BELL POTTER PORTFOLIO LENDING.

Application Form 5th June 2025

Dated V250605 Issued by Bell Potter Capital Limited ABN 54 085 797 735 AFSL 360457

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How must this application be completed?

- Application must be signed with a black or blue pen
- · Application must be witnessed by an adult who is not a relative of or a related party to a borrower or guarantor
- The document must be printed and completed in full and returned as a single continuous document
- Applicants must complete all sections required for the application type

Identity Verification

To complete our customer identification procedure and meet our regulatory obligations under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)*, we need to verify your identity. By signing this application, you agree and consent to the use of your personal information as stated in the Bell Potter Portfolio Lending Terms and Conditions.

Please note that where necessary, we may request additional information required for verification purposes.

If you have an existing account with Bell Potter Securities Limited (ACN 006 390 772) we may obtain information to support the account opening process.

Registration of Shares

The address for the registration of shares will be established as the postal address. To register the shares under a different address, please contact a member of our account management team on 1800 061 327.

Documents	Applicant Type		
Income Verification documents:	Based on response to Section 26		
 Copies of two recent pay slips or A copy of your most recent tax return and A copy of your portfolio statement 			
Identity Verification	All Applicant Types		
Certified copy of your identification documents			
Bank Statement	All Applicant Types		
A copy of the bank statement			
Trust Deed	Individual Trustee		
 A certified copy of the full trust deed including any subsequent amendments 	Corporate Trustee		

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FATCA/CRS INFORMATION RELEVANT FOR ENTITIES (COMPANIES & TRUSTS)

Certain definitions are used to collect information to fulfill our Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) obligations. Understanding these definitions is important for accurately identifying the Entity Classifications and Controlling Persons needed to complete this form.

ENTITY CLASSIFICATION GUIDANCE

Passive NFE: If your entity meets the following criteria, the entity is likely to be classified as a Passive NFE.

- Main Activity: Holding assets like shares, bonds, futures, options, forwards, swaps or real estate to earn passive income (e.g. dividends, interest, gains/losses from financial assets or rent).
- Criteria¹: During the last year, the entity
 - earned 50% or more of its gross income from passive investment activities or,
 - 50% or more of its assets produce or are held for producing passive investment income.

Active NFE: If your entity meets the following criteria, the entity is likely to be classified as an Active NFE.

- Main Activity: Running an active business but may have some passive income investments.
- Criteria¹: During the last year, the entity
 - earned less than 50% of its gross income from passive investment activities or,
 - less than 50% of its assets produce or are held for producing passive investment income.

If you don't satisfy the above criteria, please refer Appendix B: FATCA/CRS (Section 2: Entity Classifications) of this application for a more detailed list of what constitutes an Active NFE.

Financial Institution: If your entity meets the following criteria, it may be classified as a Financial Institution

• Criteria¹: If all or part of an investment portfolio is managed for you (e.g. your trust has a professional trustee, or your entity has a fund manager)

¹ENTITY CLASSIFICATION REFERENCE: For a more detailed list and explanation on the Entity Classifications for FATCA/CRS, please refer Appendix B: FATCA/CRS (Section 2: Entity Classifications) of this application. Alternatively, you can visit https://www.ato.gov.au/about-ato/international-tax-agreements/in-detail/international-arrangements/automatic-exchange-of-information-crs-and-fatca/8-glossary and seek your own tax advice if required.

CONTROLLING PERSONS

Controlling Person(s) means the natural person(s) who exercise control over an entity.

For a company, it's anyone who directly or indirectly owns 25% or more of the shares or voting rights, or an individual with control over management of the company such as a director or chief executive.

For a trust, it means the settlor(s), trustee(s), protector(s) (if any), appointor(s), beneficiary(ies), and anyone exercising effective ultimate control over the trust.

For more information on Controlling Persons please see Appendix B: FATCA/CRS (Section 3: Controlling Persons).

Please see the below checklist as reference on what sections may need to be completed based on the type of application you wish to submit. Optional sections or fields have been marked accordingly within the *application form*.

