDS, terms and conditions or product guide for each maturing investment offered as an investment option through this product. You can also obtain copies of these documents on request by contacting your financial adviser or by calling our ClientFirst service on 1800 517 214. Where it may take longer than 30 days to redeem a maturing investment, the Service Operator is not required to transfer the whole of my withdrawal amount (or a partial amount requested to be transferred) until after receiving all that is necessary to process my request. By signing and submitting this application form, you agree to access the disclosure documents in these ways and confirm that you have received the applicable

disclosure documents for any maturing investment you have selected.

Managed Discretionary Accounts (MDA)

By signing and submitting this form, you authorise the Service Operator to charge any agreed Portfolio Management Fee against your account. Any agreed Portfolio Management Fees will be charged to your account and paid in full to the MDA provider while you remain invested in an MDA model.

Source of wealth and investment funds

Under AML/CTF legislation, we are required to identify your source of wealth and investment funds and may request further information or evidence from you.

Document verification

The Service Operator may seek to validate any government issued ID I have provided for identity purposes. This may include providing my personal details such as name, date of birth and address and any identification document to an external secure document verification service provider to validate.

By signing and submitting the application you provide consent for the Service Operator to verify my identity through their preferred external secure document verification service provider Green ID in the event the certified identification I have provided cannot be used to verify my identity. This includes disclosing my name, date of birth, residential address and email address to a credit reporting agency and by confirming the authenticity of my government issued ID with the relevant government departments.

If you have not provided the required identification document, the identification document cannot be verified, or the Service Operator is not satisfied the identity requirement has been met, they may not be able to process my application.

Power of Attorney

If your Application is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney and the proof of identity documents, as outlined in the 'Completing Proof of Identity' document on myexpand.com.au, for both the Applicant and the Attorney, with your Application. If signed under Power of Attorney, the Attorney certifies that no notice of revocation of that Power of Attorney has been received. For self managed superannuation funds and Joint accounts, please note that the Application cannot be signed under a Power of Attorney without confirmation the Power of Attorney is also a Trustee. Generally, a Power of Attorney is insufficient to sign on behalf of a director or trustee.

Offer document

Before submitting this application, you should read the Offer Document for Expand Extra Investment, and contact us if you have any questions. The Offer Document is available on the Expand website, through your financial adviser or by calling ClientFirst on 1800 517 214.

By signing and submitting this application, you apply for an account in Expand Extra Investment.

If your application is accepted and you are recorded as a client in our records, our contractual relationship with you will be governed by the terms and conditions in the Offer Document.

Information you provide

We will rely on the information you give us to set up your account. By signing and submitting this application form, you represent that the information you have provided is true and correct. If you do not provide us with all of the requested information or if information provided is incorrect, we may not be able to comply with your request.

If any of the information you have provided changes, you should inform the Service Operator as soon as possible.

Your instructions to us

You agree to release us from, and indemnify us against, any and all losses and liabilities arising from any payment or action we make based on any written instruction (even if not genuine) we receive bearing your account number and a signature we reasonably believe is yours or that of your representative. You also agree neither you, nor anyone claiming through you, has any claim against us or Expand Extra Investment in relation to these payments or actions. Your release and indemnity does not apply where the loss or liability has been caused or contributed to by our fraud, negligence or wilful default.

If your account is held jointly, under a trust arrangement and there are multiple trustees (or held by a corporation with multiple directors) or in the name of a company or association with multiple directors or signatories, you authorise us to accept instructions from any trustee or director to perform any action on your account (excluding the application form, the establishment of a Direct Debit Request, nominating a new financial institution or in any form where we specify that additional signatures are required) and agree to release us from, and indemnify us against, any and all losses and liabilities arising from any payment or action we make based on receipt of an instruction from the other trustee/s or directors. Your release and indemnity does not apply where the loss or liability has been caused or contributed to by our fraud, negligence or wilful default.

We do not accept any liability whatsoever for an instruction not being implemented in these circumstances.

Target Market confirmation

- I have reviewed and understand the Target Market Determination for Expand Extra Investment and any relevant investment(s) selected and confirm that Expand Extra Investment and any investment(s) selected meets my objectives, financial situation and needs.

Please note: if your investment objective(s), timeframe and/or risk profile are inconsistent with those of Expand Extra Investment or the investment(s) you have selected, then we suggest you seek financial advice that takes into account your personal circumstances.

AML/CTF legislation confirmation

- I confirm that I have provided the relevant applicant proof of identification in line with the obligations under the AML/CTF legislation and I have attached original certified copies of each applicant's identification document(s) with this Application.

Where relevant I have attached:

- An Overseas Investor form for anyone listed in this application who is not residing in Australia.
- A High Threshold Transaction form where the initial deposit is greater than \$2 million.
- A Politically Exposed Persons form for anyone listed in this application who is politically exposed.

