



Dear

## **NAB CUSTODY BOND SERVICE**

The NAB Custody Bond Service provides you with a bare custodial service from National Australia Bank Limited (NAB) to hold bonds bought through NAB in custody.

### **How to use the service**

To start using the NAB Custody Bond Service please read this letter (Letter of Agreement) and complete the Application Form within. The service is available only to **Wholesale Investors** who purchase bonds parcel sizes with a value of \$500,000 or greater.

### **Please send your completed and signed Application Form with any other required documentation to:**

Your NAB Markets Representative

OR

NAB Custody Bond Service Administration Team

Level 26, 255 George Street

Sydney NSW 2000

NABPortfolioAccess@nab.com.au

You can place an order over the phone by calling your Adviser or NAB Markets Representative on 1800 227 611. You will receive written confirmation via email when your order has been executed.

## **Key terms of the NAB Custody Bond Service**

Please read the following information before completing the Application Form.

### **Custody**

You appoint National Australia Bank Limited (Custodian) as your custodian to hold your bonds. The Custodian will hold in safe custody any bond certificates. Bonds will be registered by the Custodian in the name of its nominee, National Nominees Limited and will not be in a separate account for custody assets with any registry or clearing system. The Custodian will maintain a register of your custody assets in its own books and records.

### **Trading is Execution Only**

Trading securities under the NAB Custody Bond Service is an execution only service. NAB makes no representations and gives no warranties or recommendation about any bonds offered in the NAB Custody Bond Service, including those offered on our rate sheets and accepts no responsibility for any loss made by any person in reliance of information contained in any information memorandum or pricing supplement in relation to the bonds.

Issue dates, maturity dates, coupons and bond terms and conditions are subject to the underlying Issuer Pricing Supplement and/or Information Memorandum for each bond. NAB is able to provide you with a copy of the relevant disclosure document for each bond available via the NAB Custody Bond Service upon request.

### **Instructions**

You may give instructions to NAB to buy, sell and otherwise deal in the bonds, make applications for bonds, and convert bonds as directed from time to time by phone, by you or your nominated representative.

## **Duties of Custodian**

The Custodian undertakes the following activities regarding the bonds held on your behalf:

- a) collect all interest, coupons and other income relating to the bonds and credit these into your nominated account;
- b) receive all funds resulting from the sale or disposal of any bonds and credit these to your nominated account;
- c) maintain transaction reports for the bonds.

The Custodian will provide you with the following reports:

- a) Payment summary on each coupon distribution of your bond holding.
- b) An annual report including;
  - i. Tax statement detailing coupons and distributions for the 12 months to 30 June each year.
  - ii. A summary of each bond currently held through the NAB Custody Bond Service.

## **Fees**

There are currently no fees for custody and transaction settlement services via the NAB Custody Bond Service. We currently have no plans to change this but it may not be the case in the future.

## **Secondary Market Trading**

You can place orders with NAB if you wish to sell bonds held through the NAB Custody Bond Service. We will endeavour to meet your liquidity requirements however, NAB is under no obligation to facilitate liquidity of the bonds.

## **Regulatory Disclosure**

You shall make or provide any disclosure required by NAB or any other member of the NAB Group in connection with any bonds which you purchase using the NAB Custody Bond Service. NAB or any other member of the NAB Group may make any disclosure to any legal or regulatory body or authority as NAB or any other member of the NAB Group thinks necessary, appropriate or desirable in connection with the bonds notwithstanding any duty of confidentiality owed to you by NAB or any other member of the NAB Group.

## **Provision of Service**

We make no commitment to make any particular bonds available. Quoted prices are indicative unless otherwise specified and agreements over the telephone will be binding. Telephone lines may be taped. Bonds included in any indicative rate sheets or quotes you receive may not be available at the time of trade.

The NAB Custody Bond Service is made available at the sole discretion of NAB. We may discontinue or amend the service at any time. We may make amendments to the terms of the service by giving at least 30 days notice in writing, except where such amendments are administrative in nature and are not materially prejudicial to you, shall be effective immediately. If NAB discontinues this service the Custodian may deliver each parcel of Bonds to you (or a new custodian specified by you).

## **Not Advice**

This document has been prepared for the purpose of providing general information only. It does not take account of any particular investor's objectives, financial situation or needs and as such does not constitute personal financial advice and may not be relied on as such. Before making any investment decisions, investors should consider the full details set out in the relevant information memorandum and/or pricing supplement for the particular bond and seek professional financial advice.

