



WealthSolutions²

ClearView WealthSolutions2 Investment Service

Application Form

26 October 2020

**This is the Application Form for WealthSolutions2 Invest.
It should be read in conjunction with Part I of the IDPS Guide
and Part II of the IDPS Guide.**

Issued by HUB24 Custodial Services Ltd

ABN 94 073 633 664

AFSL 239 122

wealthsolutions2.com.au

WealthSolutions2 Invest application form

You must read the Financial Services Guide (FSG) issued to you by HUB24 Custodial Services Ltd (the Operator, we, our, us), the IDPS Guide Part I and IDPS Guide Part II ('IDPS Guide'), the IDPS Contract and other relevant disclosure documents before applying to invest in WealthSolutions2 Invest (the Service). Following acceptance of your completed application form, the IDPS Contract, your application form and the IDPS Guide will constitute the agreement between you and us in relation to the Service.

Checklist

To become an investor of the Service:

- complete, with your adviser, and sign the Service application form.
- provide your adviser any relevant identification in accordance with AML/CTF and FATCA requirements. Refer to the IDPS Guide for further information.
- if applicable, complete and submit the in specie transfer form to transfer assets into your account.
- together with your adviser, consult with your margin lender if you're considering using margin lending facilities to make contributions to the Service. You and your adviser can access a panel of approved margin lenders through the Service. Please note, the Service does not provide any form(s) or agreements in relation to margin loans nor does it provide margin lending facilities.
- you must complete and sign all forms or certifications from the relevant countries local authorities, to ensure you receive the correct tax treatment.

Important information

- applications from individual applicants who are aged below 18 will not be accepted.
- we will generally only accept applications from applicants who provide a Tax File Number (TFN), or reason for exemption, and Australian Business Number (ABN) (if applicable).
- we do not accept applications from non-residents of Australia for tax purposes unless approved by us. If we approve a non-resident of Australia for tax purposes to invest, they must carefully consider Australian withholding tax, duties and other charges.
- some aspects of this application form may not be applicable if you are classified as a wholesale client (as defined by the *Corporations Act 2001* (Cth) (the Corporations Act)).
- we reserve the right to decline an application to become an investor of the Service at our discretion.
- any instructions from you to acquire, invest, redeem, sell, transfer, dispose of or otherwise deal with investments in

relation to your account must be provided to us by your adviser and cannot be provided directly to us by you¹.

Proof of identity

When lodging an application form, you or your adviser must complete the investor identification form/(s) to complete your identity verification in accordance with the AML/CTF Act and FATCA requirements. These forms can be obtained from your adviser through AdviserHUB.

How to contribute to your account

Cheque

Attach a cheque (made payable to 'HUB24 Custodial Services Ltd <your account name>')

Electronic Funds Transfer (EFT)

Arrange a direct credit of funds or BPAY. You'll receive these details in your welcome email when your account is opened.

Direct debit

Include your bank account details on this application form and nominate your adviser to request a transfer of funds by direct debit.

In specie transfer

Arrange for a transfer of securities as required with the transferor, or send us a completed in specie transfer form together with the completed application form and supporting documentation.

Your bank details

This account must be held with an Australian financial institution and generally cannot be in the name of a third party. Your account will be used by us for payment of withdrawal proceeds after any cash withdrawal requests, and can only be changed if you submit a Bank Account Nomination form or a Withdrawal & Regular Payment Plan form signed by you.

Where should this form be returned to?

Mail GPO Box 529, Sydney NSW 2001
Email admin@hub24.com.au
Fax 1300 781 689

¹ Wholesale investors are exempted. Please refer to the IDPS Contract for more information.

WealthSolutions2 Invest application form

Note: Application forms sent via email or fax must be followed by any cheques (if applicable) in the mail. Please ensure you provide your designated account name and your adviser's name on the back of the cheque to avoid processing delays.

How to contact us

Email admin@hub24.com.au
Phone 1300 854 994
Website wealthsolutions2.com.au

How to complete Sections 3 and 4 of this form

Account type	Sections to complete	Important notes	Who signs*
Individual	Section 3		Your signature
Joint investors	Section 3	Complete Investor 1 and Investor 2 details with both TFNs.	Both investors
Company/Incorporated associations/ Limited partnerships	Sections 4.1, 4.1a, 4.4, 4.5 and 4.6	Use full company name. Don't use abbreviations. Provide both TFN and ABN.	Sole director, at least two directors or director and company secretary
Trust/SMSF Individual Trustee(s)/Corporate Trustee	Sections 4.2 and 4.4 Section 3 for each trustee Section 4.1 and 4.1a Section 4.6 for Trusts	Use full trust/SMSF name. Don't use abbreviations. Use each trustee's personal name in Section 3. Use full trustee company name. Don't use abbreviations. Provide both TFN and ABN of the trust/SMSF	All trustees Sole director, at least two directors or director and company secretary
Partnership (non-limited)	Sections 4.1, 4.1a, 4.4 and 4.6 Section 3 for each partnership member	Use partnership name e.g. 'Jack Smith and Son'. Provide TFN of partnership.	All partners
Club/Unincorporated associations	Sections 4.3 and 4.4 and the responsible officer must complete Section 3	Provide TFN of the entity.	Responsible officer(s)
Geared account with margin loan agreement	Sections relevant to respective account types, in addition to Section 14	As per respective account types. SMSF accounts are not eligible for margin loans. If you invest in the Service through a margin lender, you are directing the margin lender to arrange for your contributions to be invested into the Service. Your investments will be held in a geared account. The margin lender will be registered as the legal holder of the geared account. Please refer to your relevant margin loan agreement and consult with your adviser and/ or margin lender.	As per respective account types, in addition to the margin lender signatories. Withdrawal requests must be approved by the margin lender. Please refer to your relevant margin loan agreement and consult with your adviser and/or margin lender.

