

## Application Form

For Direct Investors

ISSUED 20 OCTOBER 2020

Use this Application Form if you are an investor investing directly into a Pental fund. If you are investing via a Master Trust or Platform, contact your platform provider for any investor queries.

Australia's Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) legislation obliges us to collect identification information and documentation from prospective investors.

Investors are required to complete this Application Form together with the relevant Customer Identification Form and send these to us with the required identification documentation. We will not be able to process your Application without a correctly completed Customer Identification Form and the required identification documentation.

Pental Fund Services Limited (ABN 13 161 249 332, AFSL No. 431426) (Pental, 'our' or 'us' in this Application Form) is the responsible entity or trustee (as the case may be) of, and issuer of units in, the Pental funds.

This Application Form is in respect of, and accompanies, the Product Disclosure Statement (PDS) or the Information Memorandum (IM), which offers units in the relevant Pental fund.

Complete this form using a black pen – print in clear CAPITAL LETTERS.

Please mail completed application form/s and any accompanying documents to:

BT Financial Group for Pental Fund Services Limited  
Attn: Corporate Accounts Team  
GPO Box 2675  
Sydney NSW 2001

For more information call 1800 813 886 or visit [pentalgroup.com](http://pentalgroup.com)

### SECTION 1: INVESTOR DETAILS

**New Investors** – Go to Section 1A

**Existing Investors**

Is this investment to be in the same name?

**Yes** – My account number is

<b>C</b>									
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**No** – Go to section 1A

### SECTION 1A: INVESTOR DETAILS

- Cross [x] the relevant boxes.
- ALL new investors must complete this section.

<input type="checkbox"/> <b>Institutional Investors</b> (investing over \$5m)	INS
<input type="checkbox"/> <b>Master Fund / Wrap Provider</b>	MTR
<input type="checkbox"/> <b>Other investor</b> (all remaining investors)	PID

Choose ONE of the following categories

	Go to
<input type="checkbox"/> <b>Individual(s)/ Joint / Sole Trader</b>	1B
<b>Trusts / Superannuation Funds</b>	
<input type="checkbox"/> Corporate Trustee / Super Fund	1C and 1D
<input type="checkbox"/> Individual Trustee / Self Managed Super Fund	1B and 1D
<input type="checkbox"/> <b>Company</b>	1C
<input type="checkbox"/> <b>Partnership</b>	1B and 1D
<input type="checkbox"/> <b>Association / Co-operative</b>	1B and 1D
<input type="checkbox"/> <b>Government Body</b>	1D
<input type="checkbox"/> <b>Charities / Religious Orders</b>	1D



**SECTION 1B: INDIVIDUALS, JOINT INVESTORS, SOLE TRADERS OR INDIVIDUAL TRUSTEE(S) DETAILS**

**INVESTOR A**

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of Birth (dd/mm/yyyy)

 /  / 

**INVESTOR B**

Mr  Mrs  Miss  Ms  Other

Given name(s)

Surname

Date of Birth (dd/mm/yyyy)

 /  / 

Joint Investors will each be required to complete the appropriate Customer Identification Form together with this Application form.

**JOINT (NON CORPORATE) INVESTORS ONLY**

Indicate account signing authority for future transactions. Either:

- Investor A or B  
 A only  
 B only



If no option is nominated, future transactions will require all investors to sign.

In the event that there are more than two individual investors or trustees, please print and complete additional copies of this page.

**SECTION 1C: NAME OF COMPANY OR CORPORATE TRUSTEE**

  

**SECTION 1D: NAME OF PARTNERSHIP, SUPERANNUATION/TRUST FUND, CHILD, ESTATE OR CLUB/ASSOCIATION/CO-OPERATIVE/GOVERNMENT BODY/CHARITY/RELIGIOUS ORDER**

  

**SECTION 2A: TAX FILE NUMBER (TFN<sup>1</sup>), BUSINESS NUMBER (ABN) OR EXEMPTION**

TFN of Investor A<sup>2</sup>

TFN of Investor B

Australian Business Number (ABN)

**OR**

Reason for exemption

- Non-resident<sup>3</sup>  
 Registered charity<sup>4</sup>  
 Other (provide details)

1 Collection of TFN information is authorised and its use and disclosure strictly regulated by tax laws and the Privacy Act. Investors must only provide an Australian Business Number (ABN) instead of a TFN when the investment is made in the course or furtherance 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 from your distribution at the highest marginal tax rate plus Medicare levy to meet Australian Taxation Law requirements. For more information about the use of TFNs for investments, contact the enquiries section of your local branch of the Australian Taxation Office.

