

ISSUED 13 MARCH 2024

# Application Form B

## For Direct Investors

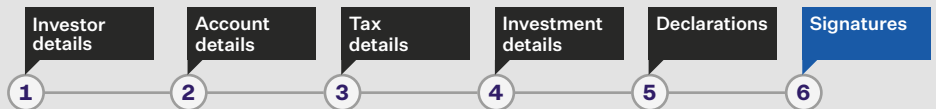
### How to complete this Form

#### A Who can use this Form

Direct investors applying to make an initial investment in a Pental fund.  
If you want to 'top up' an existing investment use the Additional Investment Form.

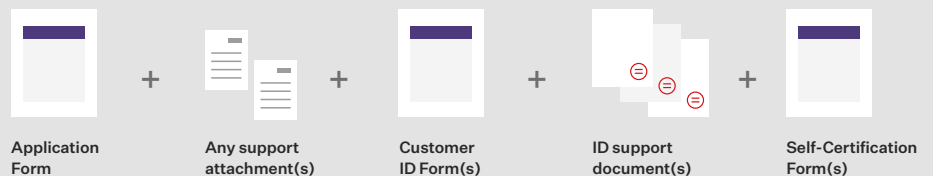
#### B Complete the relevant sections

- Use a **black** pen
- Print in clear **CAPITAL** letters
- Cross boxes where needed





#### C Provide ALL relevant documents


Your Application cannot be processed if you do not provide the correctly completed Customer Identification (ID) Form(s), Self-Certification Form(s) and any required identification support documents or attachments.



#### D Send everything together

 Mail: Apex Fund Services Unit Registry GPO Box 4584 Sydney NSW 2001  
 Email: [pendal@apexgroup.com](mailto:pendal@apexgroup.com)

#### E After your Application is accepted

 You will be provided with details on how to access the Online Web Portal.

#### This Application Form

This Form accompanies the relevant Product Disclosure Statement and Additional Information Booklet (collectively a PDS) or Information Memorandum (IM), offering units in the relevant Pental fund. Also read the Target Market Determination for the Pental fund together with the PDS.

#### Pental Fund Services Limited

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

#### Our legal obligations

Australia's Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) legislation obliges us to collect certain identification information and documentation about each investor.

# 1 Investor details

## 1.1 Existing investors

### Will the investment be in the same name?

**No** – This investment will be treated as an investment by a **new** investor. [Go to 1.2](#) ▶

**Yes** – Provide your Investor Number

[Go to 3](#) ▶

## 1.2 New investors

### Which investment category do you belong to? (choose one only)

Institutional Investor (investing over \$5M)

Master Fund / Wrap Provider / Administrator

Advised investor (if you are an advised investor, Section 7 will apply to you)

Unadvised investor (if your investment in each Pandal fund is less than \$500,000, Section 4.4 will apply to you)

### Which type of investor are you? (choose one only)

**Individual, Joint Investors or Sole Trader** – provide a completed Individual, Joint Investors or Sole Trader Customer ID Form with this Application. [Go to 1.3](#) ▶

**Company** – provide name of company below

#### Is the company an Australian or Foreign company?

Australian Company – provide a completed Australian Company Customer ID Form with this Application. [Go to 1.5](#) ▶

Foreign Company – provide a completed Foreign Company Customer ID Form with this Application. [Go to 1.5](#) ▶

**Trust** – provide name of trust below

Provide a completed Trust Customer ID Form with this Application.

#### What type of trustee is the entity?

Individual Trustee – [Go to 1.4](#) ▶

Corporate Trustee – provide name below

[Go to 1.5](#) ▶

**Partnership** – provide name of partnership below

Provide a completed Partnership Customer ID Form with this Application. [Go to 1.5](#) ▶

**Association** – provide name of association below

Provide a completed Association Customer ID Form with this Application. [Go to 1.5](#) ▶

**Cooperative (Registered)** – provide name of cooperative below

Provide a completed Registered Cooperative Customer ID Form with this Application. [Go to 1.5](#) ▶

**Government Body** – provide name of government body below

Provide a completed Government Body Customer ID Form with this Application. [Go to 1.5](#) ▶

**Charity / Religious Order** – provide name of charity/religious order below

Provide the relevant completed Customer ID Form with this Application. [Go to 1.5](#) ▶

If you do not provide the correctly completed Customer Identification Form(s) we will not be able to process your Application.

–  
We have indicated the relevant Customer Identification Form(s) beneath each investor type.