Applicant Signature(s)

Signatory 1 Date / /

Role (such as Investor/Director/Trustee, Company Secretary as applicable)

Full name

Signatory 2 Date / /

Role (such as Investor/Director/Trustee, Company Secretary as applicable)

Full name

Signatory 3 Date / /

Role (such as Investor/Director/Trustee, Company Secretary as applicable)

Full name

Signatory 4 Date / /

Role (such as Investor/Director/Trustee, Company Secretary as applicable)

Full name

Signatory 5 Date / /

Role (such as Investor/Director/Trustee, Company Secretary as applicable)

Full name

Signatory 6 Date / /

Role (such as Investor/Director/Trustee, Company Secretary as applicable)

Full name

Common seal (of company) if required

If you are an individual or joint investor and are under 18 years of age we require a parent or guardian to sign this form here:

Parent/guardian signature Date / /

Parent/guardian full name

Investor name(s)

This page has been left blank intentionally.

Please forward all correspondence and enquiries to:

Post: Expand
Reply Paid 264, Melbourne VIC 8060

Email: clientfirst@myexpand.com.au

Telephone: 1800 517 124



EXPAND Extra

30 March 2024

Family Fee Aggregation Application

Complete the following form to apply for Family Fee Aggregation across **Expand Extra products**¹.

Terms and conditions

- Each person applying to link for the purposes of Family Fee Aggregation must be a member of the same immediate family (such as spouse, son, daughter, partner, father, mother, brother, sister, grandparents and the spouses of immediate family members) including multiple accounts for the same person.
- Any new Family Fee Aggregation nomination will override any previous nomination.
- A maximum of eight accounts are allowed to be linked together for Family Fee Aggregation purposes.
- Accounts nominated for Family Fee Aggregation within the same group must be associated with the same financial adviser.
- A Family Fee Aggregation request may not be accepted and a linking can be cancelled at any time by the Trustee/Service Operator.
- Each linked account will be able to access information about the other members in the Family Fee Aggregation Group, including names, account numbers and the aggregate account balance.

Any account(s) in Expand Extra Investment can be linked for the purposes of Family Fee Aggregation, provided that either a director, trustee or joint investor has a linked account in their own name or the director, trustee or joint investor is an immediate family member with another linked account. The Trustee/Service Operator collects the information in this form for the purpose of processing the application.

Any personal information provided in this form will be handled in accordance with the Trustee/Service Operator's privacy policy, available at myexpand.com.au/privacy.

Please ensure that each linked account holder (including yourself) completes and signs this form, and that each account holder has read and understood the terms and conditions of this form and the information in the relevant PDS or Offer Document.

Please complete these instructions in BLACK INK using CAPITAL LETTERS and ✓ boxes where provided.

Linked account

Account Name

Account number (if known)

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Relationship to group (such as spouse)

Important: Before you sign this document it is important that you read the current PDS and/or Offer Documents (available at www.myexpand.com.au) and important information set out above in this Family Fee Aggregation Application.

By signing and submitting this application, you confirm that you are applying for your account(s) to be linked to other parties detailed on this form for the purpose of calculating the Administration Fee, and that the information you have disclosed in this form is true and correct.

Signature

Date

	/		/	
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¹ Expand Extra products include: Expand Extra Super, Expand Extra Pension and Expand Extra Investment.

Linked account

Account Name

Account number (if known)

Relationship to group (such as spouse)

Important: Before you sign this document it is important that you read the current PDS and/or Offer Documents (available at www.myexpand.com.au) and important information set out above in this Family Fee Aggregation Application.

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Signature

Date / /

Linked account

Account Name

Account number (if known)

Relationship to group (such as spouse)

Important: Before you sign this document it is important that you read the current PDS and/or Offer Documents (available at www.myexpand.com.au) and important information set out above in this Family Fee Aggregation Application.

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Signature

Date / /

Linked account

Account Name

Account number (if known)

Relationship to group (such as spouse)

Important: Before you sign this document it is important that you read the current PDS and/or Offer Documents (available at www.myexpand.com.au) and important information set out above in this Family Fee Aggregation Application.

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Linked account

Account Name

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Relationship to group (such as spouse)

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Date / /

Linked account

Account Name

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Signature

Date / /

Please forward all correspondence and enquiries to:

Post: Expand
Reply Paid 264, Melbourne VIC 8060

Email: clientfirst@myexpand.com.au

Telephone: 1800 517 124

Contact us

Postal address

Expand
GPO Box 264
Melbourne VIC 3001

Telephone

1800 517 124

Email

clientfirst@myexpand.com.au

Website and Virtual Assistant

myexpand.com.au

Service Operator

Navigator Australia Limited
ABN 45 006 302 987
AFSL 236466

Registered address

Level 1, 800 Bourke Street
Docklands VIC 3008

EXPAND Extra