

ISSUED 5 FEBRUARY 2026

A Guide to Using BPAY®

For existing investors making additional investments in Pendal funds

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

- You can ‘top up’ your existing investment in a Pendal 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 Pendal 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 Pendal fund you would like to invest into. The Biller Codes for the Pendal 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 Pendal 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 Pendal funds

FUND NAME	BPAY® BILLER CODE	FUND NAME	BPAY® BILLER CODE
Pendal Active Balanced Fund	345009	Pendal Government Bond Fund	345710
Pendal Active Conservative Fund	345017	Pendal Horizon Sustainable Australian Share Fund	345587
Pendal Active Growth Fund	345025	Pendal Imputation Fund	345744
Pendal Active High Growth Fund	345033	Pendal Managed Cash Fund	345827
Pendal Active Moderate Fund	345058	Pendal MicroCap Opportunities Fund	345835
Pendal Australian Equity Fund	345082	Pendal MidCap Fund	345843
Pendal Australian Long/Short Fund	345090	Pendal Monthly Income Plus Fund	345850
Pendal Australian Share Fund	345108	Pendal Multi-Asset Target Return Fund	345868
Barrow Hanley Concentrated Global Share Fund	345140	Pendal Property Investment Fund	345876
Barrow Hanley Concentrated Global Share Fund Hedged – Class R	345173	Pendal Property Securities Fund	345884
Barrow Hanley Concentrated Global Share Fund No.2	345157	Pendal Short Term Income Securities Fund	345538
Barrow Hanley Concentrated Global Share Fund No.3	345769	Pendal Smaller Companies Fund	345942
Pendal Dynamic Income Fund – Class R	345504	Pendal Stable Cash Plus Fund	345967
Pendal Global Property Securities Fund	345686	Pendal Fixed Interest Fund	345611
Pendal Global Select Fund – Class R	384636	Pendal Focus Australian Share Fund	345629

FUND NAME	BPAY® BILLER CODE	FUND NAME	BPAY® BILLER CODE
Pendal Global Emerging Markets Opportunities Fund	345660	Pendal Sustainable Australian Fixed Interest Fund – Class R	345983
Pendal Global Emerging Markets Opportunities Fund – I	349613	Pendal Sustainable Australian Share Fund	345991
Pendal Sustainable International Share Fund	346536	Pendal Sustainable Balanced Fund – Class R	346502
Regnan Credit Impact Trust	346569	Pendal Sustainable Conservative Fund	346510

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.