## **Banking Code of Practice**

The Banking Code of Practice does not apply to the NAB Custody Bond Service.

## **Conflicts of Interest**

NAB and/or another member of the NAB Group may have existing or future advisory, lending or other commercial relationships relating to the issuer of the bonds and may engage in proprietary trading in the bonds (or any component of any reference asset) or indices, options, futures, derivatives or other instruments relating to the bonds. Any such trading may affect the price of the bonds. NAB and/or any other member of the NAB Group may conduct its business without regard to any effect that their acts or omissions in conducting that business may have on any reference asset or any bonds.

NAB may pay a fee or commission to your financial adviser and any such fee or commission should be separately disclosed to you by your adviser.

NAB may earn fees or commission for arranging, managing or distributing bonds. The relevant bond offering document will disclose whether NAB has a role in connection with the issue of the bond and the fees and commissions paid by the issuer.

## **Investment Risk**

Bonds involve various risks including the risk of default or significant loss because of changes in the creditworthiness of the issuer and movements in other market factors (such as interest rates and volatility). You should not invest in bonds if you do not understand the risks. We are not acting as your adviser or fiduciary. It is your responsibility to monitor your bonds and we make no recommendation as to the suitability of bonds for your needs. We will not be liable for your losses. You should seek independent tax, financial and legal advice on the implications associated with dealing in and holding bonds, which should take into account your specific objectives, needs and individual circumstances.

## **Privacy**

NAB Custody Bond Service is subject to the NAB Group Privacy Policy, which sets out how the NAB Group may collect, use, disclose and handle your personal information. By using this service you acknowledge you have access to our privacy policy and agree that any NAB Group may collect, use, disclose and handle your personal information in a manner set out in that policy. Our policy also sets out how you can access or correct information we hold about you, and how you can make a complaint about a privacy issue. A copy of our privacy policy and full privacy notification is available by visiting our website [www.nab.com.au/privacynotification](http://www.nab.com.au/privacynotification).

## **Information**

For the purpose of establishing and administering this service, you authorise members of the NAB Group to share information about you and your accounts. You also authorise NAB to share information about your NAB Custody Bond Service account with your adviser and other relevant parts of the NAB Group for administration and marketing purposes.

## **Financial Adviser's Authority**

If you have elected your financial adviser as a Nominated Representative, unless we are otherwise advised by you in writing, your financial adviser ("adviser") will be authorised to give instructions to NAB (via the bond trading desk) in connection with the purchase and sale of bonds.

Please note that by applying for NAB Custody Bond Service you acknowledge that you will be dealt with as a Wholesale Investor. This means that you may not be supplied with a Product Disclosure Statement (PDS) or prospectus prior to making any investment. NAB does not provide personal advice when selling this product, however if you do receive personal advice as a wholesale investor you may not receive a Statement of Advice.

## **Application Form**

To participate in the NAB Custody Bond Service you must complete and sign the Application Form attached to this Letter.

## **Payments**

Payments for bonds which you purchase under the NAB Custody Bond Service will be deducted from your nominated Australian bank account or other arrangements accepted and agreed with NAB. We may rely on any standard settlement instruction or similar mandate from you which is held by a NAB Group entity. Please note that standard bond settlement is three business days following the bond purchase date.

You will receive written confirmation (via your nominated email) from NAB detailing the bonds purchased or sold when your order has been executed.

Bond coupons and any other distribution or payment on the bonds will be paid into your nominated NAB cash account or other agreed bank account. NAB will endeavour to credit your coupon payment on payment date but cannot guarantee that you will receive it on the same day as it is paid by the issuer. Should an issuer suspend or delay a payment without warning after NAB pays you, NAB will seek to recover the funds paid to you.

## **Anti-Money Laundering and Counter Terrorist Financing (AML/CTF)**

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) ("AML/CTF Act"), requires us to confirm certain information relating to your identity before providing you with access to the NAB Custody Bond Service. If we are not able to confirm your identity, we may not be able to provide you with access to the NAB Custody Bond Service.

The Application Form which is attached with this document will assist us in confirming your identity. If you wish to apply for access to the NAB Custody Bond Service you must complete and return the Application Form together with any other documentation as advised.