	Individual(s)	Individual Trustee(s)	Company	Corporate Trustee(s
SECTION A: ACKNOW	/LEDGEMENTS			
List of documents and application.	d Bell Potter Portfolio Lend	ing Terms and Conditions to be	read and understoo	d before signing of this
Section 1	✓	✓	✓	✓
Section 2	✓	✓	✓	✓
SECTION B: BORROW	ER DETAILS			
Applicant details and v	rerification of identity.			
Section 3	✓	✓		
Section 4	✓	✓		
Section 5	✓	✓		
Section 6	✓	✓		
Section 7	✓	✓		
Section 8	✓	✓		
Section 9			✓	✓
Section 10			✓	✓
Section 11		✓		✓
Section 12		✓		✓
Section 13	✓	✓	✓	✓
				√
SECTION C: GUARAN Guarantor details and	verification of identity. For bo	✓ orrowing companies, all director l.	s are required to be a	
SECTION C: GUARAN Guarantor details and individual applicants, a		orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15	verification of identity. For bo	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16	verification of identity. For bo	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17	verification of identity. For bo	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For ✓ ✓
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18	verification of identity. For bo	orrowing companies, all director	s are required to be a	an individual <i>guarantor.</i> For ✓ ✓ ✓
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19	verification of identity. For bo	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
GECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20	verification of identity. For bo	orrowing companies, all director	s are required to be a	an individual <i>guarantor.</i> For ✓ ✓ ✓
Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21	verification of identity. For bo	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22	verification of identity. For bo	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
GECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23	verification of identity. For bo	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23 Section 23	verification of identity. For boadding a <i>guarantor</i> is optiona	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23 Section 23	verification of identity. For boadding a <i>guarantor</i> is optiona	orrowing companies, all director	rs are required to be a	an individual <i>guarantor.</i> For
SECTION C: GUARAN Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23 Section 24 SECTION D: FINANCIA	verification of identity. For boadding a <i>guarantor</i> is optional	orrowing companies, all director	s are required to be a	an individual <i>guarantor</i> . For
Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23 Section 24 SECTION D: FINANCIA	verification of identity. For boadding a <i>guarantor</i> is optional	orrowing companies, all director	s are required to be a	an individual <i>guarantor</i> . For
Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23 Section 24 SECTION D: FINANCI. Credit limit and contrib	verification of identity. For boadding a guarantor is optional of the second of the se	orrowing companies, all director l.	rs are required to be a	an individual guarantor. For
Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23 Section 24 SECTION D: FINANCI. Credit limit and contrib Section 25 Section 25 Section 25	AL INFORMATION pution information. You may the state of	orrowing companies, all director l. need to provide information on you	es are required to be a	an individual guarantor. For
Guarantor details and individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23 Section 24 SECTION D: FINANCIA Credit limit and contrib Section 25 Section 26 SECTION E: EXECUTI	AL INFORMATION pution information. You may to the company of the	orrowing companies, all director l. need to provide information on you	es are required to be a	an individual guarantor. For
individual applicants, a Section 15 Section 16 Section 17 Section 18 Section 19 Section 20 Section 21 Section 22 Section 23 Section 24 SECTION D: FINANCIA	AL INFORMATION pution information. You may to the company of the	orrowing companies, all director l. need to provide information on you	es are required to be a	an individual guarantor. For

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A. ACKNOWLEDGEMENTS

1. PORTFOLIO LENDING DOCUMENTATION

By signing this application form, each person named as a *borrower* or *guarantor* acknowledges that they have read and understood each of the following documents available on *our website* (www.bellpotter.com.au/what-we-do/personal/portfoliolending/):

- Bell Potter Portfolio Lending Product Disclosure Statement
- Bell Potter Portfolio Lending Brochure
- Bell Potter Portfolio Lending Approved Securities List
- Bell Financial Trust Product Disclosure Statement and Additional Information

2. TERMS AND CONDITIONS - BELL POTTER PORTFOLIO LENDING BROCHURE

By signing the application form each person named as a *borrower* or *guarantor* has read, understood, and agrees to be bound by the Bell Potter Portfolio Lending Terms and Conditions of the Portfolio *Loan* including each of the following sections:

- Part A Definitions and Interpretations
- Part B Loan Facility Agreement
- Part C Security Agreement
- Part D Guarantee
- Part E CHESS Sponsorship Agreement
- Part F Nominee Agreement
- Part G Representations, Warranties, and Indemnities
- Part H Power of Attorney
- Part I Options Agreement
- Part J Your Privacy, Credit Reporting and Tax Information
- Part K AML/CTF Laws
- Part L General

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3. INDIVIDUAL BORROW	/ER 1
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Title	Given Name	Middle Name
Surname		Date of Birth (dd/mm/yyyy) / /
Nationality		Country of Birth
Occupation		Employer
Residential Address		
Postal Address (if different	from above)	
Mobile Phone	Phone (Optional)	Email Address
4. TAX INFORMATION - IND	IVIDUAL BORROWER 1	
based on the amount of time residency can also be as a r pay tax to be a tax resident.	esult of citizenship. A person can be a tax resider	erson's residence or place of work. For the US, tax
By law you are not required	to provide your Australian Tax File Number (TFN). However, if you are a tax resident of Australia, ces described in our Bell Potter Portfolio Lending
4.1 Are you a tax resident of	Australia?	
Yes No (plea	se proceed to 4.3)	
Tax File Number / Exemption	on Code (Optional)	
4.2 Are you a tax resident of	another country?	
Yes No (plea	se proceed to section 5)	

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4.3 If you are a tax resident of a country other than Australia, please provide your country of tax residence and your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, please list all relevant countries below.

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia or a Social Security Number in the US. If a TIN is not provided, please list one of the three reasons specified (A, B or C) for not providing a TIN. For further information on TINs by country see https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/.

Country	TIN	If no TIN, list reason A, B or C. If reason B applies, provide an explanation
Reason B: The individual har Reason C: The country of ta	ex residency does not issue TIN as not been issued with a TIN ex residency does not require the TY method to verify your identity:	
I am an existing client of	Account Num of Bell Potter	per
	aph. Please refer to Appendix A	Priver's Licence or Passport (Australian or Foreign) containing my .: Certification and Copy Requirements
Title	Given Name	Middle Name
Surname		Date of Birth (dd/mm/yyyy) / /
Nationality		Country of Birth
Occupation		Employer
Residential Address		
Postal Address (if different	from above)	
Mobile Phone	Phone (Optional)	Email Address

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7. TAX INFORMATION - INDIVIDUAL BORROWER 2

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. For the US, tax residency can also be as a result of citizenship. A person can be a tax resident in more than one country and does not need to pay tax to be a tax resident. For further information on tax residency rules by country see https://www.oecd.org/tax/automatic- exchange/crs-implementation-and-assistance/tax-residency/.