* If you are investing on behalf of an investor under power of attorney, complete the sections relevant to the respective account types and the signature will be that of the attorney.

Application form

Section 1: Account type *(tick one ✓)*

- | | | |
|-------------------------------------|---|---|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Superannuation fund (SMSF) | <input type="checkbox"/> Partnership |
| <input type="checkbox"/> Joint | <input type="checkbox"/> Company or limited partnership | <input type="checkbox"/> Club or unincorporated association |
| <input type="checkbox"/> Trust | <input type="checkbox"/> Incorporated association | |

Section 2: Choice Menu Selection

Please select your investment menu:

- Choice Menu

Section 3: Investor/Trustee *(all fields must be completed)*

Investor 1

Title <i>(tick one ✓)</i> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other	<input type="text"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth <i>(dd/mm/yyyy)</i>	<input type="text"/>	
Given names	<input type="text"/>	Surname	<input type="text"/>		
Tax File Number (TFN)	<input type="text"/>	or reason for Tax File Number (TFN) exemption	<input type="text"/>		
Street address <i>(this must be a street address, a PO Box number or c/- address will not be accepted)</i>					
<input type="text"/>					
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Country of citizenship <input type="checkbox"/> Australia <input type="checkbox"/> Other:	<input type="text"/>	Occupation	<input type="text"/>		

Are you a US citizen or resident of the US for tax purposes? *(Mandatory)* No Yes

Investor 2

Title <i>(tick one ✓)</i> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other	<input type="text"/>	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth <i>(dd/mm/yyyy)</i>	<input type="text"/>	
Given names	<input type="text"/>	Surname	<input type="text"/>		
Tax File Number (TFN)	<input type="text"/>	or reason for Tax File Number (TFN) exemption	<input type="text"/>		
Street address <i>(this must be a street address, a PO Box number or c/- address will not be accepted)</i>					
<input type="text"/>					
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>

Application form

Country of citizenship

Australia

Other:

Occupation

Are you a US citizen or resident of the US for tax purposes? (Mandatory) No Yes

Section 4: All other investors

4.1 Name of Company/Partnership/Incorporated association/Corporate trustee

4.1a Nature of business (mandatory) For example: retail, hospitality, finance, software, manufacturing, farming

4.2 Name of Trust/Superannuation fund

4.3 Name of Club/Unincorporated association

4.4 Tax File Number (TFN)

4.5 Australian Business Number (ABN) or Australian Company Number (ACN)

4.6 For Companies, Partnerships, Regulated¹ and Unregulated Trusts (Mandatory)

Are any of the owners or beneficiaries of the account US citizens or residents of the US for tax purposes?

No

Yes

Section 5: Contact person details

You must provide one contact person to receive all correspondence for your account, including an authorised email address and mobile phone number for electronic communication. We may need to contact this person in some circumstances.

Please note that by nominating this person you consent for us to provide them with access to your account information.

This information will be of a confidential and/or personal nature such as your welcome email which contains your login details to InvestorHUB and any other account notifications.

Contact person details

Given names

Surname

Mobile phone number (mandatory)*

Phone number (home)

Phone number (work)

Email address (mandatory)*

¹ Excluding Self-Managed Superannuation Funds, APRA regulated super funds, government super funds or pooled superannuation trusts.

* Please note this cannot be your appointed financial adviser's mobile phone number or email address

Application form

Contact person residential address:

Street address *(this must be a street address, a PO Box number or c/- address will not be accepted)*

Suburb

State

Postcode

Registered postal address *(if different to above)* where you would like all correspondence to be sent:

Postal address

Suburb

State

Postcode

If the contact person is not the account holder

What is the contact person's relationship to the investor? Please specify *(e.g. spouse, child, accountant)*

Does the contact person hold a power of attorney or are they an agent of the investor?

No

Yes → **Please complete an additional Identification Form for individuals for the contact person**

Section 6: Contributions

Source of contribution/s (mandatory)

What is the source of your contribution/s into your account? *(This refers to the origin of the initial contribution to open your account as well as any future contributions made via the monthly regular savings plan).* Tick all that apply.

Investment income/earnings

Business income/earnings

Tax refund

Insurance payment

Gift

Salary/wages

Superannuation/pension

Loan

Compensation payment

Redundancy

Inheritance

Windfall

Other:

Initial contribution

A minimum initial deposit of \$20,000 applies. Please specify how these funds are to be received. You direct us to invest any monies received in cash until your investment options are implemented online by your adviser.

