



Australian
Executor Trustees



Cash Deposit Fund Application form

Dated 1 July 2017

AET Cash Deposit Fund

Application form

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Issued by the Responsible Entity: Australian Executor Trustees Limited (AET) ABN 84 007 869 794 AFSL 240023

All words and phrases in this application form have the same meaning as given to them in the relevant Product Disclosure Statement (PDS).

How to invest

- 1 Read the AET Cash Deposit Fund PDS.
- 2 Read and complete all relevant sections of the AET Cash Deposit Fund application form. We need to collect this information to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).
- 3 Read and sign the declaration in the application form.
- 4 Attach your supporting identification and documents.
- 5 Lodge your application form together with supporting identification and documents to Australian Executor Trustees, GPO Box 546, Adelaide SA 5001. We recommend that you keep copies for future reference.

Use of this application form

This application form relates to the AET Cash Deposit Fund (Fund). You should read the PDS relating to the Fund.

Use this application form if you are an investor investing directly in the Fund.

If you are investing via an AET product or service such as the AET self-managed super fund, AET small APRA fund or Portfolio Management Service, please contact your platform provider for any investor enquiries.

Client identification requirements for new investors

In order to comply with the AML/CTF Act and the *Foreign Account Tax Compliance Act* (FATCA) we may require you to provide us with proof of identification. In some circumstances, depending on the type of investor you are, we may also require additional client identification documentation.

As a general rule, you will need to provide proof of your identity:

- if you do not have any existing account set up with us
- if you have existing accounts with us, but wish to open an additional account:
 - that will be in a different name to the existing account(s) (eg in your family company name, or a joint account), or
 - that will be in a different capacity to the existing account(s) (eg as trustee for a trust, a deceased estate, for a person under the age of 18 years, or on behalf of an unincorporated association).

Where proof of identification is required, you will need to return your initial application form, together with any certified copies of supporting identification documentation or alternatively provide these to your financial adviser.

Signatories

Investor	Required signature(s)	Required originals or certified documents
Individuals	Applicant to sign	Photo ID
Joint	All applicants to sign	Photo ID for each investor
Business/ partnership	Proprietors/principals	Certificate of registration Photo ID for each proprietor/director
Company	Authorised officer(s) of the company	Certificate of incorporation Photo ID for each officer
Trust	Trustee(s) or authorised officer(s) of the trustee	Trust deed Photo ID for each trustee
Deceased estate	Executor(s) of the estate	Will of the deceased Photo ID for each executor
Superannuation fund	Trustee(s) of the fund or authorised officer(s) of the trustee	Trust deed Photo ID for each trustee/director

Power of attorney

If signed by an attorney, the attorney certifies that the power of attorney under the authority of which this application is signed has not been revoked. The attorney is required to supply Photo ID and a **certified copy** of the power of attorney.

Financial advisers

The application form may be signed by the holder of an Australian Financial Services Licence as the agent of the applicant if the licensee certifies that it holds such licence and that it has authority from the applicant to sign on the applicant's behalf.

Further information

If you have any questions, or need further information, please contact your financial adviser or call us on 1800 254 180.

AET Cash Deposit Fund Application form



Investor Reference

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Office use only

Account name

Superfund or Trust ABN (if applicable)

		-				-				-			
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Investor details

Individual and joint applicants

Investor 1

Title

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Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name(s)

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Birth date (dd/mm/yyyy)

		/			/				
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Gender

Male Female

Politically exposed persons (PEP) are individuals who occupy a prominent public position or function in a government body or international organisation, both within and outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No

Source of wealth

Your source of wealth refers to the origin of your financial standing or total net worth ie how you have generated your wealth. What is the source of your wealth?

Employment Investments Other (please specify eg inheritance)

Source of funds

Your source of funds refers to the origin and the means of transfer of the funds to service your account. What is the source of your contributions into your account?

