

PRIVATE WEALTH ONBOARDING USER GUIDE.

2026

Table of Contents

1	Before you start	1
2	Page 1 - Application	2
3	Page 2 - Fee Details	4
	Page 2 - Custom Fees	
4	Submitting for Management approval	9
5	Page 3 - Applicant Details	10
6	Page 4 - Fee Consent	11
7	Page 5 - Review and Downloading the Client Pack	12
8	Quick check list before you finish	13
9	What's planned for future enhancements?	14

1 PRIVATE WEALTH ONBOARDING USER GUIDE

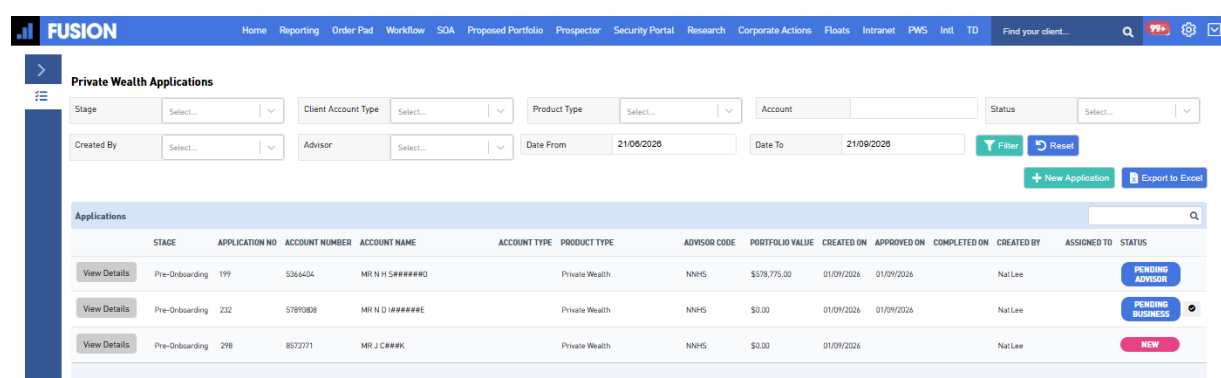
How to complete a new account onboarding, or amendment, and generate the Client Pack for Private Wealth.

Overview

The onboarding wizard takes you through four pages of information, followed by a read-only Review page. Complete the mandatory fields on each page before moving to the next. The Review page lets you check the information before the Client Pack is generated.

You can access the page from the **Useful Tools > Private Wealth Explorer** menu. The page displays a list of all your applications for the selected date range. Use the page filter to refine your search.

- To start a new application, select **New Application**.
- To view or edit details of an existing application, select **View Details** for the relevant record.



STAGE	APPLICATION NO	ACCOUNT NUMBER	ACCOUNT NAME	ACCOUNT TYPE	PRODUCT TYPE	ADVISOR CODE	PORTFOLIO VALUE	CREATED ON	APPROVED ON	COMPLETED ON	CREATED BY	ASSIGNED TO	STATUS
View Details	Pre-Onboarding	199	536404	MR N H S#####	Private Wealth	NNHS	\$578,775.00	01/09/2026	01/09/2026		NatLee		PENDING ADVISOR
View Details	Pre-Onboarding	232	5781088	MR N D I#####	Private Wealth	NNHS	\$0.00	01/09/2026	01/09/2026		NatLee		PENDING BUSINESS
View Details	Pre-Onboarding	298	8572771	MR J C####	Private Wealth	NNHS	\$0.00	01/09/2026			NatLee		NEW

1.1 Before you start

- Make sure you have selected the correct account and product. The account and product selection drives much of the information displayed later in the wizard.
- If a custom fee, special fee instructions or non-standard assets are required, allow time for Management approval before the application can proceed.
- Some information is automatically populated from the account/client records. Check it carefully rather than assuming it is correct.

Family Grouping - not currently available

Family grouping is not available in this initial release and will be introduced in a future release. If the application requires family grouping, use the **Special Instructions** field to enter the details.

1.2 Page 1 - Application

Use Page 1 to select the account and set the high-level product and application options. These selections determine what appears on later pages and what is included in the Client Pack.