By law you are not required to provide your Australian Tax File Number (TFN). However, if you are a tax resident of Australia,

and you do not pro Terms and Conditi		nay be deducted in the circumstances desc	cribed in our Bell Potter Portfolio Lending
7.1 Are you a tax r	esident of Australia?		
Yes	No (please proceed to 7	7.3)	
Tax File Number	/ Exemption Code (Option	nal)	
7.2 Are you a tax r	esident of another count	ry?	
Yes	No (please proceed to s	section 8)	
Identification Numcountries below. A TIN is the number file Number in Auspecified (A, B or automatic-exchan	nber (TIN) or equivalent er assigned by each cour stralia or a Social Secur C) for not providing a TIN	ther than Australia, please provide your of below. If you are a tax resident of more that the purposes of administering tax lity Number in the US. If a TIN is not provid I. For further information on TINs by count and-assistance/tax-identification-number	han one country, please list all relevant laws. This is the equivalent of a Tax ed, please list one of the three reasons ry see https://www.oecd.org/tax/
Country		TIN	If no TIN, list reason A, B or C. If reason B applies, provide an explanation
Reason B: The inc	lividual has not been iss	es not issue TINs to tax residents ued with a TIN es not require the TIN to be disclosed	

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8. VERIFICATION OF IDENTIT	Υ		
Please select your preferred	method to verify your identity:		
I am an existing client o	Account Number f Bell Potter		
	copy of a current Australian Drive ph. Please refer to Appendix A: Ce		assport (Australian or Foreign) containing my Copy Requirements
9. COMPANY OR CORPORATE	TRUSTEE BORROWER		
Company or Corporate Trust	ee Name		
Full Address of Company's R	egistered Office in Australia		
Full Address of Company's P	rincipal Place of Business		
Postal Address (if different fi	om above)		
ACN		ABN (Optional)	l)
Principal business activity			
Phone ()		Email Address	S
10. TAX INFORMATION – COM	IPANY		
and you do not provide the TF	N or Australian Business Number (ABN), withholdir	ever, if the company is a tax resident of Australia ing tax may be deducted in the circumstances er to Appendix B for further details on FACTA / <i>CRS</i>
10.1 Is the company a tax res	ident of Australia?		
Yes No (pleas	e complete Appendix B: Section 1.	Foreign Tax Res	sidency)
10.2 Company Tax File Numb	per		
Company Tax File Number /	Exemption Code (Optional)		
10.3 Is the company a tax res	sident of a country other than Austi	ralia?	
Yes Inlease complete Ar	opendix B: Section 1. Foreign Tax R	esidencyl	No

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10.4	Is the com	npany a Passive NFE (Non-Financial Entity)?		
	Yes	No (please complete Appendix B: Section 2.	Entity Classific	cations)
	If the com ralia?	pany is a Passive NFE, are any of the Controlling	Persons of the	company a tax resident of any country other than
	Yes (pleas	se complete Appendix B: Section 3. Controlling Pe	ersons)	No
11. 1	RUST DE	FAILS (This section is required for trustee application)	ants)	
Full	Name of T	rust		
Acco	ount Desig	nation (Optional) e.g. <susan a="" brown="" c="" family=""></susan>		
Full	Address o	f Trust		
Full	Name of t	he Settlor of the Trust (Required if the Settlor co	ntributed more	than \$10,000 when the Trust was established)
Prin	cipal busir	ness activity	ABN (Optional]
12. 1	ΓAX INFOR	RMATION - TRUST DETAILS (This section is requ	red for trustee	applicants)
and desc	you do not cribed in o	e not required to provide the trust's Tax File Num e provide the TFN or Australian Business Number ur Bell Potter Portfolio Lending Terms and Cond ed in this section.	(ABN), withhol	ding tax may be deducted in the circumstances
12.1	Is the trus	st a tax resident of Australia?		
	Yes	No (please complete Appendix B: Section 1. I	Foreign Tax Res	idency)
12.2	Trust Tax	File Number		
Tax	File Numb	er for the Trust / Exception Code (Optional)		
12.3	Is the trus	st a tax resident of a country other than Australia	?	
	Yes (pleas	se complete Appendix B: Section 1. Foreign Tax R	esidency)	No
12.4	Is the trus	st a Passive NFE (Non-Financial Entity)?		
	Yes	No (please complete Appendix B: Section 2.	Entity Classific	ations)
	If the trus ralia?	t is a Passive NFE, are any of the Controlling Per	sons of the trus	t a tax resident of any country other than
	Yes (pleas	se complete Appendix B: Section 3. Controlling Pe	ersons)	No

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13. AUTHORISED PERSONS (OPTIONAL)

In addition to the account holder(s), the person whose signature appears below is authorised to give instructions to, and transact on, my facility. This authorisation remains effective until notice of its revocation is received in writing by Bell Potter Capital.

Title	Given Name		Middle Name
Surname			Date of Birth (dd/mm/yyyy) / /
Relationship to Client			
Residential Address			
Mobile Phone ()	Phone (Optional)	al)	Email Address
Signature of Authorised Per	sons		
Please select the preferred	method to verif	y the <i>authorised person's</i> identity	:
I am an existing client of Bell Potter		Account Number	
I will provide a certified copy of a current Australian Driver's Licence or Passport (Australian or Foreign) containing my signature and photograph. Please refer to Appendix A: Certification and Copy Requirements			

14. ACCOUNT INFORMATION

A. BELL FINANCIAL TRUST

By completing this application form you are authorising *Bell Potter Capital Limited* to apply for a unit in the *Bell Financial Trust* on your behalf.