We reserve the right to re-identify you and other related parties involved with your use of the NAB Custody Bond Service in order to satisfy our obligations under the AML/CTF Act and other legislation. Should you fail to provide necessary information in a timely manner when requested, we may be required to terminate your access to the NAB Custody Bond Service. In this case, you may be responsible for loss of investment value, and payment of any amounts in respect of your investment may be forfeited.

**Not a PDS**

This document is not intended to be, and does not constitute a product disclosure statement, prospectus, short form prospectus or profile statement as those terms are defined in the Corporations Act 2001. It does not constitute an offer for the issue, sale or purchase of any securities, or any recommendation in relation to investing in the assets.

**Who to contact**

If you need further information please contact your financial adviser or your NAB Markets Representative on 1800 227 611.

Yours Sincerely,  
National Australia Bank Limited

# NAB CUSTODY BOND SERVICE APPLICATION FORM

You should read the NAB Custody Bond Service Letter of Agreement before completing and signing this application. By submitting this application you are agreeing to be bound by the terms of the NAB Custody Bond Service.

**Please send the completed Application Form with any other required documentation to:**  
Your NAB Markets Representative  
OR  
NAB Custody Bond Service Administration Team  
Level 26, 255 George Street  
Sydney NSW 2000  
NABPortfolioAccess@nab.com.au

## Type of Wholesale Investor Customer (please tick)

|  |   |  |
|--|---|--|
| <input type="checkbox"/> Individual<br><input type="checkbox"/> Joint<br><input type="checkbox"/> Partnership<br>▶ Go to Section 1 | <input type="checkbox"/> Company<br><input type="checkbox"/> Corporate trustee(s) of a trust or superannuation fund<br>▶ Go to Section 2 and 2(a) | <input type="checkbox"/> Individual trustee(s) of a trust or superannuation fund<br>▶ Go to Section 2 and 2(b) |
|--|---|--|

## 1. Individual, joint or partnership name details

### Applicant 1

Mr  Mrs  Miss  Ms  Dr  Other \_\_\_\_\_

Given name(s): \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Telephone (Home): \_\_\_\_ (\_\_\_\_) \_\_\_\_\_ Work: \_\_\_\_ (\_\_\_\_) \_\_\_\_\_ Mobile: \_\_\_\_\_

Residential address (must be your physical address – PO or GPO boxes are not permitted):  
\_\_\_\_\_  
\_\_\_\_\_  
State \_\_\_\_\_ Postcode \_\_\_\_\_

Postal address (PO or GPO boxes will not be accepted if a physical residential address has not been supplied):  
\_\_\_\_\_  
\_\_\_\_\_  
State \_\_\_\_\_ Postcode \_\_\_\_\_

Email address:  
\_\_\_\_\_

(Note: only one email address can be provided for correspondence for any bond buy and sell confirmations. We will use Applicant 1 email address for these purposes unless otherwise advised)

If you are an existing NAB customer, please provide us with a transactional account number:  
\_\_\_\_\_

If you are an existing NAB customer, is the address provided above correct for all your NAB accounts?  Yes  No

## Applicant 2

Mr  Mrs  Miss  Ms  Dr  Other

Given name(s):

Surname:

Date of Birth:

Telephone (Home):

Work:

Mobile:

/ /

( )

( )

Residential address (must be your physical address – PO or GPO boxes are not permitted):

State

Postcode

Postal address (PO or GPO boxes will not be accepted if a physical residential address has not been supplied):

State

Postcode

Email address:

(Note: only one email address can be provided for correspondence for any bond buy and sell confirmations. We will use Applicant 1 email address for these purposes unless otherwise advised)

If you are an existing NAB customer, please provide us with a transactional account number:

If you are an existing NAB customer, is the address provided above correct for all your NAB accounts?  Yes  No

### 1(b) Operating Authority Individual, joint or partnership accounts

Note that where there are joint applicants, instructions to NAB to buy or sell bonds are generally given by phone by an individual, including your Nominated Representative (if applicable). This means that each joint applicant will be deemed to be the Nominated Representative of the other joint applicant.

**If you wish to appoint a Nominated Representative, for example your Financial Adviser, to act on your behalf please go to Section 3. If you do not wish to appoint a Nominated Representative please go to Section 4.**

## 2. Company name or trustee details of a trust or superannuation fund (company/corporate/individual)

Name of Company/Trust:

ABN:

Date of the trust deed (if applicable):

/ /

Business address (must be your physical address – PO or GPO boxes are not permitted):

State

Postcode

Postal address (PO or GPO boxes will not be accepted if a physical business address has not been supplied):

State

Postcode

### 2(a) Company or Corporate Trustee details

Company secretary name:

Business telephone:

( )

If there is more than one company secretary, please annex a list of the additional company secretaries to this Application Form.