FUSION Menu V Find your client... 99+ Settings Checkmark

Application

Application No - Stage: Pre-Onboarding

Account Details

Account*: TESTCTM

Account Name: P#RD S####E T##T C##M

Account Designation:

Account Number: TESTCTM

Postal Address: Gpo Box 4718 Melbourne Vic 3001 Australia

Advisor Code: NNHS

Account Type: PRIVATE CLIENTS

SOA Signatory*: Blake Kim

Product Type

Product Type*: Private Wealth

Add Margin Lending?*: Yes No

Resident for Australian Tax Purposes?*: Yes No

Application includes non-standard assets?*: Yes No

Please provide details*

Management approval is required for this application.

Next Save Close

Account Details

Field / option	What you need to know
Account	Search for and select the account you are working on. Only eligible migrated accounts with a complete Client Profile are available. Once selected, the account and client details are used to populate later fields.
Account Name, Designation and Number	Automatically populated from the selected account. This is read-only.
Postal Address	Automatically populated from the account. This is read-only. It is shown for reference and may be used as a fall-back for the application address (if a foreign address is not required).
Advisor Code	Automatically populated from the selected account. This is read-only. Used to determine the available SOA Signatory options.
Account Type	Automatically populated from the selected account. This is read-only.
SOA Signatory	Select the adviser whose details and signature will appear on the SOA. This is required before you can continue.

Product Type

Field / option	What you need to know
Product Type	Select the Private Wealth product being opened. This determines the fee schedule available on Page 2.
Resident for Australian Tax Purposes?	Select the appropriate answer. If No, the client's foreign address must be provided on Page 3.
Add Margin Lending?	Select Yes if a margin lending facility is required. Additional margin lending fields will appear on Page 3.
Does this application include non-standard assets?	Select Yes when non-standard assets are included. Additional details are required in the text field that appears, and the application will require Management review.

Once all the details are entered, click **Next** to continue.

Take a moment to confirm the account and Product Type before moving on. These selections drive several fields later in the wizard.

1.3 Page 2 - Fee Details

Page 2 captures the portfolio value and fee arrangement. Standard fee schedules are available based on the Product Type selected on Page 1.

FUSION

Menu ▾

Find your client...

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Application

Application No - Stage

365 - Pre-Onboarding

Portfolio Value

Portfolio Value

\$0.00

↻

Additional Contribution

\$750,000.00

Estimated Total Portfolio Value

\$750,000.00

Portfolio Value over \$7 million requires Custom Fees to be submitted.

Fee Detail

Is Family Grouping required?*

☐ Yes ☒ No

Fee

Private Wealth

Type

Standard Fee

Frequency

Quarterly

Minimum Amount

\$1000.00

Tiered

\$ Amount From	\$ Amount To	Rate %
\$0.00	\$1,000,000.00	0.85%
\$1,000,001.00	\$3,000,000.00	0.55%
\$3,000,001.00	\$7,000,000.00	0.44%

Estimated Annual Fee with Standard Rate

\$6,375.00

Special Fee Instructions (exclusion of fees on Cash, Term Deposits or specific assets)

Comments

Management approval is required for this application.

← Previous

→ Next

Submit for Approval

Save

Close

Portfolio Value

Field / option	What you need to know
Portfolio Value	Automatically populated from the selected account. This is read-only.
Additional Contribution	Enter any additional amount the client plans to contribute.
Estimated Total Portfolio Value	Calculated automatically as Portfolio Value plus Additional Contribution. This is read-only. This combined amount is used for fee calculations.

Standard fee limit

If the Estimated Total Portfolio Value is more than \$7 million, a Standard Fee cannot be used. A Custom Fee request is required instead.

Fee Detail

Field / option	What you need to know
Is Family Grouping required?	These fields are currently disabled, and will be available in a follow-up release. If you require family grouping, enter the details in the Special Fee Instructions section in the interim.
Fee	Displays the fee schedule associated with the selected Product Type. This is read-only.
Type - Standard Fee	The fee type associated with the selected Product Type. This is read-only.
Tiered fee table	Shows the fee rates and portfolio bands that apply to the selected standard fee schedule. This is read-only.
Frequency	Automatically set by the fee schedule. This is read-only.
Minimum Amount	The minimum fee that applies under the selected fee schedule. This is read-only.
Estimated Annual Fee	Calculated automatically from the portfolio value, fee tiers and minimum fee. It is provided as an estimate. This is read-only.
Special Fee Instructions	Use this for specific instructions about how the fee should be applied. Any entry requires Management review and will be included in the Application form and Coversheet. Use this section in the interim to add family grouping details.
Comments	Use for general notes about the fee arrangement and will be included in the Coversheet.

