

A Guide to Using BPAY®

For existing investors making additional investments in Pental funds

Using BPAY® provides a secure, convenient and flexible way to invest:

- ▶ You can 'top up' your existing investment in a Pental fund without the need to complete an Additional Investment Form or send an instruction.

A Who can use BPAY® to invest?

Existing investors can use BPAY® to add to their investment in a Pental fund they currently hold.

BPAY® is available as a method of payment in the online banking portals of most Australian banks and financial institutions. We recommend that you contact your bank or financial institution to confirm that you can use BPAY® to make a payment from your account or if you are unable to locate BPAY® in your online banking portal.

B How to use BPAY® to invest?

- Step 1** ▶ Log in to your bank or financial institution's online banking portal and select the BPAY® option.
- Step 2** ▶ Enter the BPAY® Biller Code for the Pental fund you would like to invest into. The Biller Codes for the Pental funds are provided below in **section C** of this Guide.
- Step 3** ▶ Enter your unique 12 digit Customer Reference Number (CRN) — this is different from your Investor Number. Refer to your latest Pental Application Confirmation to obtain your CRN or contact us on **1300 346 821**.
- Step 4** ▶ Enter the amount you would like to invest.
- Step 5** ▶ Record the receipt number provided for your BPAY® transaction. Please keep this for your personal records. We will send you a transaction confirmation once your investment has been processed and units have been issued to you.

C BPAY® Biller Codes for Pental funds

FUND NAME	BPAY® BILLER CODE	FUND NAME	BPAY® BILLER CODE
Pental Active Balanced Fund	345009	Pental Global Emerging Markets Opportunities Fund - I	349613
Pental Active Conservative Fund	345017	Pental Global Fixed Interest Fund	345678
Pental Active Growth Fund	345025	Pental Global Property Securities Fund	345686
Pental Active High Growth Fund	345033	Pental Government Bond Fund	345710
Pental Active Moderate Fund	345058	Pental Horizon Fund*	345587
Pental American Share Fund	345066	Pental Imputation Fund	345744
Pental Asian Share Fund	345074	Pental Japanese Share Fund	345793
Pental Australian Equity Fund	345082	Pental Managed Cash Fund	345827
Pental Australian Long/Short Fund	345090	Pental MicroCap Opportunities Fund	345835
Pental Australian Share Fund	345108	Pental MidCap Fund	345843
Pental Balanced Returns Fund	345124	Pental Monthly Income Plus Fund	345850
Pental Concentrated Global Share Fund	345140	Pental Multi-Asset Target Return Fund	345868
Pental Concentrated Global Share Fund Hedged	345173	Pental Property Investment Fund	345876
Pental Concentrated Global Share Fund No.2	345157	Pental Pure Alpha Fixed Income Fund	345900
Pental Concentrated Global Share Fund No.3	345769	Pental Short Term Income Securities Fund	345538
Pental Dynamic Income Fund	345504	Pental Smaller Companies Fund	345942
Pental Enhanced Credit Fund	345546	Pental Stable Cash Plus Fund	345967
Pental European Share Fund	345603	Pental Sustainable Australian Fixed Interest Fund	345983
Pental Fixed Interest Fund	345611	Pental Sustainable Australian Share Fund	345991
Pental Focus Australian Share Fund	345629	Pental Sustainable Balanced Fund	346502
Pental Geared Imputation Fund	345637	Pental Sustainable Conservative Fund	346510
Pental Global Emerging Markets Opportunities Fund	345660	Pental Sustainable International Share Fund	346536

* Formerly the Pental Ethical Share Fund

FUND NAME	BPAY [®] BILLER CODE
Pendal Sustainable International Fixed Interest Fund	346528
Regnan Credit Impact Trust	346569

FUND NAME	BPAY [®] BILLER CODE
Regnan Global Equity Impact Solutions Fund – A	346601

D For more information

If you require more information in relation to making payments via BPAY[®], please go to www.bpay.com.au or contact us on **1300 346 821**.

Pendal Fund Services Limited (**Pendal, we, our or us**) ABN 13 161 249 332, AFSL No. 431426 is the responsible entity or trustee of, and issuer of units, in the Pendal funds.

We recommend you read the current Product Disclosure Statement (**PDS**) or Information Memorandum (**IM**) (as the case may be) for the Pendal fund into which you are investing before making an investment into the fund. The PDS or IM for the fund can be obtained by calling **1300 346 821** (international call +612 92 202 499) or visiting www.pendalgroup.com.

Registered to BPAY Pty Ltd ABN 69 079 137 518.

