

# Wholesale Bond Service Application Form

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Ord Minnett Limited  
ABN 86 002 733 048  
AFSL 237121

June 2023

# Access to the Wholesale Bond Market

The Ord Minnett Wholesale Bond Service enables you to invest directly in the wholesale corporate bond market providing you the opportunity to build your own bond portfolio. You choose the composition of your bond portfolio and can elect when to buy or sell your bonds, helping you effectively manage your income requirements.

The Ord Minnett Wholesale Bond Service allows you to access the wholesale fixed income market, through the Austraclear system, for bonds with:

- A range of investment terms and maturities;
- Fixed and floating interest rates;
- Multiple currencies; and
- Differentiated credit characteristics and yield outcomes.

The service is only available to Wholesale Investors. The minimum individual investment starts at just \$50,000.

As well as bonds available in the primary and secondary market, you will also have access to new bond issuances exclusively originated by Ord Minnett Limited. This will give you investment opportunities that are not readily available via the ASX-listed market.

## Getting Started

To participate in the Ord Minnett Wholesale Bond Service you must complete and sign the Application Form attached to this document. Please read this document in its entirety, including our terms before completing the Application Form.

Send your completed and signed Application Form with any other required documentation to:

Your Ord Minnett Adviser  
or

**The Ord Minnett Wholesale Bond Service Team  
Level 8, 255 George Street  
Sydney NSW 2000**

Ord Minnett Limited ABN 86 002 733 048 (Ord Minnett) holds AFS Licence Number 237121.

Ord Minnett only provides general financial product advice in relation to the Wholesale Bond Service and the information in this document does not consider your objectives, financial situation and needs.

An investment in Wholesale Bonds should not be compared to a bank deposit. Notes and corporate bonds have a greater risk of loss of some or all of an investor's capital when compared to bank deposits.

# How to Complete the Application Form

## Account Name and Designation

<b>If you are investing for:</b>	<b>The account must be in the name of:</b>	<b>Example:</b>	<b>Refer application form section</b>
<b>Individual/s</b>	Full names of each applicant	Mr John Smith Mrs Mary Smith	2) Investor 1 2) Investor 2 2) Investor 3
<b>Company or incorporated body</b>	The company	John Smith Pty Ltd	4) Company name
<b>Trust</b>	<b>(a)</b> The Trustees for the Trust is a company	John Smith Pty Ltd <Smith Family A/C>	3) Trustee Company 3) Account designation
	<b>(b)</b> The Trustees for the Trust are individuals	Mr John Smith and Mrs Mary Smith <Smith Family A/C>	3) Trustee individual 1 3) Trustee Individual 2 3) Trust/Fund name
<b>Superannuation Fund</b>	<b>(a)</b> The Trustees for the Superannuation fund is a company	John Smith Pty Ltd <Smith Super Fund A/C>	3) Trustee company 3) Account designation
	<b>(b)</b> The Trustees for the Superannuation fund are individuals	Mr John Smith and Mrs Mary Smith <Smith Super Fund A/C>	3) Trustee 1 3) Trustee 2 3) Account designation
<b>Partnership</b>	The Principals	Mr John Smith and Mrs Mary Smith <Smith A/C>	2) Investor 1 2) Investor 2 2) Account designation
<b>Sole Trader / Business</b>	The Principal	Mr John Smith <Smith Garden Services A/C>	2) Investor 1 2) Account designation
<b>Unincorporated body</b>	Individual/s on behalf of the unincorporated body	Mrs Mary Smith <North Sydney Soccer Club A/C>	2) Investor 1 2) Account designation
<b>Deceased estate</b>	The Executors of the estate	Mrs Mary Smith <Est Sally Brown A/C>	2) Investor 1 2) Account designation
<b>Minor (a person under the age of 18 years)</b>	The responsible adult, with the minor as the designation	Mr John Smith <Harry Smith A/C>	2) Investor 1 2) Account designation

Please tick the appropriate box in **Section 1 of the Application Form** to nominate the type of Account you are opening with Ord Minnett.

## 1. Type of Account

### Investor Details

Please refer to the table on the previous page for guidance about which application sections to complete.

## 2. Individual/Joint

All applicants must complete their full name and date of birth.

**Designation Section** – if you would like to record a special purpose name on your account, you should complete the designation section. Please note it must not be longer than 24 characters (refer to the Account Name and Designation table).

## 3. Trusts, Superannuation Funds or other Entities

Please supply full names of the Trust, Type of Trust, whether it is a Family, SMSF, Unit, Charitable or estate, ABN / ACN, Contact Name, full Business name and Country where the trust was established.

You must provide the full names of all Trustees including dates of birth. If more than two, please provide on a separate sheet.

We may be required to obtain additional information to identify the controllers, settlors or beneficial owners of a trust where such information is necessary to ensure we are complying with our AML obligations.

