24 October 2018

Dear Investors:

The Trust Company (RE Services) Limited ABN 45 003 278 831 Australian Financial Services Licence No. 235150 Level 18 Angel Place 123 Pitt Street Sydney

Perpetual

GPO Box 4172 Sydney NSW 2001

Australia DX 365 Sydney Telephone 02 9229 9000 Facsimile 02 8256 1458

Bell Cash Trust ("the Trust") ARSN 164 391 119

Important Notice to Unitholders pursuant to section 1017B of the Corporations Act

RE: Investor Enquiries and Complaints

The Trust Company (RE Services) Limited is the Responsible Entity of the Trust. The Administrator of the Trust is Bell Potter Capital Limited ("Bell Potter Capital").

External complaints resolution scheme: Australian Financial Complaints Authority

The Responsible Entity has established procedures for dealing with complaints. If an investor has a complaint, they can contact the Responsible Entity or the Administrator during business hours.

The Responsible Entity will use reasonable endeavours to deal with and resolve the complaint within a reasonable time but in any case, no later than 45 days after receipt of the complaint.

If an investor is not satisfied with the outcome, the complaint can be referred to the Financial Ombudsman Service (FOS), an external complaints resolution scheme of which the Responsible Entity and the Administrator are members. FOS's postal address is GPO Box 3, Melbourne, Victoria 3001 and the toll-free number is 1300 780 808. FOS' role and terms of reference are specified in FOS' Rules available from their website <u>www.fos.org.au</u>

If you lodge a complaint on or after 1 November 2018, you can lodge it with the Australian Financial Complaints Authority (**AFCA**). From 1 November 2018, AFCA will be the new external dispute resolution scheme for complaints involving financial services and products and will replace FOS. On and after 1 November 2018, you can contact AFCA on 1800 931 678, or by writing to:

Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001 Email: <u>info@afca.org.au</u> Website: <u>www.afca.org.au</u>

The FOS will continue for a further period to deal with any open disputes it has at the commencement date of AFCA.

If you have any questions about the above, please do not hesitate to contact your Account Manager at Bell Potter Capital 1800 061 327 or via email to bpc@bellpotter.com.au.

Any escalation of questions can also be made to Saranya Balajeyagaran from the Responsible Entity on (02) 9229 9034 or via email to <u>Saranya.Balajeyagaran@Perpetual.com.au</u>.

Yours sincerely

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Head of Responsible Entity Services Perpetual Corporate Trust