Director name: \_\_\_\_\_ Business telephone: \_\_\_\_\_  
( )

Director name: \_\_\_\_\_ Business telephone: \_\_\_\_\_  
( )

Director name: \_\_\_\_\_ Business telephone: \_\_\_\_\_  
( )

**You must provide all your nominated company representative(s), to act on the company's behalf in Section 3.**

**2(b) Individual Trustee details**

**Trustee 1**

Mr  Mrs  Miss  Ms  Dr  Other \_\_\_\_\_

Given name(s): \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Telephone (Home): \_\_\_\_\_ Work: \_\_\_\_\_ Mobile: \_\_\_\_\_  
/ / ( ) ( )

Email address: \_\_\_\_\_

(Note: only one email address can be provided for correspondence for any bond buy and sell confirmations. We will use Trustee 1 email address for these purposes unless otherwise advised)

Residential address (must be your physical address – PO or GPO boxes are not permitted):  
\_\_\_\_\_  
\_\_\_\_\_  
State Postcode

Postal address (PO or GPO boxes will not be accepted if a physical residential address has not been supplied):  
\_\_\_\_\_  
\_\_\_\_\_  
State Postcode

If you are an existing NAB customer, please provide an account number:  
\_\_\_\_\_

**Trustee 2**

Mr  Mrs  Miss  Ms  Dr  Other \_\_\_\_\_

Given name(s): \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Telephone (Home): \_\_\_\_\_ Work: \_\_\_\_\_ Mobile: \_\_\_\_\_  
/ / ( ) ( )

Email address: \_\_\_\_\_

(Note: only one email address can be provided for correspondence for any bond buy and sell confirmations. We will use Trustee 1 email address for these purposes unless otherwise advised)

Residential address (must be your physical address – PO or GPO boxes are not permitted):

\_\_\_\_\_  
\_\_\_\_\_  
State Postcode

Postal address (PO or GPO boxes will not be accepted if a physical residential address has not been supplied):

\_\_\_\_\_  
\_\_\_\_\_  
State Postcode

If you are an existing NAB customer, please provide an account number:

\_\_\_\_\_

If there are more than two individual trustees, please annex full details of the additional trustees to the application form.

**2(c) Operating Authority Company or Trust accounts**

Note that instructions to NAB to buy or sell bonds are generally given by phone by an individual, this may include your Nominated Representative.

**If you wish to appoint a Nominated Representative, for example your company representative or financial adviser, to act on your behalf please go to Section 3. If you do not wish to appoint a Nominated Representative please go to Section 4. Company applicants must fill in Section 3.**

**3. Appointment of Nominated Representatives**

You can appoint one or more Nominated Representatives who may give instructions to NAB in relation to your NAB Custody Bond Service account.

If you appoint a Nominated Representative, you hereby grant the Nominated Representative the powers set out in Section 3(b) and you will be legally bound by any act of each Nominated Representative in connection with your NAB Custody Bond Service account.

You can only appoint one Nominated Representative as your primary contact at a time. You can change your primary contact at any stage by contacting your NAB Income & Investment Solutions representative.

**3(a) Appointment of your Nominated Representative**

Please provide the details of each Nominated Representative you appoint for the purposes of transacting on your NAB Custody Bond Service account.

**First Nominated Representative**

Please tick the relevant box below:

this Nominated Representative **is** my financial adviser (please complete Section below and ensure the Nominated Representative makes the declarations in Sections 3(d) and 4 below)

this Nominated Representative **is not** my financial adviser (please complete details below and ensure the Nominated Representative makes the declarations in Section 3(d) below)

**Details of Nominated Representative**

Contact Name:

\_\_\_\_\_

Business telephone:

( ) \_\_\_\_\_

ABN (if applicable):

\_\_\_\_\_

Email address:

\_\_\_\_\_

(Note: only one email address can be provided for correspondence for any bond buy and sell confirmations. If you are a Company we will use your primary Nominated Representative email address for these purposes unless otherwise advised)

Business address (must be your physical address – PO or GPO boxes are not permitted):