**Designation Section** – if you would like to record a special purpose name on your account, you should complete the designation section. Please note that it must not be longer than 24 characters (refer to the Account Name and Designation Table).

Please note that Superannuation Funds must be complying funds under the Superannuation Industry (Supervision) Act.

## 4. Company Investor

**Company or other Incorporated Bodies** – Insert name of Company, Incorporated Association or other Body, the ABN/ACN, Contact Name, full registered office address or principal place of business.

If you are overseas based, there may be extra Identification needed. Please contact your Ord Minnett Adviser for further details.

## 5. Beneficial Owners (Trust and Company Accounts)

If you are opening a:

- **Company account** please list below each **shareholder** who has an entitlement to **25% or more of the issued shares** of the company.
- **Trust account** please list each **beneficiary** who has an entitlement to **25% or more of the property** of the trust.

Please provide identification for each person listed in this section as per the requirements for an individual investor.

## 6. Contact details

A residential address or registered office **must be** provided. A PO Box alone is **not** acceptable.

## 7. Authority for someone to act on your behalf (optional)

By filling in this section you are authorising this person to act on your behalf. Please refer to the Terms and Conditions for authorities.

### Identification requirements:

You must provide identification which has been certified by an Acceptable Referee for the Authorised Agent who has signed this section of the Application Form as per the requirements for an individual.

## 8. Settlement Banking Details

You must complete the Direct Debit Request Service Agreement contained herein in order to authorise Ord Minnett (**Debit User ID number 642638**), (and any agents or Custodians appointed by it from time to time) to debit and credit an external bank account for the purpose of settling purchases and sales of Wholesale Bonds.

## 9. Confirmation of Transactions

Please nominate an email address in Section 6 so that we can send an electronic confirmation of your transactions.

## 10. Tax File Number

You do not have to provide us with your Tax File Number (TFN). However, if you choose not to do so, we are required to deduct tax from any income payable at the highest personal rate, including the Medicare levy.

If you are exempt from providing a TFN, please write the reason for your exemption in the TFN Exemption box. Where the account is opened on behalf of a minor, the TFN of the parent/guardian will be recorded.

Collection of TFNs is authorised by tax laws and the Privacy Act 1988.

Should you choose to provide Ord Minnett with a TFN we will automatically apply the TFN against future investments (unless you specify you do not wish to apply your TFN against a particular investment).

We will also use your TFN in circumstances where such use will facilitate the administration of your portfolio and/or the transfer of your securities.

The lawful purposes for which your TFN can be used and the consequences of not quoting your TFN may change in the future as a result of legislative changes.

## 11. Sophisticated and Professional Investor Program

If you qualify as a Sophisticated or Professional Investor as listed in this section please provide the required certification or elections as requested.

## 12. Acknowledgement & Signatures

Each applicant (including joint applicants) must sign the application form.

If you do not provide all the information requested on the application form, we may not be able to process your application. Ord Minnett may in its absolute discretion, refuse any application.

**Company Accounts:** Applications on behalf of companies must be signed by:

- i. Two directors or a director and the company secretary, or
- ii. The sole director (if applicable)

A company may execute the application form with or without a common seal.

If the company's constitution specifies another method of signing, please provide a copy of any authority appointing the authorised signatory (or signatories).

**Incorporated and unincorporated associations:** the Application Form must be signed in accordance with the constitution/rules. Please provide a copy to support this authority.

**Power of Attorney:** for applications signed under Power of Attorney, please provide an original certified copy of the Power of Attorney, a specimen signature and attach a certified copy of the required **identification of the Attorney**. We reserve the right to verify the validity of the Power of Attorney at any time.

# Identification Requirements and Procedures

**All signatories must provide two forms of identification, with at least one from the Primary list below and the second from either the Primary or Secondary list below. Both forms of identification must be original certified copies, certified by an Acceptable Referee.**

## Individual

You may provide a combination of both primary and secondary ID (as listed in the boxes below). However:

- at least one form of ID must be photographic ID (i.e. a drivers licence or passport); and
- at least one form of ID must contain your current address (as per the address on the Application Form).

## Primary Photo Identification (At least one form of primary ID required)

- Australian Driver Licence
- Australian/Foreign Passport (a passport that has expired within the preceding 2 years is acceptable)
- Government Issued Photo Identity Card
- Other – Licence with Photograph

## Secondary Identification

- Medicare Card
- Credit Card with an Australian Financial Institution
- Australian Birth Certificate
- Australian Citizenship Certificate
- Pension / Health Card issued by Centrelink
- Commonwealth Government letter of financial benefit (Less than 1 year old)
- ATO Tax Advice (Less than 1 year old)
- Australian utilities / telecommunication provider bill (within the last 3 months) eg electricity bill, rates notice, phone bill
- Australian Financial Institution statement (within the last 3 months) eg CHESS statement, bank statement

## Certification

If you are providing a copy of these documents to Ord Minnett they must be certified by an acceptable referee (refer to the listing of Acceptable Referees). Otherwise, you can take your original identification to an Ord Minnett Branch or office where a copy of these documents will be taken and certified.