*These Forms may also ask for additional Customer ID Forms to be completed (for example in the case of a proprietary company, individual shareholders may also need to complete an Individual, Joint Investors or Sole Trader Customer ID Form).*

**1.3 Individual, Joint Investors or Sole Traders**

Number of investors

Provide details of each investor below

INDIVIDUAL

1

MR MRS MISS MS OTHER:

First name

Last name

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

INDIVIDUAL

2

MR MRS MISS MS OTHER:

First name

Last name

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

If there are more than 2 joint investors, provide their details on a separate sheet with this Form.

Go to 1.5 ▶

**1.4 Individual Trustees**

Number of trustees

Provide details of each trustee below

TRUSTEE

1

First name

Last name

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

TRUSTEE

2

First name

Last name

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

If there are more than 2 Individual Trustees, provide their details on a separate sheet with this Form.

Go to 1.5 ▶

**1.5 Primary contact person**

This contact should be the person responsible for managing this investment. - We will use these details to contact your organisation regarding this investment.

MR MRS MISS MS OTHER:

First name

Last name

Email address


Mobile phone number

Home phone number

Work phone number

Fax number (if applicable)

Postal address

STATE	COUNTRY	POSTCODE
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Go to 1.6 ▶

## 1.6 Communications

If you **do not** select an option we will provide your communications in the following way:

- investor communications by email, and
- individual Fund Annual Reports as a download from our website

Newsletters and marketing material **will not** be sent unless you choose to receive them.

**Investor communications** (e.g. statements, transaction confirmations)

Choose your preferred method to receive investor communications:

**EMAIL** (your adviser will also receive a copy)

**MAIL** (your adviser **will not** receive a copy)

**Fund Annual Reports**

Choose your preferred method to receive individual Fund Annual Reports:

**EMAIL**

**MAIL**

**DO NOT SEND** – I will download from [pendalgroup.com/products](http://pendalgroup.com/products) by selecting the relevant fund's profile page

**Newsletters and marketing material**

Would you like to receive newsletters and other marketing material from us?

**YES**

**NO**

If you would like to nominate authorised signatories go to 1.7. Otherwise go to 2 ▶

## 1.7 Authorised signatories

You have the option of nominating authorised signatories to this investment account.

–

Authorised signatories can act on behalf of an investor to make enquiries, issue directions and make applications and withdrawals. Applications made by an authorised signatory 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 Application.

**Authorised signature 1**


**First name**

**Last name**

**Job title/role**

**Authorised signature 2**


**First name**

**Last name**

**Job title/role**

If you would like to nominate more than 2 authorised signatories, please provide a separate list with this Form showing each signatory's first and last name, job title/role and specimen signature.

## 1.8 Signing instructions

**Select who must sign**

1 Authorised signatory

2 Authorised signatories jointly

Other – please specify

**For joint investors** if you **do not** choose a signing option all future written instructions will require all investors to sign.

**For companies, associations or government bodies** if you **do not** choose a signing option, all future written instructions must be executed in the same way as this Form (unless instructed otherwise in writing).

Go to 2 ▶

## 2 Account details

### 2.1 Distribution instructions

Only complete this section if you wish to receive distributions from your investment into your nominated bank account.

– This bank account **must** be an Australian financial institution account in the same name as your investment Account.

Name of Australian financial institution

Branch

BSB

Account number

Account name

If we try to credit a distribution amount to your nominated bank account and it fails, and we are unable to contact you after reasonable attempts have been made, we will reinvest the amount, together with any future distributions, until you advise us of alternative details. Any distribution amounts that we have been holding will be reinvested at the price that applies on the day we reinvest them.

### 2.2 Withdrawal instructions

Complete this section for all future withdrawals to be made into your nominated bank account.

– This bank account **must** be an Australian financial institution account in the same name as your investment Account.

Same as at 2.1 [Go to 3](#) ▶

Name of Australian financial institution

Branch

BSB

Account number

Account name

[Go to 3](#) ▶

## 3 Tax details

### 3.1 Investor TFN and ABN

All investors must also complete the appropriate Self-Certification Form(s) to verify their tax residency status. If you do not provide the correctly completed Self-Certification Form(s) we will not be able to process your Application.

– You are not required by law to quote your TFN. However, if you don't provide your TFN or ABN, or claim an exemption, we are required to deduct tax from your distribution at the highest marginal tax rate (plus Medicare Levy and other applicable levies) on income attributed/ distributed to you. Collection of your TFN is authorised by the Taxation Administration Act 1953 and its use and disclosure strictly regulated by tax laws and the Privacy Act 1988.