The Bell Financial Trust and your margin loan will be administered as one combined facility:

- When your loan balance is in credit at the close of a business day, you will accrue interest on that balance at the applicable interest rate.
- We lend 100% against your investment in the Bell Financial Trust.
- The combined facility will be allocated the same BSB and account number which would make payments into and withdrawals from the linked accounts easier. For example, you can choose to use the *Bell Financial Trust* to receive dividends.
- The Bell Financial Trust does not have any account opening or maintenance fees.
- The Bell Financial Trust annual report will be sent to you electronically. You can also obtain a copy of the annual report by visiting our website. If you wish to receive a copy of the annual report by mail, please contact a member of our account management team on 1800 061 327.

If you do not wish to open a linked Bell Financial Trust, please mark this checkbox.

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By providing a nominated bank account, you are able to arrange transfers from your Portfolio Lending facility to this account
The nominated bank account must be an Australian bank account and in the same name as the facility that you are opening.
Please provide a copy of a current bank statement (within the last 3 months) to confirm your name, BSB and account number

Please provide a copy of a current bank statement (within the la	st 3 months) to confirm your name, BSB and account number.			
Account Name	Bank Name			
BSB Number	Bank Account Number			
C. DIVIDEND DIRECTION AUTHORITY (Optional)				
We can arrange to send account details via Clearing House Elec the purpose of receiving dividends. We cannot guarantee that sh appropriate box below.				
Please arrange for dividends to be credited to the above no	minated bank account.			
Please arrange for dividends to be credited to my loan acco	punt.			
D. EMAIL CORRESPONDENCE BY ASX AND/OR REGISTRIES (O	ptional)			
If you would like correspondence initiated by the ASX and/or regyour preference below:	istries to be sent via email (rather than mail) please confirm			
All electronic communication				
Electronic ASX settlement communication				
All electronic issuer communication				
Please also confirm the email address to be used for this corres	spondence.			
Individual 1 / Director 1 or				
Individual 2 / Director 2 or				
Company				
E. TRADING ACCOUNT (Optional)				
Please confirm if you have an existing trading account that you wish to link the facility with.				
Broker Name Broker Account Number				
Broker Phone	Broker Email			

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F. ADVISER DETAILS (Optional and to be completed by the adviser)

By completing this section, I/We hereby authorise the adviser whose signature appears below, to be able to receive information and view my facility.

Adviser Name	Adviser Registration Number
Dealer Group	Phone Number
Adviser Email	
By signing this <i>application form</i> , I confirm that I am a licensed fi product advice on a standard margin <i>loan</i> .	nancial adviser and that I am authorised to provide financial
Signature of Adviser	Date

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C. GUARANTOR DETAILS

The details in this section must be completed by all directors of borrowing companies and should also be completed where a third party (*guarantor*) is providing stock to support the *facility*. If that stock is to be provided by a corporate *guarantor*, please complete section 21. All *guarantors* must also sign the agreement at section 28.

15. DIRECTOR 1 / GUARANTOR 1

Title			Given Name		Middle Name
Surname				Date of Birth (dd/mm/yyyy) / /	
Nationality Country of Birth					Country of Birth
Occupation Employer					Employer
Resid	dential Ad	dress			
Posta	al Addres	s (if different f	rom above)		
Mobi (Mobile Phone Phone (Optional) Email Address				Email Address
16. T	16. TAX INFORMATION - DIRECTOR 1 / GUARANTOR 1				
base tax re need <u>autor</u> By la and y	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. For the US, tax residency can also be as a result of citizenship. A person can be a tax resident in more than one country and does not need to pay tax to be a tax resident. For further information on tax residency rules by country see https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/ . By law you are not required to provide your Australian Tax File Number (TFN). However, if you are a tax resident of Australia, and you do not provide it, withholding tax may be deducted in the circumstances described in our Bell Potter Portfolio Lending Terms and Conditions.				
16.1	Are you a	tax resident o	f Australia?		
	Yes No (please proceed to 16.3)				
Tax I	File Numl	oer / Exemptio	on Code (Optional)		
16.2	Are you a	tax resident o	of another country?		
	Yes	No (pleas	se proceed to section	on 17)	

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16.3 If you are a tax resident of a country other than Australia, please provide your country of tax residence and your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, please list all relevant countries below.

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia or a Social Security Number in the US. If a TIN is not provided, please list one of the three reasons specified (A, B or C) for not providing a TIN. For further information on TINs by country see https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/.

Country	TIN	V		If no TIN, list reason A, B or C. If reason B applies, provide an explanation	
Reason A: The country of tax residency does not issue TINs to tax residents Reason B: The individual has not been issued with a TIN Reason C: The country of tax residency does not require the TIN to be disclosed 17. VERIFICATION OF IDENTITY Please select your preferred method to verify your identity:					
Account Number I am an existing client of Bell Potter					
I will provide a certified copy of a current Australian Driver's Licence or Passport (Australian or Foreign) containing my signature and photograph. Please refer to Appendix A: Certification and Copy Requirements 18. DIRECTOR 2 / GUARANTOR 2					
Title	Given Name		Middle	Name	
Surname			Date of I	Birth (dd/mm/yyyy) / /	
Nationality			Country of Birth		
Occupation			Employer		
Residential Address					
Postal Address (if different f	rom above)				
Mobile Phone	Phone (Optional)		Email A	ddress	

19. TAX INFORMATION - DIRECTOR 2 / GUARANTOR 2

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. For the US, tax residency can also be as a result of citizenship. A person can be a tax resident in more than one country and does not need to pay tax to be a tax resident. For further information on tax residency rules by country see https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/.

By law you are not required to provide your Australian Tax File Number (TFN). However, if you are a tax resident of Australia, and you do not provide it, withholding tax may be deducted in the circumstances described in our Bell Potter Portfolio Lending Terms and Conditions.