Once provided, your TFN will be applied automatically to any future investments in the fund(s) 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.

- 2 For super funds or trusts list only the applicable ABN or TFN for the super fund or trust.
- 3 Non Residents specify your residential address, including country of residence for Tax purposes.
- 4 The charity must be registered as a charity under the tax laws.

**SECTION 2B: FOREIGN TAX RESIDENCY INFORMATION (EXISTING INVESTORS ONLY)**

We are required to identify tax residents of a country or countries other than Australia in order to meet account information reporting requirements under domestic and international laws. Please answer the following questions if you are making an application for a new fund and have not previously provided us with your Foreign Tax Residency Information.

If at any time after account opening, information in our possession suggests that the investor or any Controlling Person of the investor (where the investor is an entity) may be a tax resident of a country or countries other than Australia, you may be contacted to provide further information. Failure to respond may lead to certain reporting requirements applying to the account.



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## SECTION 4: INVESTMENT DETAILS

Nominate ONE distribution option per fund. If no nomination is made, distributions will be automatically reinvested.

Asset Class	Fund Name	Min. initial Investment	APIR Code	Trust code	AMOUNT	Re-invest	Pay to bank
<b>Alternatives</b>	Pendal Total Return Fund	\$500,000	RFA0108AU	SEC-ITR	\$		
<b>Australian fixed interest</b>	Pendal Dynamic Income Fund	\$25,000	BTA8657AU	SWT-DIF	\$		
	Pendal Enhanced Credit Fund	\$25,000	RFA0100AU	SWT-WEN	\$		
	Pendal Fixed Interest Fund	\$25,000	RFA0813AU	SWT-WFI	\$		
	Pendal Government Bond Fund	\$500,000	BTA0111AU	BTI-IAB	\$		
	Pendal High Alpha Fixed Income Fund	\$500,000	BTA0505AU	SWT-HAF	\$		
	Pendal Monthly Income Plus Fund	\$25,000	BTA0318AU	SWT-AIF	\$		
	Pendal Pure Alpha Fixed Income Fund	\$25,000	BTA0441AU	SWT-PAF	\$		
	Pendal Short Term Income Securities Fund	\$25,000	WFS0377AU	WWT-IEC	\$		
<b>Australian property securities</b>	Pendal Property Investment Fund	\$25,000	RFA0817AU	SWT-WPI	\$		
	Pendal Property Securities Fund	\$25,000	BTA0061AU	SPW-PSF	\$		
<b>Australian shares</b>	Pendal Australian Equity Fund	\$25,000	BTA0055AU	SPW-AUS	\$		
	Pendal Australian Long/Short Fund	\$25,000	RFA0064AU	SWT-ALS	\$		
	Pendal Australian Share Fund	\$25,000	RFA0818AU	SWT-WCA	\$		
	Pendal Focus Australian Share Fund	\$25,000	RFA0059AU	SEC-FAS	\$		
	Pendal Geared Imputation Fund	\$25,000	RFA0130AU	SWT-WGT	\$		
	Pendal Imputation Fund	\$25,000	RFA0103AU	SWT-WIF	\$		
	Pendal MicroCap Opportunities Fund	\$25,000	RFA0061AU	SWT-WMC	\$		
	Pendal MidCap Fund	\$25,000	BTA0313AU	SWT-MID	\$		
<b>Cash</b>	Pendal Managed Cash Fund	\$25,000	WFS0245AU	WWT-IMC	\$		
	Pendal Stable Cash Plus Fund	\$500,000	BTA0459AU	MMT-SCI	\$		
<b>Emerging markets</b>	Pendal Global Emerging Markets Opportunities Fund – WS	\$25,000	BTA0419AU	SWT-GEM	\$		
	Pendal Global Emerging Markets Opportunities Fund – I	\$10,000,000	BTA0420AU	SEC-GEM	\$		
<b>Int'l fixed interest</b>	Pendal Global Fixed Interest Fund	\$25,000	RFA0032AU	SWT-WGF	\$		
<b>International property</b>	Pendal Global Property Securities Fund	\$25,000	RFA0051AU	SEC-PSF	\$		
<b>International shares</b>	Pendal American Share Fund	\$25,000	BTA0100AU	SPW-AMS	\$		
	Pendal Asian Share Fund	\$25,000	BTA0054AU	SPW-ASA	\$		
	Pendal Concentrated Global Share Fund	\$25,000	BTA0503AU	SWT-CGS	\$		
	Pendal Concentrated Global Share Fund Hedged	\$25,000	RFA0031AU	SWT-WCH	\$		
	Pendal Concentrated Global Share Fund No.2	\$25,000	RFA0821AU	SWT-WCG	\$		
	Pendal Concentrated Global Share Fund No.3	\$25,000	BTA0056AU	SPW-INT	\$		
	Pendal Dynamic Global Equity Fund	\$25,000	BTA0321AU	SWT-DGE	\$		
	Pendal European Share Fund	\$25,000	BTA0124AU	SPW-EUS	\$		
<b>Multi-Asset</b>	Pendal Japanese Share Fund	\$25,000	BTA0130AU	STW-JSF	\$		
	Pendal Active Balanced Fund	\$25,000	RFA0815AU	SWT-WAB	\$		
	Pendal Active Conservative Fund	\$25,000	BTA0805AU	BTW-CNT	\$		
	Pendal Active Growth Fund	\$25,000	BTA0125AU	SPW-FGF	\$		
	Pendal Active High Growth Fund	\$25,000	BTA0488AU	SWT-HGF	\$		
	Pendal Active Moderate Fund	\$25,000	BTA0487AU	SWT-MBF	\$		
<b>Responsible investments</b>	Pendal Balanced Returns Fund	\$25,000	BTA0806AU	BTW-MNT	\$		
	Pendal Ethical Share Fund	\$25,000	RFA0025AU	SWT-WES	\$		
	Pendal Sustainable Australian Fixed Interest Fund	\$25,000	BTA0507AU	SWT-SAF	\$		
	Pendal Sustainable Australian Share Fund	\$25,000	WFS0285AU	WWT-ISS	\$		
	Pendal Sustainable Balanced Fund	\$25,000	BTA0122AU	BTI-IEB	\$		
	Pendal Sustainable Conservative Fund	\$25,000	RFA0811AU	SWT-WEC	\$		
	Pendal Sustainable International Fixed Interest Fund	\$500,000	BTA0509AU	SWT-SIF	\$		
	Pendal Sustainable International Share Fund	\$500,000	BTA0568AU	SWT-SIE	\$		
<b>TOTAL</b>					\$		