Supply the relevant Tax File Number (TFN) or Australian Business Number (ABN) of the investor(s). If you have an exemption go to [3.2](#) ▶

Individual investor 1

First name

Last name

Individual Investor 1 TFN

Individual investor 2

First name

Last name

Individual Investor 2 TFN

Entity name

Entity Investor TFN\*

Entity Investor ABN\*

\*For super funds or trusts provide the applicable TFN or ABN for the super fund or trust. [Go to 4](#) ▶

### 3.2 Exemption reasons

Please visit the Australian Taxation Office website for a full list of TFN exemptions.

Non-resident – Name:

Other – Reason:

[Go to 4](#) ▶

## 4 Investment details

### 4.1 Investment instructions

If you have a financial adviser we suggest that you talk to them before making this investment.

- 1 Select your investments by entering the investment amounts into the fields provided at 4.2.
- 2 Choose a distribution option, either to re-invest or to pay to your bank.  
If no option has been selected your distributions will be re-invested automatically.
- 3 Pay **SEPARATELY** for each investment, using the unique account details for each fund at 4.3.  
You cannot pay for all of the investments as a combined total.

### 4.2 Investment options

FUND NAME (ALSO THE BANK ACCOUNT NAME)	MINIMUM INITIAL INVESTMENT	FUND ACCOUNTS		APIR CODE	FUND CODE	YOUR INVESTMENT AMOUNT	DISTRIBUTIONS RE-INVEST PAY TO BANK
		BSB	ACC NO.				
<b>Australian Fixed Interest</b>							
Pendal Dynamic Income Fund – Class R	\$25,000	082-401	406654776	BTA8657AU	BTDIF	\$	
Pendal Government Bond Fund	\$500,000	082-401	431160989	BTA0111AU	BTAABF	\$	
<b>Australian Property Securities</b>							
Pendal Property Investment Fund	\$500,000	082-401	445661581	RFA0817AU	RAPSW	\$	
<b>Australian Shares</b>							
Pendal Australian Equity Fund	\$500,000	082-401	369463224	BTA0055AU	SPECAUST	\$	
<b>Cash</b>							
Pendal Stable Cash Plus Fund	\$500,000	082-401	487548536	BTA0459AU	BTISCPF	\$	
<b>International shares</b>							
Barrow Hanley Concentrated Global Share Fund No.2	\$500,000	082-401	404635707	RFA0821AU	RAISW	\$	
Barrow Hanley Concentrated Global Share Fund No.3	\$500,000	082-401	433009107	BTA0056AU	SPECINTL	\$	
<b>International property</b>							
Pendal Global Property Securities Fund	\$500,000	082-401	429257175	RFA0051AU	BTGPSF	\$	
<b>Multi-Asset</b>							
Pendal Active High Growth Fund	\$500,000	082-401	360003395	BTA0488AU	BTHGF	\$	
<b>Responsible investments</b>							
Pendal Sustainable International Share Fund	\$500,000	082-401	510117057	BTA0568AU	BTSIS	\$	
Pendal Sustainable International Fixed Interest Fund	\$500,000	082-401	507820606	BTA0509AU	BTSIFI	\$	
<b>Other</b> (only use if instructed directly by Pendal)							
		082-401				\$	
		082-401				\$	

\*Investment cut off time for asterisked funds is 1pm Sydney time. For all other funds the investment cut off time is 2pm Sydney time.

### 4.3 Payment options

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

**Direct Debit** – complete a Direct Debit Form for each Pendal fund.

Remember to **pay separately for each investment** using the account details for each Pendal fund. You **must** include the investor name in the payment reference.

### 4.4 Unadvised investors

This section applies to unadvised investors with investments less than \$500,000 in each Pendal fund.

We are required to ensure that as a retail investor, your investment in each Pendal fund is consistent with your objectives, financial situation and needs. To enable you to consider if the Pendal fund(s) are suitable and appropriate for you, please visit [pendalgroup.com/ddo](http://pendalgroup.com/ddo) and obtain the relevant Target Market Determination (TMD) for the Pendal fund(s). The 'Target Market Summary' of the TMD will assist you in determining whether your financial objectives, situations and needs are consistent with the consumer attributes for whom the Pendal fund is designed. In the Declaration section of this Application Form, you are required to confirm that you have read and understood the TMD, and the target market for whom the Pendal fund is designed for. If you have any questions relating to any of the TMD(s), please contact us prior to submitting your Application Form.

