

# 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 Apex 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	FUND NAME	BPAY® BILLER CODE
Pental Active Balanced Fund	345009	Pental Global Emerging Markets Opportunities Fund	345660
Pental Active Conservative Fund	345017	Pental Global Emerging Markets Opportunities Fund - I	349613
Pental Active Growth Fund	345025	Pental Global Property Securities Fund	345686
Pental Active High Growth Fund	345033	Pental Global Select Fund - Class R	384636
Pental Active Moderate Fund	345058	Pental Government Bond Fund	345710
Pental American Share Fund	345066	Pental Horizon Sustainable Australian Share Fund*	345587
Pental Asian Share Fund	345074	Pental Imputation Fund	345744
Pental Australian Equity Fund	345082	Pental Japanese Share Fund	345793
Pental Australian Long/Short Fund	345090	Pental Managed Cash Fund	345827
Pental Australian Share Fund	345108	Pental MicroCap Opportunities Fund	345835
Pental Balanced Returns Fund	345124	Pental MidCap Fund	345843
Pental Concentrated Global Share Fund	345140	Pental Monthly Income Plus Fund	345850
Pental Concentrated Global Share Fund Hedged - Class R	345173	Pental Multi-Asset Target Return Fund	345868
Pental Concentrated Global Share Fund No.2	345157	Pental Property Investment Fund	345876
Pental Concentrated Global Share Fund No.3	345769	Pental Property Securities Fund	345884
Pental Dynamic Income Fund	345504	Pental Short Term Income Securities Fund	345538
Pental Enhanced Credit Fund	345546	Pental Smaller Companies Fund	345942
Pental European Share Fund	345603	Pental Stable Cash Plus Fund	345967
Pental Fixed Interest Fund	345611	Pental Sustainable Australian Fixed Interest Fund - Class R	345983
Pental Focus Australian Share Fund	345629	Pental Sustainable Australian Share Fund	345991
Pental Geared Imputation Fund	345637	Pental Sustainable Balanced Fund - Class R	346502

\* Formerly the Pental Horizon Fund

FUND NAME	BPAY <sup>®</sup> BILLER CODE
Pendal Sustainable Conservative Fund	346510
Pendal Sustainable International Fixed Interest Fund	346528
Pendal Sustainable International Share Fund	346536

FUND NAME	BPAY <sup>®</sup> BILLER CODE
Regnan Credit Impact Trust	346569
Regnan Global Equity Impact Solutions Fund - Class R	346601

#### D For more information

If you require more information in relation to making payments via BPAY<sup>®</sup>, please go to [www.bpay.com.au](http://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](http://www.pendalgroup.com).

Registered to BPAY Pty Ltd ABN 69 079 137 518.