Terms and Conditions.						
19.1 Are you a tax resident of Australia?						
Yes	No (please proceed to 1	9.3)				
Tax File Number	/ Exemption Code (Option	nal)				
19.2 Are you a tax	resident of another cour	ntry?				
Yes	No (please proceed to s	section 20)				
19.3 If you are a tax resident of a country other than Australia, please provide your country of tax residence and your Tax Identification Number (TIN) or equivalent below. If you are a tax resident of more than one country, please list all relevant countries below. A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia or a Social Security Number in the US. If a TIN is not provided, please list one of the three reasons specified (A, B or C) for not providing a TIN. For further information on TINs by country see https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/ .						
Country		TIN	If no TIN, list reason A, B or C. If reason B applies, provide an explanation			
Reason A: The country of tax residency does not issue TINs to tax residents Reason B: The individual has not been issued with a TIN Reason C: The country of tax residency does not require the TIN to be disclosed						
20. VERIFICATION						
Please select your preferred method to verify your identity:						
I am an exist	Account Number I am an existing client of Bell Potter					
I will provide a certified copy of a current Australian Driver's Licence or Passport (Australian or Foreign) containing my signature and photograph. Please refer to Appendix A: Certification and Copy Requirements						

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21. 0	OMPAN	GUARANTOR OR CORPORATE TRUSTEE GUARA	NTOR
Com	pany or C	Corporate Trustee Name	
Full	Address	of Company's Registered Office in Australia	
Full	Address	of Company's Principal Place of Business	
Post	al Addres	ss (if different from above)	
ACN			ABN (Optional)
Prin	cipal bus	iness activity	
Phor			Email Address
22. T	AX INFO	RMATION – COMPANY GUARANTOR OR CORPORAT	E TRUSTEE GUARANTOR
and desc	you do no ribed in c	t provide the TFN or Australian Business Number (ber (TFN). However, if the company is a tax resident of Australia ABN), withholding tax may be deducted in the circumstances ons. Please refer to Appendix B for further details on FACTA/ <i>CR</i> .
22.1	Is the co	mpany a tax resident of Australia?	
	Yes	No (please complete Appendix B: Section 1.	Foreign Tax Residency)
22.2	Company	y Tax File Number	
Com	ipany Tax	File Number / Exception Code (Optional)	
22.3	Is the co	mpany a tax resident of a country other than Austr	alia?
	Yes (plea	ase complete Appendix B: Section 1. Foreign Tax R	esidency) No
22.4	Is the co	mpany a Passive NFE (Non-Financial Entity)?	
	Yes	No (please complete Appendix B: Section 2. I	Entity Classifications)
22 5	If the cor	nnany is a Passive NEE, are any of the Controlling	Persons of the company a tay resident of any country other tha

No

Yes (please complete Appendix B: Section 3. Controlling Persons)

Australia?

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23. TRUST DETAILS (This section is required for trustee applicants)					
Full	Name of Tr	rust			
Acco	unt Desigr	nation (Optional) e.g. <susan a="" brown="" c="" family=""></susan>			
Full	Address of	Trust			
Full	Name of th	ne Settlor of the Trust (Required if the Settlor con	tributed more th	nan \$10,000 when the Trust was established)	
Prin	cipal busin	ess activity	ABN (Optional)		
24. T	AX INFORM	MATION- TRUST DETAILS (This section is required	l for trustee app	licants)	
and y	you do not ribed in ou	not required to provide the company Tax File Num provide the TFN or Australian Business Number (A r Bell Potter Portfolio Lending Terms and Condition his section.	ABN), withholdin	g tax may be deducted in the circumstances	
24.1	Is the trus	t a tax resident of Australia?			
	Yes	No (please complete Appendix B: Section 1. I	oreign Tax Resi	dency)	
24.2	Trust Tax I	File Number			
Tax	File Numbe	er for the Trust / Exception Code (Optional)			
24.3	Is the trus	t a tax resident of a country other than Australia'	?		
	Yes (please complete Appendix B: Section 1. Foreign Tax Residency)				
24.4	Is the trus	t a Passive NFE (Non-Financial Entity)?			
	Yes	No (please complete Appendix B: Section 2.	Entity Classifica	itions)	
	If the trust ralia?	t is a Passive NFE, are any of the Controlling Pers	ons of the trust	a tax resident of any country other than	
	Yes (pleas	e complete Appendix B: Section 3. Controlling Pe	rsons)	No	

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D. FINANCIAL INFORMATION

25. CI	REDIT LIM	1IT					
Cred	it Limit Re	equested	\$				
Detail	s of the s	ecurity yo	ou will contribute for y	our portfolio:			
Cash	\$			Shares and Managed Fund	ds* \$		
* If yo form i	u would li n Append	ke to refi ix C: Refi	nance an existing mar nance and Transfer In	gin loan or transfer in broker or Holdings Request.	issuer spon	sored holdings, p	olease complete the
Sourc	ce of Cont	ribution	e.g. employment inco	ome / financial investments / inh	eritance)		
Do yo	u have an	existing	loan that was used to	fund any of this security?			
	Yes	No					
Was t	he loan se	ecured ag	gainst your home?				
\	es/es	No					
26. FI	NANCIAL	. INFORM	ATION				
A. IN	DIVIDUAI	L INVEST	OR INFORMATION				
				s client(s) and will complete the note the approved <i>credit limit</i> m			
	All applic accounta		a Sophisticated Inves	tor or Wholesale Client and will	provide a co	opy of a certifica	te issued by a qualified
	All applic for verific			ment of Financial Position on Se	ection 26 B,	and will provide	supporting document

B. STATEMENT OF FINANCIAL POSITION

This section is required to be completed based on your response in Section 26 A.