Cash \$

Cash funds received by *(please tick one ✓)*

EFT *(You'll receive these details in your welcome email when your account is opened)*

Or **BPAY** *(You'll receive these details in your welcome email when your account is opened)*

Or **Direct debit** *(By ticking this box you agree to give your adviser authority to request one-off direct debits from your nominated bank account)*

Or **Cheque** *(Make payable to 'HUB24 Custodial Services Ltd <your account name>')*

Application form

In specie: \$

You must complete the in specie transfer form including full capital gains tax (CGT) parcel cost base details. Please ensure the cost base information provided is accurate as reconstruction fees may be charged on an hourly basis if it's necessary for us to reconstruct parcel history. This form is available from your adviser or InvestorHUB.

Note: Your initial contribution will be adjusted for adviser contribution fees and the minimum cash requirements before being applied to your investment strategy as instructed by your adviser.

Monthly regular savings and/or one-off contributions made by direct debit under agreement

Only complete this section if you wish to use direct debit to deposit funds into your account.

You may make regular contributions of at least \$100 per month by authorising us to direct debit your nominated bank account on the 20th of each month (or the next business day). You may also authorise your adviser to request one-off direct debits from the same nominated account.

Please tick the relevant box(es) below:

- Specify the **monthly amount** to be direct debited from the following bank account \$
- Give your adviser authority to request one-off direct debits of any amount from the following bank account to your account in the Service.

Please read and complete the following:

I/We request and authorise the Operator (Debit User ID number 368229) to arrange for the amount specified above or any amount as agreed between me/us and the Operator to be debited through the Bulk Electronic Clearing System from my/our account held with the financial institution detailed below (a Direct Debit Request).

Note: The bank account name(s) must match the name(s) given as the applicant(s) on your application form.

Bank	Branch	BSB
<input type="text"/>	<input type="text"/>	<input type="text"/>
Account number	Account name	
<input type="text"/>	<input type="text"/>	

I/We understand and acknowledge that:

- my/our financial institution has absolute discretion to decide the order in which it will pay monies under this Direct Debit Request, or any other request, authority or mandate
- my/our financial institution has absolute discretion to refuse to honour this Direct Debit Request at any time
- direct debit contributions are held in cash pending my/our instructions to my/our adviser as to how it is to be invested in accordance with my/our investment strategy
- my/our Direct Debit Request operates on the terms of the Direct Debit Request Service Agreement as set out below (as varied by us) which I/we have read and agree to, by signing this Direct Debit Request Service Agreement
- personal information on this application form will be collected for the purposes set out in the Privacy Policy set out in Part I of the IDPS Guide and the HUB24 FSG and I/we consent to the collection, purpose and use of such information on this application form.

This Direct Debit Request is made on the terms of the Direct Debit Request Service Agreement as set out below. By completing this Direct Debit Request you are authorising us to direct debit your account. Please see below for more information about the Direct Debit Request Service Agreement. This section may be photocopied if additional account holders apply.

Account holder 1

Full name *(please print in capitals your first, middle and surname)*

Signature

Date

Application form

Account holder 2

Full name *(please print in capitals your first, middle and surname)*

Signature

Date

Direct Debit Request Service Agreement

This agreement sets out the terms on which you authorise us to arrange to debit your account at your financial institution.

1. You will need to complete this application form to contribute to your account in the Service via the regular savings plan or for requested one-off debits by you via your adviser.
2. By your Direct Debit Request, you authorise us to debit the nominated amount from your account at the financial institution written on this application form or advised by you or your adviser.
3. You can cancel your Direct Debit Request arrangement with us; however, this termination must be in writing. We require ten (10) working days to process your cancellation request.
4. The due date for each drawing will generally be the 20th of each month. If a due date for a debit falls on a weekend or public holiday, the debit will be processed on the following business day. Please contact your financial institution if you are uncertain when a debit will be processed to your account.
5. You must ensure that you have sufficient cleared funds available in the nominated account to meet each drawing on the due date.
6. If a drawing is unsuccessful, we reserve the right to attempt to redraw at such times as we determine. We and your financial institution may charge a fee where a drawing is unsuccessful. This fee may be debited from your nominated account with your financial institution or to your account in the Service.
7. If you have any questions about your Direct Debit Request, such as concerns about a debit that we made under it, or if you want to make any alteration to your arrangements, please contact your adviser, or the Operator.
We will reply to you within seven (7) business days. You should contact your adviser or the Operator in the first instance, rather than the financial institution with which you have an account.
8. If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
9. If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
10. We can vary this agreement at any time after giving you 14 days notice of the changes.
11. We will keep information about your financial institution account confidential in accordance with our privacy policy, including disclosure to direct debit financial institutions only to the extent necessary to resolve any claim you might make relating to a debit that you claim has been made incorrectly.
12. You should:
 - a. note that direct debiting through the Bulk Electronic Clearing System is not available on all accounts – please ensure your financial institution allows direct debits from your nominated account
 - b. confirm the account details by checking a recent statement from your financial institution
 - c. ensure that the signature authorisation on this application form is identical to the account signing instruction held by your nominated financial institution.