\_\_\_\_\_  
\_\_\_\_\_  
State Postcode

Is this Nominated Representative to be the primary contact for your NAB Custody Bond Service account?  Yes  No

**Second Nominated Representative (if applicable)**

Please tick the relevant box below:

- this Nominated Representative **is** my financial adviser (please complete Section below and ensure the Nominated Representative makes the declarations in Sections 3(d) and 4 below)
- this Nominated Representative **is not** my financial adviser (please complete details below and ensure the Nominated Representative makes the declarations in Section 3(d) below)

**Details of Nominated Representative**

Contact Name:

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Business telephone:

(    )

ABN (if applicable):

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Email address:

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(Note: only one email address can be provided for correspondence for any bond buy and sell confirmations. If you are a Company we will use your primary Nominated Representative email address for these purposes unless otherwise advised)

Business address (must be your physical address – PO or GPO boxes are not permitted):

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State
Postcode

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Is this Nominated Representative to be the primary contact for your NAB Custody Bond Service account?  Yes  No

**3(b) Powers of your Nominated Representative**

Each person you appoint as a Nominated Representative (excluding your Financial Adviser) may do any of the following in your name or in its own name as a personal act of yours in relation to your NAB Custody Bond Service account:

- (a) buy and sell bonds under the NAB Custody Bond Service;
- (b) issue requests and instructions of any type in connection with your NAB Custody Bond Service account or other parts of the agreement including, without limitation, relating to settlement, payments, and early withdrawal;
- (c) receive notices issued to you or give notices for you;
- (d) complete any blanks, supplement or amend any document relating to the NAB Custody Bond Service;
- (e) amend your instructions and forms;
- (f) change your contact details;
- (g) make enquiries regarding your Bonds; and
- (h) do anything incidental to any of the above.

Each person you appoint as a Nominated Representative who is your Financial Adviser may do any of the following in your name or in its own name as a personal act of yours in relation to your NAB Custody Bond Service account:

- (a) buy and sell bonds under the NAB Custody Bond Service;
- (b) issue requests and instructions of any type in connection with your NAB Custody Bond Service account or other parts of the agreement including, without limitation, relating to settlement, payments, and early withdrawal;
- (c) receive notices issued to you or give notices for you;
- (d) make enquiries regarding your Bonds; and

NAB is authorised to accept and act upon any telephone or facsimile instruction given to NAB (for the purposes of each instruction received for in your name under the Custody Bond Service) which purports to have been given by you or your Nominated Representative. Any telephone instruction provided by a Nominated Representative must be given to your NAB representative. Instructions can't be given by visiting a branch.

**3(c) You acknowledge and agree that:**

- (i) your Nominated Representative may do any of the acts or events set out above;
- (ii) directions, instructions and enquiries from a Nominated Representative shall be deemed to be your personal acts;
- (iii) we may continue to act upon any instructions from your Nominated Representative until we receive a written cancellation of the appointment;
- (iv) we are authorised to share information about your bonds and participation in this NAB Custody Bond Service with your Nominated Representative;
- (v) we may cancel or vary the terms of appointment of your Nominated Representative by giving you seven days notice in writing (including email);
- (vi) where you have appointed more than one Nominated Representative:
  - 1) we may act and rely on instructions or authorities received from any of your Nominated Representatives severally;
  - 2) we may verify instructions received from one of your Nominated Representatives or obtain additional information by contacting one or more of your other Nominated Representatives but are not bound to make any enquires; and
  - 3) in the event of conflict or inconsistency in any instructions or authorities received from your Nominated Representatives and/or from you, we may choose in our absolute discretion which instruction or authorities upon which we will act or rely.

You agree to release, discharge and indemnify us on demand from and against all losses, actions, liabilities, claims, demands and proceedings arising from your appointment of a Nominated Representative.

You agree that neither you nor any person claiming through you will have any claim against us in respect of any act or omission of your Nominated Representative, whether Nominated by you or not, including without limitation any bonds entered into by your Nominated Representative or any payment or delivery made at their direction.

**3(d) Nominated Representative declaration**

I, as Nominated Representative appointed under 3(a) above and, if applicable, Section 4 below, hereby:

- (a) represent, warrant and undertake to NAB that each action I take in connection with the NAB Custody Bond Service is and will be within my powers as an Nominated Representative, that I will properly perform my duties to the applicant and that I will not take any action in connection with the NAB Custody Bond Service if I have received notice of revocation of my authorisation as an Nominated Representative; and
- (b) indemnify NAB on demand from and against all losses, actions, liabilities, claims, demands and proceedings arising from my appointment of a Nominated Representative.