## Trusts, Superannuation Fund or other Entity

You must provide identification and a full copy of the Trust Deed which has been certified by an Acceptable Referee.

Identification must be provided by:

- Each trustee who has signed the Application Form (or directors where the trustee is a corporate entity).
- Beneficiaries entitled to 25% or more of trust income or property.
- Persons who control the trust or have power to appoint or remove trustees (including persons named as Appointor, Guarantor or Principal in the trust deed).
- Settlers where the settled sum is in excess of \$10,000.

**Please list all beneficiaries who are entitled to 25% or more of trust income or property in section 5. Beneficial Owners (Trust and Company Accounts).**

Identification must be provided as per the requirements for an individual (see above).

## Company

The following individuals must provide identification which has been certified by an Acceptable Referee:

- Each Director who has signed the Application Form
- Shareholders who hold 25% or more of the equity in the company (each a Beneficial Owner).

**Please list all shareholders who hold 25% or more of the equity in the company in section 5. Beneficial Owners (Trust and Company Accounts).**

Where one of the Beneficial Owners is a corporate entity we will be required to identify the Directors and Beneficial Owners of that corporate entity.

Companies must provide the name of each Director who is authorised to issue instructions on behalf of the company (attach additional paper if the Application Form is not sufficient).

## Acceptable Referees

All acceptable referees must certify that the identification is a true and correct copy of the original document which has been sighted.

# Categories of Acceptable Referees

1. A member of:
  - (a) the Institute of Chartered Accountants in Australia; or
  - (b) the Australian Society of Certified Practising Accountants; or
  - (c) the National Institute of Accountants.
2. A member of a municipal, city, town, district or shire council of a State or Territory.
3. An employee of a financial institution who is authorised by the financial institution to open accounts with the institution.
4. An agent of a financial institution who is authorised by the financial institution to open accounts with the institution.
5. A full-time employee of:
  - (a) a financial institution (other than an employee mentioned in item 3); or
  - (b) a corporation that is a registered corporation within the meaning of the **Financial Corporations Act 1974**; who has been employed continuously for at least 5 years by one or more financial bodies.
6. An employee of a bank carrying on business outside Australia:
  - (a) that does not have an authority under section 11 of the **Banking Act 1959**; and
  - (b) that is engaged in a transaction with a cash dealer; who is authorised by the bank to open accounts with the bank.
7. A full-time employee of a company carrying on insurance business who has been employed continuously for at least 5 years by one or more companies of that type.
8. A legal practitioner (however described) of a Federal, State or Territory court.
9. A registrar, clerk, sheriff or bailiff of a Federal, State or Territory court.
10. An officer within the meaning of the Defence Act 1903.
11. An individual registered or licensed as:
  - (a) a dentist; or
  - (b) a medical practitioner; or
  - (c) a pharmacist; or
  - (d) a veterinary surgeon; under a law of a State or Territory providing for that registration or licensing.
12. An individual who holds the position of nursing sister and is registered as a nurse under a law of a State or Territory providing for that registration.
13. A diplomatic or consular officer of an Australian Embassy, High Commission or Consulate, in Australia or overseas.
14. A holder of an office established by a law of the Commonwealth, a State or Territory in respect of which annual salary is payable, other than an office mentioned in item 15.
15. A judge or master of a Federal, State or Territory court.
16. A stipendiary magistrate of the Commonwealth or of a State or Territory.
17. A justice of the peace of a State or Territory.
18. A member of the Parliament or a State Parliament.
19. A member of the Legislative Assembly of the Australian Capital Territory, the Northern Territory or Norfolk Island.
20. A minister of religion within the meaning of the **Marriage Act 1961** who is registered under Division 1 of Part IV of that Act.
21. A notary public. Form 21 - October 2002 Page 2 of 2
22. A member of the Australian Federal Police, or of the police force of a State or Territory, who, in the normal course of his or her duties, is in charge of a police station.
23. A member of the Australian Federal Police, or of the police force of a State or Territory, of or above the rank of sergeant.
24. A manager of a post office.
25. An individual employed as an officer or employee by one or more of the following:
  - (a) The Commonwealth, a State or Territory; or
  - (b) an authority of the Commonwealth, a State or Territory; or
  - (c) a local government body of a State or Territory; who has been so employed continuously for a period of at least 5 years, whether or not the individual was employed for part of that period as an officer and for part as an employee.
26. An individual employed as a full-time teacher or as a principal at one or more of the following educational institutions:
  - (a) a primary or secondary school forming part of the education system in State or Territory; or
  - (b) an institution listed in section 4 or paragraphs 34(4)(b)-(j) (inclusive) of the **Higher Education Funding Act 1988**; who has been so employed continuously for a period of at least 5 years.
27. An individual who, in relation to an Aboriginal community:
  - (a) is recognised by the members of the community to be a community elder; or
  - (b) if there is an elected Aboriginal council that represents the community - is an elected member of the council.
28. An individual who is an agent of a totalisator agency board if:
  - (a) the individual conducts an agency of the totalisator agency board at particular premises; and
  - (b) that agency is not ancillary to any other business conducted at those premises.
29. A commissioner for oaths of a State or Territory.
30. An individual who is registered as a tax agent under part VIIA of the **Income Tax Assessment Act 1936**.
31. A member of the Chartered Institute of Company Secretaries in Australia Limited.
32. A member or fellow of the Association of Taxation and Management Accountants.
33. A member of the Institution of Engineers, Australia, other than a member with the grade of student.
34. A fellow member of the National Tax and Accountants' Association Limited.
35. The holder, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the **Corporations Act 2001** who has known another person for at least 12 months is an acceptable referee in respect of the other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act.
36. The holder of, or an authorised representative / proper authority holder of, a licence under sections 780, 781 or 913B of the **Corporations Act 2001**, who has complied with the requirements of section 912A of that Act and Australian Securities and Investments Commission Policy Statement 122 in relation to another person is an acceptable referee in respect of that other person for the purposes of the definition of 'acceptable referee' in subsection 3(1) of the FTR Act. (In this situation there is no requirement for an existing 12 month relationship).