You are responsible for checking and ensuring the above.

Application form

Section 7: Investment choice instructions

The current list of investment choices and additional information is available on AdviserHUB and InvestorHUB.

Instruct your adviser to implement your investment choices online via AdviserHUB. Instructions are subject to maintaining the 0.75% minimum cash balance requirement in respect of your cash account.

Section 8: Capital Gains Tax *(CGT parcel allocation method)*

You may choose from the following three different CGT parcel allocation methods. You should discuss with your adviser the method that is more appropriate for you, considering your individual circumstances.

Minimise gains Maximise gains First in first out (FIFO)

The 'minimise gains' option is the default option if you do not make a selection.

Section 9: Withdrawals

Nominated bank account for all withdrawals

The following nominated bank account will be used for payment of any withdrawal proceeds and can only be changed on submission of a signed bank account nomination form or a withdrawal form. This account must be held with an Australian financial institution and generally cannot be in the name of a third party. This account must be in the same name as your account in the Service (unless otherwise approved by us).

Bank

Branch

BSB

Account number

Account name

Account holder 1

Full name *(please print in capitals your first, middle and surname)*

Signature

Date

Account holder 2

Full name *(please print in capitals your first, middle and surname)*

Signature

Date

Application form

Regular payment plan

You may request regular cash withdrawals to be paid by EFT to the bank account nominated in Section 9. Withdrawals will be paid monthly on the 10th of each month (or next business day) provided there is sufficient cash in your cash account in excess of the minimum cash requirement.

Please specify the commencement date and tick ONE of the three options below.

Commencement date (dd/mm/yyyy)

Regular Payment Amount \$ This is a fixed amount paid monthly

All Excess Available Cash This pays out all surplus cash in your cash account above the required minimum cash balance. If you use this option, and cash is contributed but not applied to initial investments before the 10th of the month, this cash may be withdrawn before the initial investments are purchased. Please consider setting the commencement date for the feature to be a future date.

All Income This pays all income received in your cash account from investments for the prior month.

The minimum withdrawal allowed is \$100 per month. Your adviser can change the monthly withdrawal on AdviserHUB.

Section 10: Appointment of adviser*

Adviser name

Dealer group/licensee

Adviser contact phone number

Practice

Adviser email address

* Refer to the IDPS Guide for further information about an adviser.

Application form

Section 11: Adviser fees

I/We instruct the Operator to deduct the agreed amount set out below (which includes GST) from my/our cash account and pay my/our adviser for their services as provided to me/us. The fees specified below will not take into account any RITCs that may be claimed. Where applicable, the actual amounts that will be deducted from your cash account may be adjusted for RITCs that may be claimed in respect of these fees, and may therefore be less than the amounts you specify on the relevant form. This fee excludes the IDPS-related service fees and other amounts incurred or payable to the Operator.

Adviser contribution fee (initial)¹

Adviser contribution fee (initial)* % of initial contribution(s) and/or \$

The maximum adviser contribution fee (initial) is 5.5% of your initial contribution(s) (including GST).

¹ The adviser contribution fee (initial) (**including** zero amounts or where a fee is not specified) will generally apply to all deposits received within 60 days of your account being activated.

Adviser contribution fee (ongoing)²

Adviser contribution fee (ongoing)* % of ongoing contributions and/or \$

Start Date²

The maximum adviser contribution fee (ongoing) is 5.5% of your ongoing contributions (including GST).

² The adviser contribution fee (ongoing) will apply to all deposits received from the start date specified above. If you do not specify a start date, then the default date is 60 days after your account is activated.

Ongoing Adviser fee

Fixed % amount p.a.* % of my total account balance

OR

Tiered % p.a. of my total account balance

From	To	Fee % p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.
\$	\$	% p.a.

And/or a Fixed \$ amount p.a. \$ p.a.

Note: Where you specify a fixed % amount, that amount will be calculated on your total account balance, up to a maximum of 2.2% p.a. (including GST). The amount payable is agreed between you and your adviser. The Operator has a right to reject the fee amount. Where you specify a fixed \$ amount p.a. you may agree with your adviser to automatically index this fee in line with the annual change in Consumer Price Index ('CPI') or a fixed percentage (up to 5% p.a.) on a specified month each year. We will accept your adviser's instructions in relation to indexation of ongoing adviser fees on your behalf.

*If you are a retail client and your account contains borrowed amounts, your adviser cannot receive ongoing adviser fees, adviser contribution fees, adviser brokerage fees or adviser portfolio management fees that are asset based (i.e. calculated as a percentage of your total account balance).

Application form

One-off Adviser fee

One-off Adviser fee

\$

Note: You may agree with your adviser to pay a One-off Adviser fee. This fee may be charged multiple times in a financial year. There is no maximum One-off Adviser fee, however, the Operator may refuse or delay any request for payment of any One-off Adviser fees from your cash account at its discretion.

All advice fees are negotiable with your adviser.