First Nominated Representative signature

✘

Print name

Date

/ /

Second Nominated Representative signature

✘

Print name

Date

/ /

**If you have appointed your Financial Adviser as a Nominated Representative your Financial Adviser must also complete Section 4.**

## 4. Financial Adviser details

If you wish to appoint your Financial Adviser as your Nominated Representative for your NAB Custody Bond Service account, you must complete Section 3.

Name:

Licensee adviser number:

Business name:

Work/Mobile no:

Facsimile no:

Email address:

Licensee (if applicable):

Address:

State

Postcode

I hereby declare that:

- (a) I have fully explained the risks of the NAB Custody Bond Service described in or associated with the NAB Custody Bond Service Application Form and each relevant issuer bond pricing supplement or other relevant information memorandum to the Applicant and have drawn the specific attention of the Applicant to the risks described in the NAB Custody Bond Service Application Form and each relevant issuer bond pricing supplement or other relevant information memorandum and each other risk appropriate to the NAB Custody Bond Service.
- (b) Having regard to the information that the Applicant has given me about the applicant's personal circumstances and the information contained in the NAB Custody Bond Service Application Form and each relevant issuer pricing supplement or other relevant information memorandum I am satisfied that I have a reasonable basis for advising that the Applicant use the NAB Custody Bond Service
- (c) I have complied with all the relevant disclosure obligations and requirements to provide documents imposed by the Corporations Act in connection with my advice.
- (d) In respect of any entity that does not meet the financial threshold tests for "wholesale clients" in its own right, I am not aware of anything arising from my knowledge of the individual wholesale client Applicant's influence and patterns of behaviour which would give me reason to believe that the individual Applicant does not control the companies, trust funds or superannuation funds specified in the Application Form.

Adviser signature

Financial adviser stamp or licensee group name

**Please complete ALL the following sections.**

## 5A. Instructions for payments to NAB

I wish to make all payments in connection with NAB Custody Bond Service via the following method (please tick one only):

- Direct Debit from my account** – you must complete 5(a) below
- Payment into NAB's nominated account** – please do not complete Section 5(a)

If you elect to make payments to NAB's nominated account and we accept your application, we will notify you of the nominated account at or before the time we provide the NAB Custody Bond Service to you.

### 5 (a) Direct Debit Request

You must read the Direct Debit Request Service Agreement set out in Section 9 of this Application Form before completing this section. The Direct Debit Service Agreement contains important information regarding the operation of the Direct Debit Request Service and should be retained by you. You can request a copy of the Direct Debit Service Agreement at any time by contacting the Administration team on 1800 227 611.

### Request and authority to debit the account named below to pay National Australia Bank Limited

By signing this Application Form and completing this Direct Debit Request the applicant requests and authorises National Australia Bank Limited (the "User") (User ID number 382722) to arrange for any amount National Australia Bank Limited may direct debit the applicant under the Agreement in respect of all payments to be debited through the Bulk Electronic Clearing System from or to an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement in this Application Form and the applicant instructions provided below.

### Details of account to be debited

Name of account:

BSB Number:

Account Number:

Name of financial institution:

Address of financial institution:

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|

## 5B. Instructions for payments to you

I instruct NAB to make all payments to me under the Agreement to the following Australian bank account:

same account as for payments to NAB (specified in Section 5(a))

the following account:

### Details of account to be credited

Name of account:

BSB Number:

Account Number:

Name of financial institution:

Address of financial institution:

|                      |                      |
|----------------------|----------------------|
| <input type="text"/> |                      |
| <input type="text"/> | <input type="text"/> |
| State                | Postcode             |

## 6. Tax information

Complete Part A and Part B of this section.

### PART A - TFN/ABN Notification

It is not compulsory for you to quote your TFN. However, failure to quote a TFN or claim an exemption may cause NAB to withdraw tax at the top marginal rate, plus Medicare Levy, from interest earned on your NAB Custody Bond Service account.

Collection of TFN information is authorised under the Income Tax Assessment Act 1936 and the Privacy Act strictly regulate its use and disclosure.

