

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 16 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**. For existing investors you can find your CRN on the online web portal if you are registered or call Mainstream to request this.
- 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
Pental Active Balanced Fund	345009
Pental Active Conservative Fund	345017
Pental Active Growth Fund	345025
Pental Active High Growth Fund	345033
Pental Active Moderate Fund	345058
Pental American Share Fund	345066
Pental Asian Share Fund	345074
Pental Australian Equity Fund	345082
Pental Australian Long/Short Fund	345090
Pental Australian Share Fund	345108
Pental Balanced Returns Fund	345124
Pental Concentrated Global Share Fund	345140
Pental Concentrated Global Share Fund Hedged	345173
Pental Concentrated Global Share Fund No.2	345157
Pental Concentrated Global Share Fund No.3	345769
Pental Dynamic Income Fund	345504
Pental Enhanced Credit Fund	345546
Pental European Share Fund	345603
Pental Fixed Interest Fund	345611
Pental Focus Australian Share Fund	345629
Pental Geared Imputation Fund	345637
Pental Global Emerging Markets Opportunities Fund	345660

FUND NAME	BPAY® BILLER CODE
Pental Global Emerging Markets Opportunities Fund - I	349613
Pental Global Fixed Interest Fund	345678
Pental Global Property Securities Fund	345686
Pental Government Bond Fund	345710
Pental Horizon Fund*	345587
Pental Imputation Fund	345744
Pental Japanese Share Fund	345793
Pental Managed Cash Fund	345827
Pental MicroCap Opportunities Fund	345835
Pental MidCap Fund	345843
Pental Monthly Income Plus Fund	345850
Pental Multi-Asset Target Return Fund	345868
Pental Property Investment Fund	345876
Pental Property Securities Fund	345884
Pental Pure Alpha Fixed Income Fund	345900
Pental Short Term Income Securities Fund	345538
Pental Smaller Companies Fund	345942
Pental Stable Cash Plus Fund	345967
Pental Sustainable Australian Fixed Interest Fund	345983
Pental Sustainable Australian Share Fund	345991
Pental Sustainable Balanced Fund	346502
Pental Sustainable Conservative Fund	346510

* 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
Pendal Sustainable International Share Fund	346536
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.