## 5 Declarations, conditions and acknowledgements

### 5.1 CONTRACT

By signing this Application Form, I/we acknowledge and agree that for each investment in a Pandal fund:

- I/we have received, read and understood the PDS or IM (as the case may be) for the fund (as amended from time to time)
- In conjunction with the PDS, I/we confirm that I/we have been notified that a Target Market Determination (TMD) is available for the Pandal fund(s), and that I/we have read the relevant TMD, and understand the target market for the Pandal fund(s)
- I/we consent to the terms, conditions, declarations 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 fund (as amended from time to time)
- all future transactions in the fund 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 accurate, complete and up-to-date.

### 5.2 ELECTRONIC APPLICATIONS

If I/we have received this Application Form from the internet or other electronic means, I/we declare that before making an application for units in a Pandal fund:

- I/we have personally received the PDS or the IM (as the case may be) in the same electronic document file as this Application Form; or
- I/we have received a printout of the PDS or the IM (as the case may be) attached to this Application Form.

### 5.3 APPLICATION MONEY

I/We undertake that I/we are not aware and have no reason to suspect that the money used to fund my/our investment in a Pandal fund is derived from or related to:

- money laundering, terrorism financing or similar activities
- illegal activities; and
- proceeds of investment made in connection with the fund will fund illegal activities.

### 5.4 NO GUARANTEES

I/we agree and acknowledge that for each investment in a Pandal fund:

- neither Pandal, nor any other company in the Pandal group of companies guarantees the repayment of capital or the performance of the fund
- investments in the fund 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.

### 5.5 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.

### 5.6 TAX

By signing this Application Form, I/we acknowledge and agree that where I/we have quoted my/our TFN(s) or ABN(s) in this Application Form, my/our TFN(s) or ABN(s) will also be applied to all my/our existing investments in Pandal funds. I/we consent to the use of my/our TFN(s) or ABN(s) in this way, even if I/we have not previously supplied or quoted my/our TFN(s) or ABN(s) in respect of my/our existing investments with Pandal.

### 5.7 TARGET MARKET SUMMARY

By signing this Application Form, I/we have obtained and read the Target Market Determination (TMD) for the Pandal fund(s) requested under this Application Form. I/we also acknowledge that I/we:

- have read and understood the 'Target Market Summary' in the TMD for each of the Pandal fund(s); and
- have consumer attributes consistent with the investment objectives, financial situation and needs described in the 'Target Market Summary' for each of the Pandal fund(s) requested under this Application Form.

### 5.8 GENERAL

By signing this Application Form, I/we also confirm and/or agree that for each investment in a Pandal fund:

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

### 5.9 PROTECTING YOUR PRIVACY

The Pandal Privacy Policy outlines how we may use, collect, disclose or access your personal information. A copy of the Pandal Privacy Policy is available at [pandalgroup.com/privacy](https://pandalgroup.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
- 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, including direct marketing.

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 in a Pental fund. You should contact the operator of the master trust or wrap account for information about the collection, storage and use of your personal information.

#### 5.10 AML / CTF OBLIGATIONS

Pental is subject to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and related rules (AML/CTF Laws). To comply with the AML/CTF Laws, Pental must collect certain information about investors and may increase the levels of control and monitoring it performs.

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

- if requested, I/we will provide additional information and assistance, and comply with all reasonable requests to facilitate Pental's compliance with the AML/CTF Laws
- failure by me/us to provide any additional information required by Pental 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 of my/our investment instructions is delayed or refused, Pental (including any member of the Pental group of companies) will not be liable for any loss (including consequential loss) that I/we may suffer howsoever caused in connection with my/our investment in a Pental fund
- transactions in connection with my/our investment in a Pental fund may be delayed, blocked, frozen or refused where Pental has reasonable grounds to believe that the transaction breaches Australian laws (including AML/CTF Laws) or sanctions or the laws or sanctions of any other country. Where transactions are delayed, blocked, frozen or refused Pental (including any member of the Pental group of companies) will not be liable for any loss (including consequential loss) that I/we may suffer howsoever caused in connection with my/our investment in a Pental fund
- to comply with certain reporting obligations under the AML/CTF Laws, Pental may disclose information gathered on me/us to regulatory and/or enforcement agencies (including the Australian Transaction Reports and Analysis Centre [AUSTRAC]), banks, service providers and other third parties. Pental is prevented by AML/CTF Laws from informing me/us that any such reporting has taken place.

#### 5.11 AUTHORISED SIGNATORIES

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

- if I/we wish to cancel an 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.