GROSS ANNUAL INCOME DETAILS	APPLICANT 1	APPLICANT 2	COMBINED
Base Salary/Income			
Other Income (bonuses, overtime etc.)			
Investment Income			
TOTAL			
Number of Dependents			
MONTHLY FINANCIAL COMMITMENTS	APPLICANT 1	APPLICANT 2	COMBINED
Home Loan Repayments/Rent			
Investment Loan Repayments			
Other Financial Commitments			
Living and other Expenses			
TOTAL			
ASSETS	APPLICANT 1	APPLICANT 2	COMBINED
Value of Home			
Other Real Estate Owned			
Other Investment Assets (excluding			
Superannuation)			
Cash			
TOTAL			
LIABILITIES	APPLICANT 1	APPLICANT 2	COMBINED
Loan against Home			
Other Real Estate Loans			
Other Investment Loans			
Other Loans			
Credit Card Debt			
TOTAL			

E. EXECUTION

27. EXECUTION BY THE BORROWER(S)

EXECUTION BY INDIVIDUAL BORROWER(S):

By signing this *application form*, each person named below:

- (a) acknowledges that they have read and understood the terms of the margin loan;
- (b) agrees, if the borrower's application is successful, to be bound by the terms of the margin loan that apply from time to time;
- (c) acknowledges that the *terms* of the margin loan that apply at any time will be available on the *lender's website* or on request from the *lender*;
- (d) acknowledges that, under the terms of the margin loan, they will give a guarantee and grant a security interest to the lender;
- (e) acknowledges that they have read and understood disclosures as set out in section A of this application form and provides their consent to the use of personal information and the collection and use of credit reporting information;
- (f) acknowledges that all information they have provided is correct, and the *lender* can rely on it until the *borrower* provides written notice of any changes to that information;
- (g) acknowledges that they will notify us of changes to any information within 30 days of the change occurring;
- (h) provides consent to disclose information required under all laws, regulations and requirements in force from time to time in Australia and in any jurisdiction worldwide covering FATCA and *CRS*.
- * EACH INDIVIDUAL BORROWER MUST HAVE HIS OR HER SIGNATURE WITNESSED BY AN ADULT WHO IS NOT A RELATIVE OR A RELATED PARTY TO A BORROWER OR A GUARANTOR.

Signed and delivered by: **Execution Date BORROWER 1** Name of Borrower Signature Name of Witness* Signature Signed and delivered by: **Execution Date BORROWER 2** Name of Borrower Signature Name of Witness* Signature **EXECUTION BY CORPORATE BORROWER(S):** (If signing as Sole Director/Sole Secretary tick here) **Execution Date** Name of Company Name of Director Signature Name of Director/Secretary Signature

28. EXECUTION BY THE GUARANTOR(S)

EXECUTION BY INDIVIDUAL GUARANTOR(S):

By signing this application form, each person named below:

- a) acknowledges that it has read and understood the terms of the margin loan;
- b) agrees, if the borrower's application is successful, to be bound by the terms of the margin loan that apply from time to time;
- c) acknowledges that the *terms* of the margin loan that apply at any time will be available on the *lender's website* or on request from the *lender*;
- d) acknowledges that, under the terms of the margin loan, it will give a guarantee and grant a security interest to the lender;
- e) acknowledges that you have read and understood disclosures as set out in section A of this *application form* and provide consent to the use of personal information and the collection and use of credit reporting information;
- f) acknowledges that the information they have provided is correct, and the *lender* can rely on it until the *guarantor* provides written notice of any changes to that information;
- g) acknowledges that you will notify us of changes to any information within 30 days of the change occurring:
- h) provides consent to disclose information required under all laws, regulations and requirements in force from time to time in Australia and in any jurisdiction worldwide covering FATCA and CRS.
- * EACH GUARANTOR MUST HAVE HIS OR HER SIGNATURE WITNESSED BY AN ADULT WHO IS NOT A RELATIVE OR A RELATED PARTY TO A BORROWER OR A GUARANTOR.

Signed and delivered by: **Execution Date GUARANTOR 1** Name of Guarantor Signature Name of Witness* Signature Signed and delivered by: **Execution Date GUARANTOR 2** Name of Guarantor Signature Name of Witness* Signature **EXECUTION BY CORPORATE GUARANTOR(S):** (If signing as Sole Director/Sole Secretary tick here) **Execution Date** Name of Company Name of Director Signature Name of Director/Secretary Signature

APPENDIX A: IDENTITY CERTIFICATION REQUIREMENTS

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Identity Verification Document Requirements

Option A

- Australian Passport
- Foreign Passport
- Australian Driver's Licence

Option B

- Australian or foreign birth certificate or,
- Australian or foreign citizenship certificate

AND

- One of a recent (i.e. current) commonwealth, state, or territory financial benefit letter or,
- Tax office advice letter (less than 12 months old) or,
- Municipal or utilities bill or,
- Letter of advice (less than 3 months old) containing the individuals name and residential address (to verify residential address).