	Fund	Cut off times on business days
!	Pendal Stable Cash Plus Fund	2.30pm (Sydney time)
	Pendal Short Term Income Securities Fund	
	Pendal Managed Cash Fund	
	Pendal Total Return Fund (monthly priced fund)	3.30pm (Sydney time)*
	All other funds	3.30pm (Sydney time)

\*On or before the last business day of the month in order to be processed using the end of the month valuation



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## PAYMENT OPTIONS



We **MUST** receive a correctly completed Customer Identification Form and the required identification documents, together with this Application Form before we can establish your Investment Account and confirm your Investor Number.

Cross [x] to indicate how your investment will be made.



### Cheque

Make cheque payable to:  
BTFG – Investor name

### Mailing address

BT Financial Group for Pandal Fund Services  
Limited  
Attn: Corporate Accounts Team  
GPO Box 2675  
Sydney NSW 2001



### Electronic Funds Transfer (EFT / Direct Credit)

You will only be able to make your initial application amount by EFT or direct credit after we have advised you that your application has been processed and your account set up is established. Once your account has been established we will supply our bank account details by email if provided, or by post to the address on file.



### Direct Debit

Go to Section 11 and complete this section of the Application Form.

## SECTION 5: DISTRIBUTION INSTRUCTIONS

If you have nominated 'Pay to Bank' in Section 4, complete bank account details below.

**NOTE:** This account must be in the investor's name. Only Australian financial institution account details will be accepted.

Name of financial institution (must be an Australian institution)

Branch name

BSB number

Account number

Account holder's name(s)

  

Where we have tried to credit a distribution amount to your nominated bank account and the payment fails, and we are unable to contact you after reasonable attempts have been made, we will reinvest the amount, together with any future distributions, into the relevant Pandal fund(s) until you advise us of alternative details.

Any distribution amounts which we have been holding will be reinvested at the price that applies on the day we reinvest them.

## SECTION 6: WITHDRAWAL INSTRUCTIONS

Complete this section for withdrawals to be made to a bank account. Write 'as above' if same as distribution account.