If you provide your TFN, we will use it to report details of interest earned on your NAB Custody Bond Service account to the Australian Taxation Office. If you choose to supply NAB with your TFN(s), please select the appropriate box and complete the following details:

Individual/joint name investment

Sole trade/partnership/trust/company account

Name of Applicant 1:

TFN:

Name of Applicant 2:

TFN:

Name of Company/Trust Applicant:

ABN/TFN:

\*Please note – An ABN can only be quoted if the investment being made by you is in the course of furtherance of your enterprise. I/We authorise the application of the above TFN to this investment.

## PART B - OVERSEAS TAX RESIDENCY

### All Applicants

All applicants include individual/joint account holders, companies/trusts and controlling persons of a company/trust (for example, directors, trustees, beneficial owners, senior managing officials, partners, secretaries, chairmen and/or public officers).

Are you a resident of any country other than Australia for tax purposes (note: US tax residents include US citizens)?  Yes  No

**If yes to the above question please complete the Overseas Tax Residency Self Certification Declaration Form available on [nab.com.au/overseastax](http://nab.com.au/overseastax). The on-boarding process will not be completed until this form is collected.**

### Company/Trust Applicants

Is the Company/Trust organised or incorporated in the US?  Yes  No

Is the Company/Trust a financial institution?  Yes  No

**If yes to any of the above questions please complete the Overseas Tax Residency Self Certification Declaration Form available on [nab.com.au/overseastax](http://nab.com.au/overseastax). The on-boarding process will not be completed until this form is collected.**

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In the preceding calendar year, did the Company/Trust:

a) earn 50% or more of its gross income from investment sources<sup>^</sup>; AND

b) hold 50% or more of its assets<sup>†</sup> to produce investment income?  Yes  No

<sup>^</sup> Investment sources include dividends, rental income, interest, distributions, royalties and annuities

<sup>†</sup> Investment assets include shares, property and bonds

## 7. Marketing Consent

We need your consent to use your personal information for purposes of sending you material informing you of other products or services from across the NAB Group, or other promotions or opportunities from time to time in which you may be interested. We assume we have your permission to send information about other products and services from across the NAB Group. However, you may let us know that you don't want to receive such information by contacting us on 13 22 65. Any specific product/service consent you have given previously will continue to apply unless you tell us otherwise.

## 8. Declaration and execution

Please read the following declaration and sign the appropriate section

**8A** Individual applicants (including individual partners and individual trustees)

**8B** Company applicants (including corporate partners and corporate trustees)

I (the Applicant) acknowledge and represent that;

(a) All information provided in this Application Form is true, complete and correct

(b) I/the legal entity on whose behalf this application is made complied with the 'Wholesale Investor Criteria' as set out in the Application Form and Letter of Agreement.

(c) If applying on behalf of a company or trust, I am duly authorised to enter into and execute this agreement on behalf of the legal entity stated above.

(d) If entering into this agreement as an individual wholesale client on behalf of an entity which is a company/and or a trust or superannuation fund, I represent that I have financial and operational control of that entity.

(e) I/We undertake to advise NAB within 30 days of any change in circumstances that affects my tax residency status and to provide NAB with an updated self certification within 30 days of such change in circumstances.

### Executed as a deed poll

Signed, sealed and delivered by:

## 8A. Individual applicants (including individual partners and individual trustees)

### Applicant 1

Signature

✗

Print name

Date

/ /

### Applicant 2

Signature

✗

Print name

Date

/ /

If more than two individuals are required to execute this Application Form, please annex duly executed duplicates of these execution blocks to this Application Form.

## 8B. Company applicants (including corporate partners and corporate trustees)

### Company applicant 1

Print name of company

Signature

✗

Print name

Date

/ /

Capacity\* eg. Director/Secretary

\*If signing on behalf of a company, please state your capacity

### Company applicant 2

Print name of company

Signature

✗

Print name

Date

/ /

Capacity\* eg. Director/Secretary

\*If signing on behalf of a company, please state your capacity

## 9. Annexure 2: Direct Debit Request Service Agreement

Where the Applicant has completed Section 5(a) of this Application Form, it authorises and requests NAB to debit its account in accordance with the direct debit request in Section 5(a) of this Application Form (“**Direct Debit Request**”) and on the terms and conditions of the agreement set out below (“**Direct Debit Request Service Agreement**”):