AND

- Document containing signature
- For overseas clients, proof of residential address

OR

APPENDIX A: IDENTITY CERTIFICATION REQUIREMENTS

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List of persons who can certify that a photocopy or scanned copy is a true copy of the original document:

LEGAL	 A solicitor or barrister (that is, a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described) A Judge of a Court A Magistrate A Chief Executive Officer of a Commonwealth Court A Registrar or Deputy Registrar of a Court A Notary Public (for the purposes of the Statutory Declaration Regulations 1993)
JP	A Justice of the Peace
POLICE	A Police Officer
ACCOUNTANT	 A member of the Institute of Chartered Accountants in Australia, Certified Practicing Accountants of Australia or the National Institute of Accountants with two (2) or more years of continuous membership.
POST OFFICE	 An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public A permanent employee of the Australian Postal Corporation with two (2) or more years of continuous service who is Employed in an office supplying postal services to the public
DIPLOMATIC SERVICE	 An Australian Consular Officer (Consul-General; Consul; Vice-Consul; Trade Representative or Consular Agent) An Australian Diplomatic Officer (Ambassador; High Commissioner; Minister; Head of a Mission; Commissioner; Charge d'affaires; or Counsellor; Secretary or Attaché at an Embassy, High Commissioner's office, Legation or other post) within the meaning of the Consular Fees Act 1955.
FINANCIAL CORPORATIONS (BANK, BUILDING SOCIETY, CREDIT UNION AND AFSL HOLDERS)	 An Officer with two (2) or more continuous years of service with one or more Financial Institutions (for the purposes of the Statutory Declaration Regulations 1993) A Finance Company Officer with two (2) or more continuous years of service with one or more Finance Companies (for the purposes of the Statutory Declaration Regulations 1993) An Officer with, or Authorised Representative of; or a holder of an Australian Financial Services License, having two (2) or more continuous years' service with

one or more Licensees.

APPENDIX A: IDENTITY CERTIFICATION REQUIREMENTS

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How should the document(s) photocopy be certified:

DOCUMENT TYPE	EXAMPLE TEXT
Documents that contain a photograph of the signatory	I certify that I have seen the original documentation and that the photograph is a true likeness, and this copy is a complete and accurate copy of that original
Documents that contain no photograph of signatory	I certify that I have seen the original documentation and that this copy is a complete and accurate copy of that original

DETAILS TO BE INCLUDED OF THE AUTHORISED CERTIFIER (Authorised certifiers cannot certify their own identity documents)

- Title and Full Name
- Signature
- Business Address (PO box is not acceptable)
- Capacity to certify
- Contact Number
- Certification Date

APPENDIX B: FATCA/CRS

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Entity (Company or Trust) Name:		

As part of our Foreign Account Tax Compliance Act (FACTA) and Common Reporting Standard (CRS) obligations we will need to collect the information outlined below.

SECTION 1: FOREIGN TAX RESIDENCY

As you have indicated in the application that the entity is a tax resident of a country other than Australia, please provide their country of tax residence and Tax Identification Number (TIN) or equivalent below.

A TIN is the number assigned by each country for the purposes of administering tax laws. This is the equivalent of a Tax File Number in Australia or an Employer Identification Number in the US. If a TIN is not provided, please list one of the three reasons specified (A, B or C) for not providing a TIN. For further information on TINs by country see https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

Country	TIN	If no TIN, List reason A, B or C. If reason B applies, provide an explanation

Reason A $\,$ The country of tax residency does not issue TINs to tax residents

Reason B The entity has not been issued with a TIN

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

APPENDIX B: FATCA/CRS

BELL POTTER

SECTION 2: ENTITY CLASSIFICATION

Financial institution means a Custodial Institution, Depository Institution, an Investment Entity, or a Specified Insurance Company. A financial institution may be non-reporting or deemed compliant (e.g. a trustee-documented trust, sponsored investment entity), as defined for FATCA and CRS. Further information for Australian entities is available here: www.ato.gov.au/about-ato/international-tax-agreements/in-detail/international-arrangements/automatic-exchange-of-information-crs-and-fatca/2-financial-institutions.

NFE is any entity that is not a financial institution.

Active NFE is an entity that is not a financial entity and meets one of the criteria below. A financial entity includes an entity that: (a) carries on a business of investing in or managing financial assets on behalf of other persons; or (b) another entity that is a financial entity managing all or part of the assets of the investment entity.

- Less than 50% of the entity's gross income for the preceding year or other appropriate reporting period is passive income (e.g. interest, dividends, rent, royalties, annuities, gains from financial assets) and less than 50% of the assets held by the entity during the preceding year or other appropriate reporting period are assets that produce or are held for the production of passive income.
- A publicly listed non-financial entity whose shares/units are regularly traded on an established securities market or its subsidiaries
- A Governmental Entity, International Organisation, Central Bank, or an entity wholly-owned by one of these
- An entity where substantially all of the activities of the entity consist of holding the shares of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than financial/investment activities, but excluding entities that acquire or fund non-financial entities for investment purposes
- Established in the last 24 months, not yet operating a business and has no prior operating history (a start-up NFE) but is investing capital into assets with the intent to operate a business other than a financial/investment business
- Not a financial/investment entity in the last 5 years and is in the process of liquidating or reorganising to carry on a business other than a financial/investment business
- Treasury centre that is a member of a non-financial/investment group
- A tax-exempt, not-for-profit entity operating exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; a professional organisation, business league, chamber of commerce, labour organisation; or an organisation operated exclusively for the promotion of social welfare.

Passive NFE means an entity that is not a financial entity (including not an entity that carries on an investment business (or is managed by another entity that is a financial entity or investment entity)) and does not satisfy any of the criteria above to be an Active NFE. An Investment Entity that is tax resident in a jurisdiction that is not a signatory to the OECD Common Reporting Standard is also treated as a Passive NFE (e.g. an investment entity located in the US). For example, an entity is a passive entity if during the last year the entity earned 50% or more of its total income from passive investment activities (e.g. dividends, interest or rent) or 50% or more of its assets produce or are held for producing passive investment income.