#### 5.12 FINANCIAL ADVISERS

If I/we have a financial adviser and they have provided their details, by signing this Application Form I/we agree that:

- Pental may provide my/our financial adviser with access to information about my/our investments and I/we authorise my/our adviser to make enquiries on my/our behalf
- my/our financial adviser may have online access to information about my/our investments and may receive copies of certain information (for example, my/our investor statements) by email.

#### 5.13 ONLINE WEB PORTAL

Pental offers investors the ability to access and view their accounts online and to transact online via the Online Web Portal (Online Portal). By completing this Application Form, I/we also acknowledge, understand and agree that:

- a username and confidential password (Login Details) may be issued and I/we remain responsible for maintaining the confidentiality and security of my/our Login Details
- access will be given to any person who uses my/our Login Details 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
- I/we must tell Pental immediately should I/we lose my/our password or think someone else knows it
- Pental reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the services and/or the Online Portal (or any part thereof) with or without notice to me/us. I/we agree that Pental shall not be liable to me/us or to any third party for any modification, suspension or discontinuance of the services and/or the Online Portal
- the Online Portal is provided by Pental's unit registry provider, Mainstream Fund Services Pty Ltd ACN 118 902 891 (Mainstream) and at no time does Pental represent, warrant, guarantee, expressly or impliedly, the operation of the Online Portal or that the information, content, or materials included on the Online Portal is complete, accurate or is suitable for my/our intended use
- I/we expressly agree that my/our use of the Online Portal is at my/our own risk and that I/we are solely responsible and liable for all use of the Online Portal by me/us and any persons who access the Online Portal on my/our behalf using my/our Login Details, whether authorised by me/us or not. Pental (including any member of the Pental group of companies) will not be held responsible for and disclaims all liability for any losses, claims or damages, including without limitation direct or indirect, special, incidental or consequential damages, losses or expenses arising in connection with my/our use of or inability to use the Online Portal or the use of any information obtained through the Online Portal.



5.14 USE OF FACSIMILE OR EMAIL

This Application Form, your Customer Identification Form(s) and supporting identification documents (Application Documents) may be faxed or emailed to us. All identification documents provided must be certified copies. The original signed Application Form, Customer Identification Form(s) and other original identification documents must be provided to us if we require these.

For each investment in a Pental fund, I/we agree with Pental, the manager of the fund, the custodian of the fund, and any agent appointed by any of them (each, a Recipient), as follows:


- I/we may (but do not have to) provide Application Documents, or give instructions or notices (together, Communications) to the Recipient by fax or email.
- I/we agree to ensure that only persons authorised by me/us will give any Communications by fax or email. I/we must comply with any security or verification procedures required by Pental from time to time
- each Recipient is entitled to assume that any Communication by fax or email which purports to have been sent by or on behalf of me/us has been authorised by me/us, 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 me/us for relying on any Communication by fax or email, whether or not the Communication has been authorised by me/us
- without limiting paragraphs 2 and 3 above, a Recipient may refuse to act on any Communication by fax or email until the validity of the Communication and its contents have been confirmed, and will have no liability to me/us or any other person for any consequences resulting from its refusal to so act
- I/we 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 or email, unless the cost, expense, liability or claim is a direct result of the gross negligence or wilful default of the Recipient
- for the purposes of these Fax and Email Terms, Pental obtains the benefit of these terms as agent for the other Recipients.

## 6 Signatures

### Required signatures

Use this table to ensure the correct investor signatures are captured on this Form.

Investor type	Signatory
Individual / Sole trader	The individual
Joint investors / Partnership	Each investor / partner
Company	1 sole director; or 2 directors; or 1 director and 1 secretary
Trust / Superannuation Fund	Each individual acting as trustee; or company acting as trustee
Association / Cooperative	Chairperson (president), secretary or treasurer; or member authorised to sign on behalf of the association (if unincorporated association)
Agent under Power of Attorney	Individual acting as attorney; or company acting as attorney (as per company requirements above)

 If you are signing under Power of Attorney you must attach a **certified copy of the Power of Attorney** to this Application.

### 6.1 Investor signature 1

This Application Form will be considered incomplete unless each investor signs.

**Signature**

**First name**  **Last name**

**Date**         **Director** **Sole Director / Sole Company Secretary**

### 6.2 Investor signature 2

If there are more than 2 required signatories, attach a separate sheet showing each signatory's first and last name, role and signature.

**Signature**

**First name**  **Last name**

**Date**         **Director** **Company Secretary**

**THIS FORM IS NOW COMPLETE**

### How to submit this Form



Mail: Apex Fund Services Unit Registry GPO Box 4584 Sydney NSW 2001



Email: [pental@apexgroup.com](mailto:pental@apexgroup.com)