**NOTE:** This account must be in the investor's name. Only Australian financial institution account details will be accepted.

Name of financial institution (must be an Australian institution)

Branch name

BSB number

Account number

Account holder's name(s)

  

We must have an account on file in order for you to be able to fax in withdrawal requests. This will be the only bank account we make withdrawal payments to.

## SECTION 7: TRANSACTING VIA FAX



Your initial Application Form, Customer Identification Form, and supporting identification information cannot be faxed to us. All identification documents provided are to be original certified copies.

Ensure you read and understand the conditions relating to faxing outlined below.

You agree with us, the manager of the fund, the custodian of the fund, and any agent appointed by any of them (each, a Recipient), as follows:

- you may (but do not have to) give instructions or notices (Communications) to the Recipient by fax
- you agree to ensure that only persons authorised by you will give any Communications by fax. You must comply with any security or verification procedures required by us from time to time
- each Recipient is entitled to assume that any Communication by fax which purports to have been sent by or on behalf of you has been authorised by you, and is not required to investigate or confirm that authority. This applies whether or not there are circumstances which might suggest that the communication was unauthorised, unless the Recipient has actual knowledge that the Communication was unauthorised. No Recipient will have any liability to you for relying on any Communication by fax, whether or not the Communication has been authorised by you
- without limiting paragraphs 2 and 3 above, a Recipient may refuse to act on any Communication by fax until the validity of the Communication and its contents have been confirmed, and will have no liability to you or any other person for any consequences resulting from its refusal to act
- you release and indemnify each Recipient and its associates against any cost, expense, liability or claim incurred by any of them as a consequence of accepting and acting on a Communication by fax, unless the cost, expense, liability or claim is a direct result of the gross negligence or wilful default of the Recipient



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- you may only request redemption of units by fax after providing the original signed copy of this Application Form to us
- for the purposes of these Fax Terms, Pandal obtains the benefit of these terms as agent for the other Recipients.

If you do not wish to give Communications by fax, cross this box. If you cross this box, faxed Communications (including redemption requests) will not be accepted.

**SECTION 8: AUTHORISED SIGNATORIES (OPTIONAL)**

The authorised signatories nominated below may make enquiries, issue directions (including changes to authorised signatories) and make applications and withdrawals on behalf of the investor. Applications made by an authorised signatory of the investor will be governed by the terms of investment (which will include the PDS or IM, as the case may be), trust deed or constitution) current at the time of the application.

If we agree to it, future amendments to the list of authorised signatories may come from a nominated Verifying Officer. A Verifying Officer can be appointed by investors who are non-natural persons (such as companies, associations and incorporated bodies) to verify the identity of signatories authorised to act on behalf of the investor. If you would like to nominate a Verifying Officer, please contact us on 1800 813 886. If you would like to add additional signatories, please attach a signed schedule of signatories.

**1 OPTIONAL AUTHORISED SIGNATORY 1**

Full name

Signature

Job title

**2 OPTIONAL AUTHORISED SIGNATORY 2**

Full name

Signature

Job title

Provide details of how authorised signatories must sign (e.g. individually or any two jointly). Only one signatory is required to sign application forms, change of address notifications and other general business. Unless otherwise indicated below, two authorised signatories must sign to authorise transfer or withdrawals of units.

Authorised signatories must sign (cross [x] to apply):

Individually     Any two jointly

**SECTION 9: DECLARATIONS, CONDITIONS AND ACKNOWLEDGEMENTS**

**CONTRACT**

By signing this Application Form, I/we acknowledge and agree that:

- I/we have received, read and understood the electronic or paper copy of the PDS or IM (as the case may be) to which this Application Form relates
- I/we consent to the terms, declarations, conditions and acknowledgements in the PDS or IM (as the case may be) and in this Application Form
- I/we am/are bound by the terms and conditions of the PDS or IM (as the case may be), this Application Form and the terms of the Constitution of the Pandal fund in which I/we are invested (as amended, from time to time)
- future transactions in the Pandal funds will be made on the terms of the then current PDS or IM (as the case may be) and that the declarations and acknowledgements made in this Application Form will also apply to all such future transactions
- all the details given in this Application Form are true and correct.

If I/we have been provided with an electronic version of this Application Form:

- I/we acknowledge that a person is prohibited from passing on to another person the Application Form unless it is attached to, or accompanied, by the complete and unaltered electronic PDS (and any relevant supplementary PDS)
- I/we have personally received the electronic PDS in the same electronic document file as this Application Form, or received a printout of the PDS attached to this Application Form.