**7. Authority for someone to act on your behalf (optional)** By providing details below you are authorising this person to act on your behalf. Please refer to the "Terms and Conditions" section. **Please note certified identification is required for the authorised agent.**

Title  Given name(s)  Surname

Address

State  Postcode  Country

Work phone  Home phone  Mobile

Email

Signature of Person Authorised to act  Relationship to Client  Date

**Trading Account Information**

**8. Settlement Banking Details**

Authorising Ord Minnett to directly debit and/or credit your account when settling securities transactions, will ensure the fastest and most secure method of settlement.

Please nominate a bank account (hereinafter referred to as a "settlement account") which you authorise for use to settle your securities trades.

Bank / Financial Institution

Branch

Bank Holder Account Name(s)

BSB Number  -  Account Number

In nominating this account as your settlement account you:

- a) give Ord Minnett (**Debit User ID number 642638**), (and any agents or Custodians appointed by it from time to time) authority to debit and/or credit your bank account for the purpose of settling securities transactions;
- b) acknowledge that you have read and agreed to the Direct Debit Request Service Agreement found in this Client Application Form.
- c) confirm that you have provided sufficient Identification from all Bank Account Holders to ensure that we can verify your signature(s).
- d) are acknowledging that you are an authorised officer who can sign on behalf of the Company (if your nominated bank account is in a company name).

Please ensure all **Bank account holders sign below**

**Bank Account Holder 1**

Signed by (full name)

**Bank Account Holder 2**

Signed by (full name)

**Bank Account Holder 3**

Signed by (full name)

**9. Transaction Confirmations**

Please indicate the email addresses nominated in section 6 to which you would like us to email transaction confirmations.

Email 1  Email 2

**10. Tax File Number (TFN)**

Are you an Australian resident for tax purposes? Yes  No

If no, what is your country of residence for tax purposes?

**Tax File Number Categories**

**I** Individuals    **C** Companies    **T** Formal Trusts    **S** Super Funds

Investor 1 TFN	Category
<input type="text"/>	<input type="text"/>
Investor 2 TFN	Category
<input type="text"/>	<input type="text"/>
Investor 3 TFN	Category
<input type="text"/>	<input type="text"/>

I/We do not want to quote a TFN for this investment (please tick)

TFN exemption: If you have a TFN exemption, please provide exemption details


### 13. Sophisticated and Professional Investor Program

Ord Minnett offers a Sophisticated and Professional Investor Program (OMSPI) which allows access to investment opportunities that are usually restricted to institutional or wholesale investors.

OMSPI provides a premium level of service to those clients who qualify and register. Participation in the OMSPI Program will allow you to access product offerings such as:

- Premier Initial Public Offerings and restricted offerings of hybrid and fixed interest securities.
- Equity placements – short notice or “overnight” placements by top ASX companies, often at a discount to their current trading price.
- Structured investment products – sophisticated structured products that may often be unavailable to non-Program investors.

#### How the Program works

The program is simple. If you qualify in either the “Sophisticated” or Professional Investor categories as outlined below, and would like to join the program please complete the relevant details below.

Your Adviser will confirm your registration and offers will be sent to you as they become available.

When an offer is of interest, contact your Ord Minnett Adviser immediately, as many offers open and close on the same day.