Employment Investments Other (please specify eg inheritance)

Are you a tax resident of Australia? Yes No

Are you a tax resident of another country? Yes No

Please answer both tax residency questions as you can be a tax resident of more than one country. If you are only a tax resident of Australia and no other country please proceed to **Investor 2**.

Foreign Residents only – Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Under FATCA and CRS laws, we are required to ask all investors to provide additional information about their tax residency. Tax residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person’s residence or place of work. This information will be reported to the relevant tax authority within Australia or internationally.

For all countries where you are a tax resident please provide a TIN (Tax Identification Number) which is the number assigned by each country for the purposes of administering tax laws such as a Social Security Number in the US. If a TIN cannot be provided, please list one of the three reasons specified (A, B or C) for not providing a TIN.

Reasons for not providing a TIN – please select one reason below (if applicable).

Reason A – The country of tax residency does not issue TINs to tax residents, or

Reason B – You have not been issued with a TIN, or

Reason C – The country of tax residency does not require the TIN to be disclosed.

Country	TIN	Reason for no TIN

If there are more countries, provide details on a separate sheet and tick this box .

Note: It is important that we hold up to date records, so please call our Client Services Team on 1800 254 180 if the details you have provided change at any time.

Investor 2

Title

Surname

Given name(s)

Birth date (dd/mm/yyyy) / /

Gender Male Female

Politically exposed persons (PEP) are individuals who occupy a prominent public position or function in a government body or international organisation, both within and outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No

Source of wealth

Your source of wealth refers to the origin of your financial standing or total net worth ie how you have generated your wealth. What is the source of your wealth?

Employment Investments Other (please specify eg inheritance)

Source of funds

Your source of funds refers to the origin and the means of transfer of the funds to service your account. What is the source of your contributions into your account?

Employment Investments Other (please specify eg inheritance)

Are you a tax resident of Australia? Yes No

Are you a tax resident of another country? Yes No

Source of wealth

Source of wealth refers to the origin of the company's or corporate trustee's financial standing or total net worth (ie how has the company or corporate trustee generated wealth?). What is the source of the company's or corporate trustee's wealth?

Employment Investments Other (please specify eg inheritance)

Source of funds

Source of funds refers to the origin and the means of transfer of the funds to service the account. What is the source of the company's or corporate trustee's contributions into the account?

Employment Investments Other (please specify eg sale of real estate, inheritance)

Identification and tax residency requirements

If you are applying as a company or as a trustee please ensure a separate FSC/FPA Identification form is completed, including a separate form for directors or trustees who are beneficial owners (as applicable). To get a copy of the form or if your details change at any time please visit AET My Portfolio (aetmyportfolio.com.au) or contact our Client Services Team on 1800 254 180.

Contact details

Residential street address

Suburb

State

Postcode

Country

Mailing address (if the same as above write 'as above')

Suburb

State

Postcode

Preferred contact number

Alternative contact number

Email address

Australian tax file number

Please note that quotation of your Australian tax file number (TFN) is optional. However, if your TFN or exemption is not quoted then AET is obliged to deduct tax at the top marginal tax rate.

- I/We authorise the application of the TFN(s) listed below to all accounts in my/our name
 I/We authorise the application of the TFN(s) listed below to this account only
 I/We authorise Australian Executor Trustees to use the TFN(s) already on file

Single person, trust, partnership or company

TFN

 - -

or Exemption

Telephone withdrawal facility

If more than one of the parties to a joint account (or signatories to a company or trust account) are required to sign withdrawal forms, withdrawals cannot be made by telephone.

Telephone withdrawal facility required?

- Yes
 No

(If yes, please complete the security code and withdrawal instructions.)

My/Our security code is to be (maximum 9 characters)

Applicant's signatory authority – for joint applications only

I/We hereby confirm that, when a party to the portfolio authorises a withdrawal, the withdrawal request is to be signed by all parties to the portfolio unless alternative authority is given below. Please select (✓):

Please indicate withdrawal notice:

- either to sign
 all to sign
 any (number) may sign

Agent appointment

By completing this form, you can appoint an agent of your choice to complete and sign the application form and to operate your account.