The Operator has a right to reject the fee amount. Please note all fees are inclusive of GST but will not take into account any RITCs that may be claimed. Where applicable, the actual amounts that will be deducted from your cash account may be adjusted for RITCs that may be claimed in respect of these fees, and may therefore be less than the amounts you specify on the relevant form.

Section 12: Managed portfolio authorisations

Authorisation of fees when you invest in a managed portfolio

I/We direct the Operator to deduct the following fees from my/our cash account when investing in the managed portfolio(s) specified below and to pay them to the portfolio manager of the managed portfolio. I/we acknowledge and understand that:

- the portfolio manager may be my adviser's licensee or may be related to or an associate of my adviser's licensee and/or my adviser; and
- my adviser and my adviser's licensee may therefore directly or indirectly benefit from the payment of the fees to the portfolio manager.

Code	Managed portfolio name	Fees when you invest in a managed portfolio	Investment performance fee
		% p.a.	%
		% p.a.	%
		% p.a.	%
		% p.a.	%
		% p.a.	%
		% p.a.	%

Note: Where the fees when you invest in a managed portfolio has a tiered fee, the highest fee has been used in the table above. For the full tiered fees when you invest in a managed portfolio (if applicable) refer to the relevant managed portfolio disclosure document.

Application form

Please consent and sign to the above fees below:

Applicant 1	Applicant 2
<input type="checkbox"/> Individual/Trustee/Partner <input type="checkbox"/> Director <input type="checkbox"/> Company secretary <input type="checkbox"/> Sole director <input type="checkbox"/> Attorney	<input type="checkbox"/> Individual/Trustee/Partner <input type="checkbox"/> Director <input type="checkbox"/> Company secretary <input type="checkbox"/> Sole director <input type="checkbox"/> Attorney
Full name <input type="text"/>	Full name <input type="text"/>
Signature <input type="text"/>	Signature <input type="text"/>
Date <input type="text"/>	Date <input type="text"/>

Other managed portfolio authorisations

I/we understand that by signing the above direction, I am also acknowledging that:

- the fee(s) when I/we invest in a managed portfolio specified on this form are inclusive of GST but will not take into account any RITCs that may be claimed. Where applicable, the actual amounts that will be deducted from my/our cash account may be adjusted for RITCs that may be claimed in respect of these fees, and may therefore be less than the amounts I/we specify on the relevant form. The fees will be deducted monthly from my/our account.
- I/we have read the current disclosure documents applicable to the managed portfolio(s) I/we have selected.
- other investment costs relating to the managed portfolio's underlying investments may also apply.
- my/our adviser is responsible for placing an investment instruction into the managed portfolio(s) I/we have nominated in this section, and if an investment instruction is not received for the investment(s) within 60 days of receipt of this form, the Operator may require a new consent for those investments.
- if I/we withdraw my consent in the future, I/we will need to sell down my investment in the managed portfolio.

Section 13: Authority to disclose information

Authority to disclose information

(This is generally applicable if you have ticked 'Superannuation fund (SMSF)' in Section 1 of this application form).

I/We authorise the Operator to disclose my/our personal information together with current and historical account and transactional (including account balance) details (Data) in relation to my/our account by electronic file (or such other method as the Operator agrees) to the nominated software vendor (set out below) each business day. I/We understand that the software vendor will then make the Data available to the administrators nominated by me/us to view my/our accounts via a secure web application.

Software Vendor	Administrator

Application form

Section 14: Margin loan details (if applicable)

Complete this section if you are opening a geared account with a margin lender.

Together with your adviser, consult with your margin lender if you're considering using margin lending facilities to make contributions to the Service. You and your adviser can access a panel of approved margin lenders through the Service. Please note, the Service does not provide any form(s) or agreements in relation to margin loans nor does it provide margin lending facilities.

Margin loan provider

Name of margin lender

Margin loan number (if applicable)

Client reference name/number

Margin lender bank account details (to be completed by the margin lender)

BSB

Account number

Account name

Margin lender signature

Margin lender signature

Name

Name

Date

Date

We confirm that a margin lending application has been approved for the client(s) listed in the client reference name/number.

Application form

Section 15: Declaration and signature

General

You agree, acknowledge and declare that:

- all details in this application form are true and correct.
- you have received and accepted this offer in Australia.
- you are an Australian resident for taxation purposes (unless you have specifically advised us otherwise) and you authorise us to certify your Australian tax residency status with the Australian Taxation Office.
- the adviser named in this application form has provided you with a statement of advice (SOA) in relation to the Service, which includes a recommended selection of investment choices in the Service as set out in your investment strategy, unless you are a 'wholesale client' (as defined under the *Corporations Act 2001* (Cth)).
- you have received and read the relevant Financial Services Guide (FSG), the IDPS Guide and the IDPS Contract for the Service, relevant disclosure documents for all managed portfolios and accessible investments you wish to invest in through the Service and the SOA (if applicable) provided to you by your adviser.
- by signing this application form, you will agree to be bound by the terms and conditions detailed in the FSG, the IDPS Guide, the IDPS Contract and this application form.
- you direct us to invest any monies received in cash until we receive investment instructions from your adviser.
- without your prior consent, any instructions provided by you via your adviser in relation to buy or sell orders under the direct market trading or aggregated trading service may not be fully implemented by us because of trade restrictions set out in the IDPS Guide, and we and our default broker reserve the right to reject or cancel orders pursuant to or as contemplated by the rules of the relevant exchange or clearing and settlement facility, or other relevant applicable laws.
- you are an individual over 18 years of age or you are a duly incorporated body and, if you are a corporation or trustee, you confirm that you have taken all necessary corporate action to authorise your investment in accordance with this application, the IDPS Guide and the IDPS Contract, which is permitted by the relevant constitution or trust deed (or equivalent), and you have the legal power and authority to make funds available for investment in the Service and to invest in accordance with this application and you will inform us of any event that might affect your continuing authority to do so.
- if making an application as a wholesale client, you are a 'wholesale client' (as defined under the *Corporations Act 2001* (Cth)).
- if this is a joint application, your investment is as joint tenants.
- if signing under a power of attorney, you declare that it is an Australian power of attorney and you are authorised under that power of attorney to sign this application form and have not received any notice of revocation of that power of attorney.
- you will enter into and perform any agreement, and complete and execute any document, necessary to give effect to this application and to pay for all costs, fees, (including fees when you invest in a managed portfolio where you have provided your consent) brokerage and charges for any transaction made on your behalf pursuant to this application to invest.
- you authorise the Operator to deduct from your cash account such fees for advice, investment management and investment performance fees (if any) relating to any managed portfolio in which you have invested or for other services as may be agreed between you and your adviser as set out in this application form and the IDPS Guide and the relevant product disclosure statement for any applicable managed portfolio.
- where amounts are owed to the responsible entity (RE) of a registered managed investment scheme (Scheme) through which managed portfolios are made available (for example because your investment in a managed portfolio has gone into negative balance) you authorise the Operator to deal with your accessible investments (for example monies held in your cash account and other securities) Including acquiring, investing in, redeeming, selling, transferring or otherwise disposing of those accessible investments without specific instructions from you, to fund those obligations in relation to any of your managed portfolio investments in a Scheme. You acknowledge that, if payment of these obligations out of the Service is not possible, these amounts may be paid from the relevant Scheme.
- the adviser named in Section 10 of this application form is authorised to act as your nominated representative and we may notify you of information in relation to your investments in the Service and other details about your account by providing such notification to that adviser on your behalf.
- the adviser named in Section 10 of this application form will be remunerated from your account as per the adviser fee table in the IDPS Guide (Part II) and Section 11 of this application form.
- if we accept your application form, an agreement will be made on the terms of the IDPS Guide, the IDPS Contract and this application form.
- you and your adviser will have access to AdviserHUB and/or InvestorHUB, and you agree to all information, documents and other communications being provided by email and/or otherwise via InvestorHUB.
- we reserve the right to not accept any application in our absolute discretion and any interest accrued on application monies returned to you will be paid to us and not to you.
- neither we nor any related or associated person or body corporate guarantees or makes any representations concerning the future performance of your investments in the Service, any specific level of performance, any repayment of capital invested in the Service or the success or tax effect of any strategy used or the success of overall management of your investments.
- your investments in the Service are subject to risks, including the risk that you may lose some or all capital, possible delays in repayment of some or all capital and/or failure to receive any income.
- we do not need to refer any investment instructions made by you via your adviser or other decisions in relation to dealing with assets in your account to you for approval.
- decisions made by us (or our nominees) in relation to assets in your account may have taxation consequences for you, depending on your particular circumstances, and that we are not obliged to familiarise ourselves with, or have regard to, any taxation consequences for you of any such decision. You should obtain your own tax advice.

Application form

- any confirmations or other transaction history or reporting to you are subject to (i) the *Corporations Act 2001* (Cth), the regulatory policy of regulators, and the rules, customs, and usage of any relevant exchange or clearing and settlement facility, and (ii) the corrections of errors and omissions.
- an investment choice may cease to be offered in the Service at any time, at our discretion and accordingly, this may affect the composition of investments in your account.
- we do not provide any opinion as to whether your investment portfolio is appropriate or suitable to your personal circumstances.
- all applicable fees, costs, withdrawals and insurance premiums as set out in the FSG, the IDPS Guide, the IDPS Contract and this application form may be deducted directly from your account and paid to the relevant person.
- we may sell any assets in your account where your cash account is below, or expected to fall below, the required threshold (i.e. the minimum cash balance).
- if you are an individual investor and you die or become incapacitated, we reserve the right to 'freeze' your account and we may deduct from your account or sell down amounts from your investments as required to pay for fees until your estate is settled or the situation is resolved.
- you will promptly advise us if any information supplied by you or your adviser, including any tax residency information or other tax information about you or a third party, changes.
- as an individual, you certify that you are the Investor or you are authorised to provide tax residency and other tax information on their behalf.
- as an entity, you are authorised by, and have the consent of, the entity and any beneficial owners or controlling persons (as applicable) to provide or for your adviser to provide tax residency and other tax information.
- you as an entity, and any beneficial owners or controlling persons (as applicable) are aware that information about them and the account may be provided to tax authorities.