Registration in the Program enables Ord Minnett to regard you as a “Wholesale” client. As such, Ord Minnett will not be required to provide you with retail disclosures, including a Statement of Advice.

#### Program qualifications

To participate in the Program you need to qualify as either a “Sophisticated” or Professional Investor under the Corporations Act 2001. Please tick the category that applies to you.

##### Professional Investor.

To qualify as a Professional Investor you must be either:

- an AFS licensee;
- an APRA regulated entity;
- a trustee of a super fund, ADF, PST or PSS scheme with assets that exceed \$10 million;
- a person who controls net assets of at least \$10 million;
- a listed entity; or
- a body covering a business of investment in a financial product, interests in land or other investments where funds are received as a consequence of an offer or invitation to the public

##### Sophisticated Investor.

To qualify as a Sophisticated Investor you must have:

- net assets of at least \$2.5million; or
- a gross income for each of the last 2 financial years of at least \$250,000; and
- a certificate from a Qualified Accountant confirming your income and assets.

If you qualify as a Sophisticated Investor pursuant to Sections 708(8) (c) and 761G(7)(c) of the Corporations Act please have your Accountant complete the section titled **Excluded Offering/**

**Sophisticated Investor Certificate** which follows below.

### Excluded Offering/Sophisticated Investor Certificate

#### Qualified Accountant’s Certificate

I certify that (please tick appropriate box):

##### 1. I am a member of:

- CPA Australia, who is entitled to use the post-nominals “CPA” or “FCPA”, and is subject to and complies with CPA Australia’s continuing professional development requirements; or
- the Institute of Chartered Accountants in Australia (“the ICAA”), who is entitled to use the post-nominals of “CA”, “ACA” or “FCA”, and is subject to and complies with the ICAA’s continuing professional education requirements; or
- the National Institute of Accountants (“the NIA”), who is entitled to use the post-nominals “MNIA” or “FNIA”, and is subject to and complies with NIAs continuing professional education requirements.

##### 2. In accordance with the requirements of Section 708(8)(c) and 761G(7)(c) of the Corporations Act, the Account Holder/Investor has either:

- net assets of at least \$2,500,000; or
- a gross income for each of the last 2 financial years of at least \$250,000.

Signature of Accountant

x

Name of Accountant

Accountant’s Address

Work Phone

Email

### 14. Applicant Signatures

**Each applicant (including joint applicants) must sign the application form**

By signing this Application form, each signatory acknowledges as follows:

- The information I have provided in this Application Form is true and correct
- I have read the Direct Debit Request Service Agreement contained in this Application Form and give authority to Ord Minnett (and any agents or Custodians appointed by it from time to time) to credit and/or debit any account nominated
- I am required to provide Ord Minnett with identification as outlined in this Application Form and acknowledge that if I do not provide this identification Ord Minnett may refuse my application

- If executing this form as director of a company I agree to indemnify Ord Minnett in accordance with the terms of the Directors Indemnity contained in this Application Form.
- If I have provided details of a third party or agent, I acknowledge that I have read the Terms and Conditions for Authorised Person to act on behalf of the Account contained in this Application Form and acknowledge that Ord Minnett is not responsible for any loss incurred by me as a result of Ord Minnett executing an instruction that has been received by the agent or third party
- I authorise Ord Minnett Limited to collect, use and disclose the information about me as described in the Privacy Statement in the Ord Minnett Limited Financial Services Guide.

**Investor 1 or Director/Sole Director** (please circle if Sole Director)

 X

Signed by (Full Name)

**Investor 2 or Director/ Company Secretary** (please circle)

 X

Signed by (Full Name)

**Investor 3 or Director/ Company Secretary** (please circle)

 X

Signed by (Full Name)

# Terms of the Ord Minnett Wholesale Bond Service

The following terms apply in relation to your participation in the Ord Minnett Wholesale Bond Service. Please take the time to read and understand these terms before completing the Application Form.

## 1. Administration of your Investments

Ord Minnett has entered into an Administration Agreement with Mainstream Fund Services Pty Limited ACN 118 902 891 ("Mainstream" or "the Custodian") pursuant to which Mainstream has undertaken to provide investment administration services necessary to facilitate the Wholesale Bond Service including but not limited to:

- Investment Administration
- Asset Pricing
- Transaction Processing
- Reconciliation
- Portfolio Valuation and Reporting

## 2. Custody of your Investments

Ord Minnett has engaged Mainstream to provide master custodian services necessary to facilitate the Wholesale Bond Service including but not limited to:

- Custody and safekeeping of Investments
- Settlement of Investments
- Income Processing
- Corporate Actions

Mainstream may at its discretion choose to use a recognised Sub Custodian where such appointment has been made through a written agreement in accordance with the requirement of ASIC's Regulatory Guide 133, the Investments will be held in Mainstream's name and separated from other clients' assets through its books. No Investments will be held in Mainstream's name with third party institutions other than through such Sub Custodian.