**NO GUARANTEES**

I/we agree and acknowledge that:

- neither Pandal, nor any other company in the Pandal group of companies guarantees the repayment of capital or the performance of the Pandal funds
- investments in the Pandal funds are subject to investment and other risks, including possible delays in payment of withdrawal proceeds in some circumstances, and loss of income and principal invested.

**APPLICATION MONEY**

I/we declare that we are not aware and have no reason to suspect that my/our application monies have been derived from, or are related to, money laundering or the financing of terrorism.

**LEGAL CAPACITY**

I/we declare that I/we have the legal capacity and power to make an investment in the Pandal fund(s) in accordance with this Application Form.

**GENERAL**

By completing this Application Form, I/we also confirm and/or agree to be bound by the following:

- I/we have received and accepted this offer in Australia
- I/we consent to telephone conversations being recorded and listened to for training purposes or to provide security for transactions
- if a transaction request is invalid, it will not be processed until valid documentation is received
- if Pandal reasonably believes a signature on a document, such as a withdrawal request, to be genuine, Pandal is entitled to rely on that signature and will not be liable for any loss I/we may suffer if it is later found that the signature was fraudulent



- if Pental makes an incorrect payment to me/us, Pental is entitled to deduct the amount incorrectly paid from any of my/our investment(s) in any of the Pental funds
- I/we authorise Pental to lodge a withdrawal request as attorney for me/us if any relevant minimum total investment balance requirements are not attained or maintained
- any email sent to [coolingoff@btfinancialgroup.com](mailto:coolingoff@btfinancialgroup.com) including details required to withdraw my/our investment(s) in any of the Pental funds will be taken to be from me/us and further acknowledge that Pental may act on these instructions and will not be liable for any loss I/we may suffer if it is later found that the email was fraudulent.

#### MASTER TRUSTS, WRAP ACCOUNT OR CUSTODIANS

- If the investor is a master trust or wrap account, they undertake to Pental that they and each other operator of the master trust or wrap account (as applicable) will comply with any requirement of law or any policy of ASIC in relation to the operation of the master trust or wrap account
- If the investor is a custodian or there is more than one operator of the master trust or wrap account, they each confirm that they are authorised by each operator or custodian of the master trust or wrap account to give this undertaking on their behalf.

#### PROTECTING YOUR PRIVACY

The Pental Privacy Policy outlines how we may use, collect, disclose or access your personal information. A copy of the Pental Privacy Policy is available at [pentalgroup.com/privacy](https://pentalgroup.com/privacy) by clicking on 'Protecting your Privacy'. A copy of this information is also available free of charge by calling us.

By signing this Application Form, I/we acknowledge, and agree that:

- I/we have read and understood the Pental Privacy Policy and I/we consent to the collection, use and disclosure of my/our personal information by Pental (or any other member of the Pental group of companies) as described in the Pental Privacy Policy.

Investors investing via a master trust or wrap account should be aware that we do not collect or hold your personal information in connection with your investments. You should contact the operator of the master trust or wrap account for information about the collection, storage and use of your personal information.

#### ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING (AML/CTF)

To meet its regulatory and compliance obligations under Australian AML/CTF legislation, Pental may increase the levels of control and monitoring it performs.

By signing this Application Form, I/we acknowledge, understand and agree that:

- Pental may be required to carry out a procedure to verify my/our identity before processing my/our Application and carrying out my/our investment instructions from time to time thereafter
- Pental may require additional personal or entity information in order to fulfil its legislative obligations, and failure by me/us to supply the required information in a timely manner may result in Pental being prevented by law from processing my/our Application and carrying out my/our investment instructions, from time to time. Where the processing of my/our Application or the carrying out my/our investment instructions is delayed or refused, Pental and its related parties are not liable for any loss I/we may suffer (including consequential loss) howsoever caused in connection with our investment in the Pental fund(s)

- transactions may be delayed, blocked, frozen or refused where Pental has reasonable grounds to believe that the transaction breaches Australian law (including AML/CTF legislation) or sanctions or the law or sanctions of any other country. Where transactions are delayed, blocked, frozen or refused, Pental and its related parties are not liable for any loss I/we may suffer (including consequential loss) howsoever caused in connection with our investment in the Pental fund(s)
- I/we also acknowledge and understand that Pental has certain reporting obligations pursuant to the AML/CTF Act and that the legislation prevents Pental from informing me/us that any such reporting has taken place
- where legally obliged to do so, Pental may disclose the information gathered to regulatory and/or law enforcement agencies, including the Australian Transaction Reports and Analysis Centre (AUSTRAC), other banks, service providers or to other third parties.