Account number

I/We hereby appoint (Name)

of (Street)

(Suburb)

(State)

(Postcode)

to be my/our agent subject to the Constitution of the Fund with respect to deposit and withdrawal of monies in the Fund.

Signature of agent or authorised officer (if agent is partnership or body corporate)

Date

 / /

Financial adviser use only

Declaration by financial adviser

- I confirm I hold a current Australian Financial Services Licence and am authorised to deal in and/or advise on this cash product.
- I consent to provide AET access to all proof of identification records for the purposes of the application if requested (pursuant to the AML/CTF Rules 7.2).
- I confirm that I have conducted the relevant customer identification procedure in line with the obligations under the AML/CTF Act:
 - I have attached the necessary proof of identity documents with this application
 - I have sighted and retained copies of the necessary proof of identity documents as recorded in the Proof of identity table
 - Where the applicant is anything other than an individual or joint investor I enclose the appropriately completed FSC/FPA Identification form/s

Financial adviser's name

1 AET adviser code

or

2 a Financial adviser's dealer group

and

b Dealer group branch (city or suburb of the dealer group office you operate through)

Financial adviser's signature

Date

Financial adviser/dealer stamp

Proof of identity

Record of proof of identity (ID) ^A	ID document 1	ID document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	
Issue date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Expiry date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Document type	<input type="text"/>	
Document number	<input type="text"/>	
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

^A For further information on the types of proof of identity documents which can be attached or verified and retained, please refer to the proof of identity requirements section at the end of this application form. It also includes a list of persons authorised to certify copies of original documents.

Important

Before signing the application form, investors should confirm they have read the PDS to which this application form relates.

This application form must not be issued, circulated or distributed unless accompanied by, and as part of, the PDS.

If this application form is out-of-date or incomplete, I/we authorise Australian Executor Trustees Limited to hold my/our application monies in a trust account within the Australian Executor Trustees Limited Cash Deposit Fund pending receipt of a completed current application form from me/us.

I/We understand that if AET does not receive the current completed application form within 30 days of monies being deposited in the trust account, monies will be returned to me/us with any interest accrued.

The PDS is available electronically. If you invest on the basis of an electronic PDS, Australian Executor Trustees Limited, on request, will send you a paper PDS free of charge.

I/We confirm that the above information is correct to the best of my/our knowledge and I/we agree to be bound by the Constitution of the Fund and, in particular, the indemnities and releases in favour of Australian Executor Trustees Limited in relation to telephone instructions.

I/We have provided the required client identification requirement documents as detailed in this application form.

I/We acknowledge that neither Australian Executor Trustees Limited nor any member company of IOOF Holdings Limited guarantees the performance of the Fund, nor do they guarantee the repayment of capital from the Fund.

I/We confirm that monies used to make an investment in the Fund have not been derived from or related to any money laundering, terrorism financing or other illegal activities.

I/We confirm that I/we have read and understood the privacy section contained in the PDS.

If you do not wish to receive information on other products and services offered by Australian Executor Trustees Limited and IOOF Holdings Limited, please tick this box .

Information provided to the Responsible Entity is primarily used for the purpose of opening an investment account and for other ancillary purposes detailed in the PDS and Privacy Policy, for example: assisting your financial adviser in providing you with advice and to provide you with statements through mail houses. The Responsible Entity may disclose your personal information, such as, your name and contact details, along with your account information to its related bodies corporate, a person with whom you have a joint investment, your financial adviser, mail houses, professional advisers, businesses that may have referred you to the Responsible Entity, banks and other financial institutions. The Responsible Entity is required to collect your personal information under the *Corporations Act 2001* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. If you do not provide all of the requested information, the Responsible Entity will not be able to action your request. The Responsible Entity is not likely to disclose your personal information to overseas recipients. Your personal information will be used in accordance with the Responsible Entity's Privacy Policy. The Privacy Policy contains information about how you may access or correct your personal information held by the Responsible Entity and how you may complain about a breach of the Australian Privacy Principles. You may request a copy of the Privacy Policy by contacting the Responsible Entity on 1800 254 180 or at www.aetlimited.com.au/privacy

I/we confirm we have correctly indicated our U.S. tax residency status during the customer identification process.