## 3. Confirmations

When you provide an electronic address ("email address"), you authorise Ord Minnett to dispatch electronic Confirmations to the email address provided. It is your responsibility to ensure that the email address you provide to Ord Minnett is operational and available for receipt of electronic Confirmations and to advise Ord Minnett of any change to your email address as soon as practicable after the change is made.

## 4. Directors Indemnity

Where you execute this Agreement in the capacity of a director or officer of a body corporate ("the Client") you agree to indemnify Ord Minnett against any liability incurred as a

consequence of any dealing on any account whatsoever established by the Client as well as any liability or loss arising from, and any costs, damages, charges and expenses incurred in connection with:

- (a) any failure by the Client to pay Ord Minnett any monies which are due and payable by the Client on any account whatsoever of the Client; and
- (b) any failure by the Client to fulfil its obligations to Ord Minnett.

Where more than one person executes this agreement in the capacity of a director or officer of the Client, they acknowledge that they have assumed joint and several liability for any monies payable to Ord Minnett by the Client and that Ord Minnett may pursue recovery against one or any of them at its discretion.

The indemnity shall be a principal and continuing obligation and shall be in addition to and not merge with, or be affected by, any other security held by Ord Minnett, now or in the future, notwithstanding any rule of law or equity, or any statutory provision to the contrary

## 5. Wholesale Investor Status

By choosing to register as a Sophisticated or Professional Investor, you confirm and acknowledge that:

- (a) You will be classified as a wholesale client. This means that Ord Minnett will not be required to provide you with Statements of Advice and other forms of disclosure that it is required to provide to retail clients.
- (b) Offers of investment products made to you by Ord Minnett will be made on the basis of your status as a wholesale client.
- (c) You have sufficient financial knowledge and experience investing in securities to independently assess the merits, value and associated risks of a securities offer without the benefit of a prospectus or like disclosure document.

Your ongoing participation in the Ord Minnett Wholesale Bond Service will be subject to ongoing confirmation from your adviser or accountant that you are a Sophisticated or Professional Investor and therefore qualify as a Wholesale Investor as defined in the relevant provisions of the Corporations Act.

It is your responsibility to provide updated confirmation prior to the expiry of any existing confirmation so you can continue to participate in the service.

Ord Minnett will endeavour to notify you of the expiry of any certificate previously provided as evidence of you meeting

the Wholesale Investor Criteria prior to the expiry of any such certificate, however, it remains your responsibility to ensure you keep such evidence up to date, so you can continue to participate in the service.

If you fail to provide Ord Minnett with evidence that you qualify as a Wholesale Investor at least 14 (fourteen) days before the expiry of any existing confirmation we will discontinue the service to you. In this instance, the Custodian may either deliver each parcel of bonds to you or a new custodian specified by you or if this is not feasible for any reason whatsoever, you hereby authorise the Custodian to sell your bonds on your behalf and to do all things necessary to effect such sale (including signing any documents or giving any instructions on your behalf). Where bonds are sold on your behalf, we will transfer the proceeds of such sale to you.

## 6. Instructions

You may give instructions to Ord Minnett to buy or sell bonds, make applications for bonds and otherwise deal in bonds as directed by you or your nominated representative by phone or email.

You will receive written confirmation via email when your order has been executed. Unless otherwise advised by you in writing, your financial adviser will be authorised to give instructions to Ord Minnett in connection with the purchase and sale of bonds.

## 7. Trading is Execution Only

The Wholesale Bond Service is an execution only service and Ord Minnett makes no representations and gives no warranties or recommendation about any bonds offered and accepts no responsibility for any loss made by any person in reliance of information contained in any information memorandum or pricing supplement in relation to the bonds.

## 8. Secondary Market Trading

Bonds held through the Ord Minnett Wholesale Bond Service may only be bought or sold through Ord Minnett. There may be a limited secondary market in respect of bonds being sold before the maturity date. Ord Minnett is under no obligation to buy your bonds. If you wish to sell your bonds you can place an order with your Ord Minnett Adviser, in which case we will use our best endeavours to meet your request.

Quoted prices are indicative unless otherwise specified and agreements over the telephone or via email will be binding. Telephone lines may be taped. Bonds included in any indicative rate sheets or quotes you receive may not be available at the time of trade.

## 9. Fees

An annual fee of 0.05% (5 basis points) on account balances held through the Ord Minnett Wholesale Bond Service will be charged for Custody services. This fee will be deducted from your nominated Australian bank account in accordance with the terms of this Agreement.

All fees are exclusive of GST, where applicable.

## 10. Direct Debit Request Service Agreement

### Mainstream Fund Services Pty Ltd.

#### (a) Definitions

In this section, the following definitions apply:

**Account** means the account held at Your Financial Institution from which We are authorised and able to arrange for funds to be debited.