#### APPOINTING AN AUTHORISED SIGNATORY

By signing this Application Form, I/we acknowledge, understand and agree that:

- my/our authorised signatory/signatories can do everything I/we can do in relation to my/our investment in the Pental fund(s) including appointing another authorised signatory, except that if my/our authorised signatory is my/our adviser, they cannot change fees or alter payment/distribution bank account details
- if I/we wish to cancel my/our authorised signatory, I/we must give Pental seven business days' written notice
- I/we release and indemnify Pental and any other member of the Pental group of companies severally from and against all liability which may be suffered by me/us or by Pental or brought against Pental or any other member of the Pental group in respect of any acts or omissions of my/our authorised signatory, whether authorised by me/us or not.

#### ELECTRONIC INFORMATION SERVICES

Pental offers corporate investors the ability to access and view their accounts online via our [pentalgroup.com](https://pentalgroup.com) website. To register, download and complete the Registration Form, which is available from the Pental website.

By completing this Application Form, I/we also acknowledge, understand and agree that:

- a confidential password may be issued and I/we remain responsible for maintaining the confidentiality and security of my/our password
- access will be given to any person who uses the password or complies with any other Pental security procedures from time to time. Any action by that person will be taken to be an action by me/us
- Pental may vary the conditions of the electronic information services at any time after giving me/us notice in writing, or notice by email or other electronic communication
- Pental may suspend access to or cancel the electronic information services at any time without notice
- I/we must tell Pental immediately should I/we lose my/our password or think that someone else knows it.



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**APPLICANT'S SIGNATURE (MUST BE COMPLETED)**

This section must be signed by all investors otherwise this Application Form will be considered incomplete. For information on who can sign, please see below.

**A APPLICANT SIGNATORY A**

Full name

Signature

Date (dd/mm/yyyy)

 /  / 
 Director     Sole director / Sole Secretary
**B APPLICANT SIGNATORY B**

Full name

Signature

Date (dd/mm/yyyy)

 /  / 
 Director     Company Secretary
**SIGNING THE APPLICATION FORM**

Investor type	Required signature(s)
Individual(s)	<ul style="list-style-type: none"> <li>Each individual to sign (joint applicants / investors must both sign)</li> </ul>
Company	<ul style="list-style-type: none"> <li>Two directors, or</li> <li>A director and secretary, or</li> <li>A director (if signing as a sole director)</li> </ul>
Trust / Superannuation Fund	Trustee to sign: <ul style="list-style-type: none"> <li>each individual acting as trustee, or</li> <li>company acting as trustee (per company requirements above)</li> </ul>
Partnership	<ul style="list-style-type: none"> <li>Partner(s) to sign</li> </ul>
Association / Co-operative	<ul style="list-style-type: none"> <li>Chairperson (president), secretary or treasurer to sign, or</li> <li>If unincorporated association, the member authorised to sign on behalf of the association</li> </ul>
Agent under Power of Attorney	<ul style="list-style-type: none"> <li>Individual acting as attorney, or</li> <li>company acting as attorney (per company requirements above)</li> </ul> <p>A valid certified copy of the Power of Attorney is to be attached to this Application Form (unless previously provided to us).</p>

**SECTION 10: ADVISER USE ONLY****ADVISER NUMBER\***
 A          

\*Advisers without an existing Adviser Number MUST contact our Adviser Relations team on 1800 025 127.

Given name(s)

Surname

Home phone number

 ( )

Mobile phone number

Work phone number

 ( )

Fax number

 ( )

Office postcode

**ADVISER MUST SIGN AND DATE THIS APPLICATION FORM**

By signing this Application Form, I:

- declare that I am lawfully authorised to advise on, and deal in, the financial product offered in the PDS under an AFSL.
- acknowledge and agree that Pental is entitled to rely on the customer identification procedures conducted by advisers who complete the relevant Customer Identification Form on behalf of the investor together with the verification procedure.