- (a) The Applicant authorises NAB to arrange for funds to be debited from their account. The Applicant should refer to the Direct Debit Request and this Direct Debit Request Service Agreement for the terms of the arrangement between NAB and the Applicant.
- (b) NAB will only arrange for funds to be debited from the Applicant’s account as Nominated in the Direct Debit Request.
- (c) If the debit day falls on a day that is not a business day, NAB may direct the Applicant’s financial institution to debit their account on the following business day.
- (d) If the Applicant is unsure about which day their account has or will be debited the Applicant should ask their financial institution.
- (e) NAB may vary any details of the Direct Debit Request Service Agreement or a Direct Debit Request at any time by giving the Applicant at least 14 days’ written notice.
- (f) Subject to the other provisions of this Direct Debit Request Service Agreement, the investor may change the arrangements under a Direct Debit Request by contacting NAB on 13 22 65.
- (g) If the Applicant wishes to stop or defer a debit payment, they must notify NAB or their financial institution in writing (which must be in a letter physically signed by the investor and posted or faxed to NAB or the financial institution) at least 14 days before the debit day. If the Applicant first notifies their financial institution, they must promptly let NAB know.
- (h) The Applicant may also cancel their authority for NAB to debit their account at any time by giving NAB or their financial institution 14 days’ notice in writing (which must be in a letter physically signed by the investor and posted or faxed to NAB or the investor’s financial institution) before the debit day. If the Applicant first notifies their financial institution, they must promptly let NAB know.
- (i) It is the Applicant’s responsibility to ensure that there are sufficient clear funds available in their account to allow a debit payment to be made in accordance with the Direct Debit Request.
- (j) If there are insufficient clear funds in the Applicant’s account to meet a debit payment:
  - i. the Applicant may be charged a fee and/or interest by their financial institution;
  - ii. the Applicant may also incur fees or charges imposed or incurred by NAB; and
  - iii. the Applicant must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in their account by an agreed time so that NAB can process the debit payment.
- (k) The Applicant should check their account statement to verify the amounts debited from their account.
- (l) If the Applicant believes that there has been an error in debiting their account, they should notify NAB directly on 13 22 65 and confirm that notice in writing (which must be in a letter physically signed by the investor and posted or faxed to NAB) with NAB as soon as possible so that NAB can resolve their query more quickly.
- (m) If NAB concludes as a result of their investigations that the Applicant’s account has been incorrectly debited, NAB will respond to their query by arranging for their financial institution to adjust the account (including interest and charges) accordingly. NAB will also notify the Applicant in writing of the amount by which their account has been adjusted.
- (n) If NAB concludes as a result of its investigations that the Applicant’s account has not been incorrectly debited, NAB will respond to the Applicant’s query by providing them with reasons and any evidence for this finding.
- (o) Any queries the Applicant may have about an error made in debiting their account should be directed to NAB so that NAB can attempt to resolve the matter between the Applicant and NAB.
- (p) If NAB cannot resolve the matter, the Applicant can still refer it to their financial institution which will obtain details from the Applicant of the disputed transaction and may lodge a claim on the Applicant’s behalf.
- (q) The Applicant should check:
  - (i) with their financial institution whether direct debiting is available from their account as direct debiting is not available on all accounts offered by financial institutions;
  - (ii) the account details which the Applicant has provided to NAB are correct by checking them against a recent account statement; and
  - (iii) with their financial institution before completing the direct debit request if they have any queries about how to complete the direct debit request.
- (r) NAB will keep any information (including the investor’s account details) in the Applicant’s direct debit request confidential. NAB will make reasonable efforts to keep any such information that NAB has about the Applicant secure and to ensure that any of its employees or agents who have access to information about the Applicant do not make any unauthorised use, modification, reproduction or disclosure of that information.
- (s) NAB will only disclose information that NAB has about the Applicant in relation to the Direct Debit Request:
  - (i) to the extent specifically required by law; or
  - (ii) for the purposes of this Direct Debit Request Service Agreement (including disclosing information in connection with any query or claim).

(t) In this direct debit request service agreement the following definitions apply:

- **“account”** means the account held at the Applicant’s financial institution from which NAB is authorised to arrange for funds to be debited.
- **“debit day”** means a day that payment by the Applicant to NAB is due and for which the investor has provided NAB with a direct debit request.
- **“debit payment”** means a particular transaction where a debit is made.
- **“financial institution”** is the financial institution where the Applicant holds the account that they have authorised NAB to arrange to debit.