**Debit Date** means the date when a debit is made by Us.

**Debit Payment** means a particular transaction where a debit is made.

**Direct Debit Authority** means this direct debit authority agreement between Us and You.

**Financial Institution** means the financial institution nominated by You in this form.

**Our, Us or We** means **Mainstream Fund Services Pty Ltd.**

**You or Your** means the person(s) who has/have signed this Direct Debit Authority.

#### (b) Debiting Your Account

Debits will be made through the Bulk Electronic Clearing System (BECS) from Your Account held at the Financial Institution and will be subject to the following terms and conditions:

- You are providing Us with the ability to debit and credit your nominated bank Account.
- You authorise Us to debit any amounts payable by you in respect of any investments made by you through the Ord Minnett Wholesale Bond Service and acknowledge that We will credit any funds owing to the nominated account.
- We will generally debit the amount nominated from Your bank Account within three business days of approving Your Application.
- We will only arrange for funds to be debited from Your Account as authorised in this Direct Debit Authority.
- If the Debit Date falls on a day that is not a business day, We may direct Your Financial Institution to debit Your Account on the preceding business day.
- If You are unsure about which day Your Account has been or will be debited, please check with Us.

#### (c) Your Responsibilities

- Direct debiting may not be available on all accounts. Please check that Your Financial Institution allows direct debits on Your nominated bank Account.
- You must check that Your nominated bank Account details are correct.
- It is Your responsibility to ensure that there are sufficient cleared funds available in Your Account on the Debit Date to permit Your Debit Payment to be made in accordance with this Direct Debit Authority.
- If there are insufficient clear funds in Your Account to meet Your Debit Payment: You may be charged a fee and/or interest by Your Financial Institution and You may also incur fees or charges imposed or incurred by Us.
- You must advise Us of an alternative payment method so that We can process Your Debit Payment.
- It is Your responsibility to ensure that the authorisation given to draw on Your nominated bank Account is identical to the Account signing instruction held by Your Financial Institution where Your nominated Account is based.

#### (d) Your Rights

- If You have any questions or concerns about Your Direct Debit Authority, such as if You believe there has been an error in debiting Your Account, You should take the matter up with Us directly, by calling Us.

#### (e) Our Commitment to You

- If Your individual Debit Payment is declined or rejected, We will notify You.
- We will keep all information pertaining to Your Direct Debit Authority (including Your nominated bank Account details) private and confidential. We will make reasonable efforts to keep any such information that We have about You secure and to ensure that any of our employees or agents who have access to information about You do not make any unauthorised use, modification, reproduction or disclosure of that information.
- We will only disclose information that We have about You to the extent specifically required by law or for the purposes of this Direct Debit Authority – including in connection with a claim You have made relating to a debit that You believe has been made incorrectly, or wrongfully, in which case, National Australia Bank ABN 12 004 044 937 (as our sponsor in the Bulk Electronic Clearing System) may require Us to provide this information to them in connection with Your claim to the extent necessary to resolve Your claim.

#### Ord Minnett Limited

**Account** means the account held at Your financial institution from which we are authorised to arrange for funds to be debited.

**Agreement** means this Direct Debit Request Service Agreement between You and us.

**Banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**Debit day** means the day that payment by You to us is due.

**Debit payment** means a particular transaction where a debit is made.

**Direct debit request** means the Direct Debit Request between us and You.

**Us** or **we** means **Ord Minnett Limited** (the Debit User) You have authorised by requesting a Direct Debit Request.

**You** means the customer who has signed or authorised by other means the Direct Debit Request.

**Your financial institution** means the financial institution nominated by You on the DDR at which the account is maintained.

(a) By signing a Direct Debit Request or by providing us with a valid instruction, You have authorised us to arrange for funds to be debited from Your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and You.

(b) We will only arrange for funds to be debited from Your account as authorised in the Direct Debit Request.

or

We will only arrange for funds to be debited from Your Account if we have sent to the address nominated by You in the Direct Debit Request, a billing advice which

specifies the amount payable by You to us and when it is due.

- (c) If the debit day falls on a day that is not a banking day, we may direct Your financial institution to debit Your account on the following banking day. If You are unsure about which day Your account has or will be debited You should ask Your financial institution.

#### (d) Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving You at least fourteen (14) days written notice.

#### (e) Amendments by You

You may change\*, stop or defer a debit payment, or terminate this agreement by providing us with at least 7 days notification by writing to:

Your financial adviser

or

arranging it through Your own financial institution, which is required to act promptly on Your instructions.

\*Note: in relation to the above reference to 'change', Your financial institution may 'change' Your debit payment only to the extent of advising us Ord Minnett Limited of Your new account details.