Your Instructions

You understand and agree to the following instructions:

I/We acknowledge that the Operator cannot generally deal with my/our investments without my/our prior instructions except with certain circumstances set out below. I/We authorise my/our adviser to give instructions to the Operator in relation to my/our investments and my/our account and in relation to any managed portfolio.

I/We give the following instructions to the Operator and I/we agree not to vary these instructions:

- if a trade notification is received in relation to a rebalance or reallocation and I/we have not authorised the cancellation of the pending investment instructions within the permitted agreed timeframe, the Operator may rebalance and/or reallocate my/our IDPS Portfolio by buying and selling specified securities in my/our account in accordance with the advice from the relevant manager from time to time.
- if a trade notification is received in relation to a rebalance or reallocation and I/we have authorised the cancellation of the pending investment instructions within the permitted agreed timeframe, the Operator will not proceed with the rebalance or reallocation and will interpret the instruction as requiring withdrawal from that IDPS Portfolio. If I/we have given alternative investment instructions within the permitted agreed timeframe, the Operator will implement those instructions as set out in the IDPS Guide and in accordance with the terms and conditions.
- that the Operator undertake corporate actions in respect of securities in my/our account and to rebalance my/our managed portfolio(s) as a result of exercising any rights or entitlements attached to specified securities in my/our account in accordance with the advice from the manager in relation to corporate actions from time to time.
- that the Operator sell securities proportionately across all securities (to the extent reasonably practicable) in my/our account to provide collateral in connection with the derivative contracts in my/our account and to enable the Operator to pay any current or prospective liabilities incurred in dealing with a derivative contract on behalf of me/us.

In regards to the use of software vendors referred to in Section 13, you understand, agree and acknowledge that:

- no agency, partnership, joint venture or any other type of similar relationship exists between the Operator and the software vendor(s)
- whilst the Operator takes reasonable steps to ensure that an investor's Data remains secure, neither the Operator nor the software vendor(s) will, subject to any prohibition or limitation imposed by law, be liable for delays, failure to perform, processing errors or any other matter arising out of this Data provision arrangement
- whilst the Operator takes reasonable steps to ensure that an investor's Data remains secure and is complete, up-to-date and accurate, the Operator will not be liable to any person for their reliance on any Data supplied to the software vendor or any failure of software vendor to provide information or to provide complete or accurate Data to the administrator
- the Operator may decide at its sole discretion, on any ground it thinks fit and, without rendering the Operator liable in any way, to discontinue the provision of Data to the software vendor pursuant to this authority to provide information, by written notice to the software vendor, and
- you may terminate this authority by providing ten (10) business days written notice to the Operator.

Margin Lending

Specifically in relation to investors investing in the Service using margin lending facilities:

- the margin lender is the legal holder of the geared account and is authorised to provide instructions to us in relation to the geared account.
- we are not, and will not be taken to be, a party to the margin loan agreement.
- we are not responsible for arranging for you or your adviser to execute or deliver any documentation associated with the margin loans or as contemplated under any relevant margin loan agreement.

Application form

- we are not responsible for any matters in relation to, arising under, or in connection with the margin loan agreement.
- we are not liable for any claims, losses, costs, damages or expenses or any other liability of any kind in connection with the margin loan agreement, and
- the terms of the IDPS Contract will not apply to you, but will apply to the margin lender with respect to the geared account.

Personal Information

In regards to your personal information, you understand and agree and acknowledge that:

- you have read and understood the information relating to privacy and personal information contained in the IDPS Guide;
- we may collect, hold or use your personal information provided in this application form for the purposes described in the IDPS Guide, including to comply with our obligations under anti-money laundering and counter-terrorism financing laws and other laws or as you may direct or authorise from time to time;
- unless you inform us otherwise, you consent to all the uses and disclosures of your personal information (including marketing) described in the IDPS Guide;
- you consent to your adviser providing such further personal information to us as is required or reasonably deemed necessary by us under any applicable law;
- any personal information provided about a third party (if any) in connection with this application has been provided with their knowledge and consent; and
- if you fail to provide any information requested in this application or do not agree to any of its possible uses or disclosure of your information as detailed in the IDPS Guide your application may not be accepted by the Operator and you agree to release and indemnify the Operator in respect of any loss or liability arising from the Operator's inability to accept and process an application due to inadequate or incorrect details having been provided.

You consent to (unless you notify us in writing otherwise) your personal information being used by us to send you marketing information about other products and services offered or promoted by us, via telephone, electronic messages like email, online and other means, for the purpose of marketing our and third parties goods and services and other services, unless you notify us in writing that you do not wish your personal information to be used for this purpose.