If y

ou nave indicated on the application that you are not a passive NFE, please confirm the entity classification below:						
Fi	inancial Institution					
Pr	Provide the entity's Global Intermediary Identification Number (GIIN)					
GI	GIIN					
If	If the entity is a Financial Institution but does not have a GIIN, please specify its FATCA Status:					
	Self-managed superannuation fund or small APRA fund					
	Trustee-documented Trust or Sponsored Investment Entity. Please provide the Trustee/Sponsor name and GIIN.					
	Trustee/Sponsor Name Trustee/Sponsor GIIN					
	US Financial Institution					
	Other (e.g. Non-Reporting FI/Deemed Compliant FFI other than a Trustee Documented Trust or Sponsored Investment Entity) – please specify:					
	the entity an Investment Entity that is a resident in a Non-Participating Jurisdiction for CRS purposes and managed by nother Financial Institution?					
	Yes: please provide details of the controlling persons in Section 3 below No – Other Investment Entity					
A	ctive NFE					
•	assets during the preceding calendar year are assets held for the production of passive income.					
	corporation					
Na	ame of listed entity and name of exchange:					
•	Governmental Entity, International Organisation or Central Bank					
•	Australian Registered Charity					
•	Other:					
Pl	lease specify					

APPENDIX B: FATCA/CRS

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SECTION 3: CONTROLLING PERSONS

Controlling Person depends on the type of entity:

- For a company, Controlling Persons include any natural person that holds directly or indirectly (tracing through interposed entities) 25% or more of the shares or voting rights of the entity as a beneficial owner. If no such person exists, then it is any natural person(s) that otherwise exercise control over the management of the entity (for example, the senior managing official of the company, such as a director, chief executive, etc.).
- For a trust, the term Controlling Persons means the settlor(s), the trustee(s), the protector(s) (if any), appointor(s), the beneficiary(ies) or class(es) of beneficiaries, and any other natural person(s) exercising ultimate effective control over the trust. The settlor(s) and all beneficiaries of the trust are always Controlling Persons. A corporate trustee needs to be traced through to its Controlling Persons.

Please complete the below table if the entity is either:

- An Investment Entity that is resident in a Non-Participating Jurisdiction for CRS purposes (and managed by another Financial Institution): or
- A Passive NFE.

If a TIN for a controlling person is not provided, please provide a reason from the following options:

Reason A $\,$ The country of tax residency does not issue TINs to tax residents

Reason B The individual has not been issued with a TIN

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

CONTROLLING PERSONS 1

	Same as Individual Borrower I	Same as Director I/Guaranto	r I
Full	l Name		Date of Birth (dd/mm/yyyy)
Res	sidential Address		
Cou	untry of Tax Residence		
TIN	or equivalent		
Rea	ason A, B or C if no TIN provided. If reason B applies, prov	vide an explanation	
COI	NTROLLING PERSONS 2		
	Same as Individual Borrower 2	Same as Director 2/Guaranto	or 2
Full	l Name		Date of Birth (dd/mm/yyyy)
Res	idential Address		
Cou	untry of Tax Residence		
TIN	or equivalent		

APPENDIX B: FATCA/CRS

BELL POTTER

CONTROLLING PERSONS 3

Full Name	Date of Birth (dd/mm/yyyy)
Residential Address	
Country of Tax Residence	
TIN or equivalent	
Reason A, B or C if no TIN provided. If reason B applies, provide an explanation	

Certification

I/We declare that the information I/We have provided on this form is to the best of my/our knowledge and belief, correct and complete.

I/We declare to provide an updated Form within 30 days of any change in circumstances that causes the information contained herein to become incorrect.

I/We are authorised by law to sign on behalf of the entity.

I/We provide consent to disclose information required under all laws, regulations and requirements in force from time to time in Australia and in any jurisdiction worldwide covering FATCA and CRS.

Name	Authorised Signature
Date (dd/mm/yyyy)	
Name	Authorised Signature
Date (dd/mm/yyyy)	

APPENDIX C: REFINANCE AND TRANSFER IN HOLDINGS REQUEST

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C

1. REFINANCE					
I,	I/We authorise Bell Potter Capital to refinance my/our existing margin loan from the lender shown below:				
Existing Margin Lender Exi		Existing Account Number (if known)			
Existing Facility Name		HIN (if known)			
Please	e tick one of the following options.				
Α	Please transfer my HIN and ALL my sponsored holdings. This will retain my existing Tax File Number and dividend payment instructions. Please proceed to section 4.				
В	Please transfer PART of my sponsored holdings as indicated below. This may require me to re-nominate my dividend payment instructions as well as re-submit my Tax File Number. Please proceed to section 3.				
2. TR	ANSFER IN HOLDINGS				
Please tick one of the following options. For broker sponsored holding transfers, please also provide the broker details.					
Α	Please transfer my HIN and ALL my sponsored holdings. This will retain my existing Tax File Number and dividend payment instructions. Please proceed to section 4.				
В	Please transfer PART of my sponsored holdings as indicated below. This may require me to re-nominate my dividend payment instructions as well as re-submit my Tax File Number. Please proceed to section 3.				
Other Broker's Name		Broker PID (if known)			
Broker Sponsored HIN					

Please transfer in my Issuer Sponsored Holdings. Please proceed to section 3.

APPENDIX C: REFINANCE AND TRANSFER IN HOLDINGS REQUEST

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SRN (For Issuer Sponsored)	Security Code	Security Na	ame	Number of Units	
4. AUTHORISATION					
Name		Authorised Signature			
Date (dd/mm/yyyy)					
Name			Authorised Signature		
Date (dd/mm/yyyy)					