#### (f) Your obligations

1. It is Your responsibility to ensure that there are sufficient clear funds available in Your account to allow a debit payment to be made in accordance with the Direct Debit Request.
2. If there are insufficient clear funds in Your account to meet a debit payment:
  - (a) You may be charged a fee and/or interest by Your financial institution;
  - (b) You may also incur fees or charges imposed or incurred by us; and
  - (c) You must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in Your account by an agreed time so that we can process the debit payment.
3. You should check Your account statement to verify that the amounts debited from Your account are correct

#### (g) Dispute

1. If You believe that there has been an error in debiting Your account, You should notify your financial adviser directly and confirm that notice in writing with us as soon as possible so that we can resolve Your query more quickly. Alternatively You can take it up directly with Your financial institution.
2. If we conclude as a result of our investigations that Your account has been incorrectly debited we will respond to Your query by arranging for Your financial institution to adjust Your account (including interest and charges) accordingly. We will also notify You in writing of the amount by which Your account has been adjusted.
3. If we conclude as a result of our investigations that Your account has not been incorrectly debited we will respond to Your query by providing You with reasons and any evidence for this finding in writing.

## **(h) Accounts**

You should check:

- 1.0 with Your financial institution whether direct debiting is available from Your account as direct debiting is not available on all accounts offered by financial institutions
- 2.0 Your account details which You have provided to us are correct by checking them against a recent account statement; and

with Your financial institution before completing the Direct Debit Request if You have any queries about how to complete the Direct Debit Request.

## **(h) Confidentiality**

1. We will keep any information (including Your account details) in Your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about You secure and to ensure that any of our employees or agents who have access to information about You do not make any unauthorised use, modification, reproduction or disclosure of that information.
2. We will only disclose information that we have about You:
  - 2.1 to the extent specifically required by law; or
  - 2.2 for the purposes of this agreement (including disclosing information in connection with any query or claim).

## **(i). Notice**

1. If You wish to notify us in writing about anything relating to this agreement, You should write to your financial adviser.
2. We will notify You by sending a notice in the ordinary post to the address You have given us in the Direct Debit Request.
3. Any notice will be deemed to have been received on the third banking day after posting.

## **11. Discontinuation of Service**

The Ord Minnett Wholesale Bond Service is made available to wholesale clients only at the sole discretion of Ord Minnett and may be discontinued at any time. If Ord Minnett determines to discontinue the service, the Custodian may deliver each parcel of bonds to you or a new custodian specified by you. If this is not feasible for any reason whatsoever, you hereby authorise the Custodian to sell the bonds on your behalf and to do all things necessary to effect such sale (including signing any documents or giving any instructions on your behalf). Where your bonds are sold on your behalf, the Custodian will transfer the proceeds of such sale to you.

## **12. Conflicts of Interest**

You consent, acknowledge and agree to the potential conflicts of interest Ord Minnett faces in connection with the Ord Minnett Wholesale Bond Service and that Ord Minnett may:

- receive fees, brokerage or commissions as a result of transactions with your Ord Minnett Wholesale Bond Service.

- act as the arranger for an issuer of bonds acquired by you and Ord Minnett may receive fees in connection with this role.
- act in a principal capacity as the counterparty for transactions under which you acquire and dispose of bonds.
- take action in the performance of its duties for other clients which differs from the action taken in relation to your Ord Minnett Wholesale Bond Service account
- deal in any of the bonds you may hold either on their own account, or on behalf of another person.

## **13. Amendments**

We may make amendments to the terms of the Wholesale Bond Service at any time by giving at least 14 days' notice in writing, except where such amendments are administrative in nature and are not materially prejudicial to you, in which case the amendments shall be effective immediately.

## **14. Regulatory Disclosure**

If placed under a legal obligation to do so, Ord Minnett may make any disclosure to any legal or regulatory body or authority as necessary, appropriate or desirable in connection with the bonds notwithstanding any duty of confidentiality owed to you.

## **15. Privacy**

The Ord Minnett Wholesale Bond Service is subject to the Ord Minnett Privacy Policy, which sets out how your personal information is collected, used, disclosed and handled. You acknowledge you have access to our privacy policy and agree that Ord Minnett may collect, use, disclose and handle your personal information in a manner set out in that policy. Our policy also sets out how you can access or correct information we hold about you, and how you can make a complaint about a privacy issue. A copy of our privacy policy is available on our website [www.ords.com.au](http://www.ords.com.au)

## **16. No Advice**

This document has been prepared for the purpose of providing general information only. It does not take account of any particular investor's objectives, financial situation or needs and as such does not constitute personal financial advice and may not be relied on as such. Before making any investment decisions, investors should consider the full details set out in the relevant information memorandum and/or pricing supplement for the particular bond and seek professional financial advice. Ord Minnett makes no recommendation in respect of the bonds available through the Ord Minnett Wholesale Bond Service.



# Ord Minnett Offices

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## Ord Minnett Head Office

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sydney@ords.com.au

## National Offices

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**ORD MINNETT**

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