If I am an adviser who has identified and verified the investor, by signing this Application Form and in consideration of Pental accepting this Application, I further agree to:

- identify and verify all new investors, using the relevant Pental Customer Identification Form
- retain a copy of the completed forms and all identification documents received from the investor in the investor's file for seven (7) years after the end of my relationship with the investor
- advise Pental in writing when my relationship with the investor is terminated and agree to promptly provide Pental with all identification documents and/or the record of identification received from the investor at this time, or as otherwise requested from Pental, from time to time.

Signature

Date (dd/mm/yyyy)

 /  / **SECTION 11: DIRECT DEBIT AUTHORITY FORM**

By completing the Direct Debit Request that forms part of this Application Form, you will be providing us with the ability to debit your nominated bank account and transfer the amount you request into your investment in the relevant Pental fund(s). This agreement sets out the terms on which you authorise us to deduct from your account with your financial institution any amounts that become payable to an investment with us in the Pental fund(s).



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## DIRECT DEBIT ARRANGEMENTS

- For initial applications made by completing a Direct Debit Request, we will debit the amount(s) nominated from your account generally within two days of receiving a valid Application.
- For subsequent investments, when we receive a valid instruction, we will debit your account generally within two days of receiving the instructions (provided we have previously received a valid Direct Debit Request). A valid instruction will be an instruction given by you or from a person nominated by you to provide such instructions.

## YOUR RESPONSIBILITIES

You agree that it is your responsibility to:

- ensure that your financial institution allows direct debits on your nominated account
- ensure that your nominated bank account details are correct and if uncertain, to check with your financial institution before completing the Direct Debit Request
- ensure that sufficient cleared funds are available in your nominated account by the due date to permit payments under the Direct Debit Request. Check with us if you are uncertain when debits will be processed to your account
- 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 the nominated account is based
- advise us if your nominated account is transferred or closed or your nominated account details change
- arrange with us a suitable alternate payment method if the drawing arrangements are cancelled either by you or your financial institution.

## YOUR RIGHTS

- You may cancel, alter, defer or suspend your Direct Debit Request, or stop or suspend an individual debit from taking place, by calling us. In some cases we will also require your written confirmation.
- You must notify us at least seven business days before the next scheduled debit to ensure changes are effective that month. Notification received after that time may result in your changes taking effect in the following month. You may also be able to stop an individual debit by contacting your own financial institution. You may be liable for financial institution charges if you do this; your financial institution should have information on these.
- If you have any questions or concerns about your Direct Debit Request, such as where you consider that a drawing has been initiated incorrectly, you should take the matter up directly with us by calling us. You can also contact us by email or, alternatively, if your investment in the Pental fund has been made through a PDS, in writing to the Complaints Officer at the address set out on the front cover of the PDS.

## OUR COMMITMENT TO YOU

- We will only change the amount of the payment under the Direct Debit Request on receipt of a valid instruction.
- We will only vary the terms of this agreement after giving you 30 days notice in writing.
- We reserve the right to cancel your drawing arrangements if two or more consecutive drawings are returned unpaid by your nominated financial institution. Standard government fees, duties and bank charges (including dishonour fees and conversion costs) may apply to investments. These are paid by you.
- If your direct debit is returned unpaid, we may also charge you a dishonour fee of \$20 (in addition to our bank's dishonour fee). You should advise us of an alternative payment method.

- We will keep all your records and information pertaining to your nominated bank account private and confidential, except where you have made a claim relating to a debit that you believe has been made incorrectly, or wrongfully, in which case, Westpac Banking Corporation ABN 33 007 457 141 (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.

Account holder(s) must complete this section if you want us to debit a bank account with your financial institution.

**NOTE:** Only Australian financial institution account details will be accepted.

Name of financial institution (must be an Australian institution)

Branch name

BSB number

Account number

Account holder's name(s)

All bank account signatories must sign and date below.

By signing this Application Form, I/we:

- authorise Pental to, until further notice, arrange for funds to be debited from my/our bank account at the financial institution identified above through the Bulk Electronic Clearing System
- acknowledge and agree that this direct debit arrangement is governed by the terms of this direct debit authority form.

Where the nominated bank account holder is not the investor: I/We consent to the investor(s) increasing the amount to be debited or making additional investments without further approval from me/us. **If you do not agree with this declaration, cross [X] this box.**

### A APPLICANT SIGNATORY A

Full name

Signature

Date (dd/mm/yyyy)

Director  Sole director / Sole Secretary

### B APPLICANT SIGNATORY B

Full name

Signature

Date (dd/mm/yyyy)

Director  Company Secretary

End of form



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