In regards to providing us with information to establish your identity, you understand and agree and acknowledge that:

- you have read and understood the information in the 'Anti-Money Laundering and Counter Terrorism Financing' section of the IDPS Guide, and that we must comply with the Anti-Money Laundering and Counter-Terrorism Financing laws (AML/CTF Act), which requires us to, among other things, establish your identity;
- we may delay or refuse any request or transaction, including a request to withdraw an investment, if we are concerned that the request or transaction may breach any obligation of, or cause us to commit or participate in an offence under, any anti-money laundering and counter-terrorism financing laws, and we will incur no liability to you if it does so;
- by completing this application form and providing us with information to establish your identity, this information will be used to establish your identity for the purposes of the AML/CTF Act;
- we will not be responsible or liable to you or any other person for any loss suffered where transactions are delayed, blocked, frozen or where we decline to process a transaction or cease to provide you with a product or service in circumstances where we are unable to establish your identity or where we reasonably believe you are a Proscribed Person.
- A "Proscribed Person" means any person or entity who we reasonably believe to be:
 - i. in breach of the laws of any jurisdiction regarding economic or trade sanctions, or laws prohibiting money laundering or terrorism financing, or
 - ii. on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction.
A "Proscribed Person" includes any person or entity who we reasonably believe to be acting on behalf, or for the benefit of, a person or entity referred to in i. and/or ii.
- when verifying your identity:
 - i. we may disclose your personal information to a credit reporting agency (CRA) for the purpose of providing an assessment as to whether the personal information matches (in whole or in part) personal information contained in a credit information file in the possession or control of the CRA;
 - ii. the CRA may provide us with the assessment for the purpose of verifying your identity for the purpose of the AML/CTF Act;
 - iii. the CRA may use your personal information and the names, residential addresses and dates of birth contained in credit information files of other individuals for the purpose of preparing such an assessment, but not for any other purpose;
- we may verify the validity of any government issued identity document that you provide to us for identity verification purposes through the Australian Government document verification service (DVS), you are authorised to provide the relevant government issued identity documents to us and we may disclose your personal information and government identity document information to the service provider that we use to access the DVS for this purpose.
- you are not aware and have no reason to suspect that the monies used to fund your investment in the Service have been or will be derived from or related to any money laundering, terrorism financing or other activities deemed illegal under applicable laws or regulations, or are otherwise prohibited under any international convention or agreement, or that the proceeds of your investment in the Service will be used to finance any illegal activities.
- you will provide to us all additional information and assistance that we (or our delegates) may request in order for us or our delegates to comply with any anti-money laundering and counter-terrorism financing laws or other laws.

Your Rights in the Service vs Direct Investments

In relation to the differences between investing through the Service and investing directly, within Section 10: General Information in the IDPS Guide Part I:

- I/we acknowledge that by investing through the Service, I/we do not have access to some of the rights and entitlements that would otherwise be available to me/us as a retail investor if I/we invested in the underlying financial products directly. I/we understand that this includes not having the same rights as direct retail investors or not having access to cooling-off rights, withdrawal rights and voting rights.

For accounts with more than one applicant, please specify your account operating instructions.

- Any applicants to sign
- All applicants to sign
- Other (please specify)

Please note:

- All applicants are required to sign this application form.
- The 'All applicants to sign' option is the default option assumed if you do not select anything.
- Companies, incorporated associations and limited partnerships must always provide the signatures of two officers (for example, two directors or one director and one secretary) unless operating as a sole directorship.
- My/Our adviser has attached the relevant identification forms to complete the identity check for all applicants on this account. This includes the verification of the trust (and the controllers or beneficiaries) or SMSF where applicable.

Applicant 1

- Individual/Trustee/ Partner
- Director
- Sole director
- Company secretary
- Attorney

 I consent to the disclosure and use of my government issued identification document(s), details in those documents, personal information and to accessing the DVS for the purpose of verifying any government issued identity documents provided by me.

Full name (please print in capitals your first, middle and surname)

Signature

Date

Applicant 2

- Individual/Trustee/ Partner
- Director
- Company secretary
- Attorney

 I consent to the disclosure and use of my government issued identification document(s), details in those documents, personal information and to accessing the DVS for the purpose of verifying any government issued identity documents provided by me.

Full name (please print in capitals your first, middle and surname)

Signature

Date

Adviser Checklist

Please ensure the applicant has:

- made a Choice Menu selection in Section 2
- if applicable, read and signed Section 12 – Managed portfolio authorisations
- been given the relevant FSGs, the IDPS Guide Part I and Part II, the IDPS Contract, Application Form and disclosure documents for the relevant investment options
- read and signed Section 15: Declaration and signature
- completed Sections 1, 3 and/or 4 (as applicable), 5 and 15
- been identified and verified in accordance with AML/CTF, FATCA and CRS requirements and you have completed the Identification forms
- provided an initial contribution amount in Section 6
- not been quoted percentage-based fees where borrowed monies are being used in this account
- been quoted the fee amount including GST in Section 11

Important notes

- Ensure you complete your adviser details in Section 10.
- Send the completed application form and Investor Identification form(s) to:

Mail GPO Box 529
Sydney NSW 2001

Fax 1300 781 689

Online All documents, excluding cheques can be emailed to admin@hub24.com.au or submitted online via SupportHUB

- Send all cheques via mail.



Please return completed forms to

ClearView WealthSolutions2
GPO Box 529, Sydney NSW 2001
1300 854 994
admin@hub24.com.au

wealthsolutions2.com.au

0548-1020