Signed by individual or joint applicants

Signature investor 1

X

Date

/ /

Signature investor 2

X

Date

/ /

Signed on behalf of a company or corporate trustee

Director

Director

X

Date

/ /

Secretary

Secretary

X

Date

/ /

Signed on behalf of agent or power of attorney

Signed by (please print name)

On behalf of (please print investor's name)

pursuant to a power of attorney or agent agreement dated / / which I certify has not been revoked.

Signature

X

Date

/ /

Proof of identity requirements

The AML/CTF Act obligates the Responsible Entity to verify the identity of each applicant before providing financial services to them.

To meet these requirements as an individual or joint investor you must provide either a certified copy of A or B as below:

EITHER A

ONE of the following documents:

- a current driver's license issued under State/Territory law (or a foreign equivalent) containing a photograph. Please copy front and back of the license
- an Australian passport (where expired within the proceeding 2 years this is acceptable)
- a Foreign passport or an international travel document issued by a foreign government, the United Nations (UN) or an agency of the UN, containing a photograph and signature of the person whose name the document is issued
- a card issued under Australian State or Territory Law for the purpose of providing a person's age containing a photograph
- National Identity card issued by a foreign government, the United Nations (UN) or an agency of the UN, containing a photograph or signature of the person whose name the card is issued.

OR B

ONE of the following documents:

- birth certificate or birth extract issued under Australian State/Territory
- birth certificate issued by a Foreign government, the United Nations (UN) or an agency of the UN
- citizenship certificate issued by the Commonwealth
- citizenship certificate issued by a foreign government
- a concession (health or pension) card issued by the Department of Human Services or Centrelink.

AND

ONE of the following documents:

- a notice issued by Commonwealth, State or Territory government within the past 12 months that contains your name and residential address such as Tax Office Notice of Assessment or a letter from Centrelink regarding an assistance payment
- a notice issued by a local government body or utilities provider within the past 3 months that contains your name and residential address (such as a rates notice from local council or an electricity/gas bill).

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration office
Signed on behalf of the applicant	Guardianship papers or power of attorney

Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'this is a true copy of the original document sighted by me' followed by their signature, printed name, qualification (such as Justice of the Peace, Australia Post employee) and date.

The following persons can certify copies of the originals as true and correct copies:

- Chiropractor
- Dentist
- Legal practitioner
- Medical practitioner
- Nurse
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trade marks attorney
- Veterinary surgeon

Other persons:

- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Consular Officer or Australia Diplomatic Officer (within the meaning of the *Consular Fee Act 1955*)
- Bailiff
- Bank officer with two or more continuous years of service
- Building society officer with two or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with two or more years of continuous service
- Employee of the Australian Trade Commission who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(c) of the *Consular Fees Act 1955*; and
 - exercising his or her function in that place
- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
 - exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with two or more years of continuous service
- Holder of a statutory office not specified in another item in this list
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
- Master of a court

- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australian Defence Force who is either:
 - an officer; or
 - a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with two or more years of continuous service; or
 - a warrant officer within the meaning of that Act
- Member of Chartered Accountants Australia and New Zealand, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Member of either:
 - the Parliament of the Commonwealth; or
 - the Parliament of a State; or
 - a Territory legislature; or
 - a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- Notary public
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licences
- Permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
 - the Commonwealth or a Commonwealth authority;
 - or a State or Territory or a State or Territory authority;
 - or a local government authority;
 with two or more years of continuous service who is not specified in another item in this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of either:
 - the Commonwealth or a Commonwealth authority;
 - or a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy.

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