Once all the details are entered, click **Next** to continue.

1.3.1 Page 2 - Custom Fees

A Custom Fee is an exception to the standard fee schedule and requires Management approval. To keep the standard path simple, the custom option is accessed through the information icon beside the Fee label.

New Fee Rates

Use this section if you want to use the new rate details.

Fee Detail

Is Family Grouping required?*	☐ Yes ☒ No
Fee	Private Wealth Request custom fee schedule
Type	

Tiered		
\$ Amount From	\$ Amount To	Rate %
\$0.00	\$1,000,000.00	0.85%
\$1,000,001.00	\$3,000,000.00	0.55%
\$3,000,001.00	\$7,000,000.00	0.44%

1. Select the small information (i) icon beside Fee.
2. Select **Request custom fee schedule**.



Application

Application No - Stage 365 - Pre-Onboarding

Portfolio Value

Portfolio Value	\$0.00
Additional Contribution	\$750,000.00
Estimated Total Portfolio Value	\$750,000.00



Portfolio Value over \$7 million requires Custom Fees to be submitted.

Fee Detail

Is Family Grouping required? ☐ Yes ☒ No

Fee Private Wealth

Type* ☒ Tiered Fee ☐ Flat \$ Fee ☐ Flat % Fee

Tiered		
\$ Amount From *	\$ Amount To *	Rate % *
\$0.00	\$1,000,000.00	0.88%
\$1,000,001.00	\$3,000,000.00	0.60%
\$3,000,001.00	\$7,000,000.00	0.45%



Estimated Annual Fee with Standard Rate \$6,375.00

Reason for requesting Custom Fee Schedule*

Estimated Annual Fee with Standard Rate \$6,375.00

Estimated Additional Fee \$ \$225.00

Special Fee Instructions (exclusion of fees on Cash, Term Deposits or specific assets)

Comments

Management approval is required for this application.

[< Previous](#)
[Next >](#)
[Edit](#)
[Close](#)

3. Choose the required custom fee style: Tiered Fee, Flat \$ Fee or Flat % Fee and enter the custom fee details.

- **Tiered Fee:** different rates apply at different portfolio values. This is the default custom option.
 - Enter the upper limit and rate for each tier.
 - At least 3 tiers and no more than 10 tiers can be entered.
 - Tiers must be completed and remain in the correct order.
 - The starting point of each tier is calculated automatically.
- **Flat \$ Fee:** one fixed dollar amount.
- **Flat % Fee:** one fixed percentage.

If you switch between fee types, values already entered for the other types are retained.

- 4. Enter a clear, concise explanation of why the client requires a fee different from the standard schedule in the Reason for requesting Custom Fee Schedule field. This reason is required before the application can be submitted for approval.
- 5. Review the comparison between the custom fee and the standard fee. The page displays the estimated fee under the custom arrangement alongside the estimated fee under the standard arrangement, including the difference. These figures update as the fee details are changed.

Use Standard Rate

If you decide the standard rates are appropriate after opening the Custom Fee area, select Use Standard Rate. The standard rates will be locked in and the custom approval requirement is removed.

1.4 Submitting for Management approval

Management approval is required when one or more approval triggers apply.

Field / option	What you need to know
Non-standard assets	The application includes non-standard assets.
Custom Fee	The client is being charged a custom Tiered, Flat \$ or Flat % fee.
Special Fee Instructions	Something has been entered in the Special Fee Instructions field.

What happens next?

- Click **Submit for Approval** when approval is required, **Submit for Approval** replaces the normal **Next** action.
- The application is saved and moves to Pending Business.
- Management reviews the request.
- If approved, the application moves to Pending Advisor and you can continue the onboarding process.
- If rejected, you can update the application and submit it again.
- In both instances, you will receive a notification when the applications has been reviewed.

Private Wealth Management Application No 1785 - Pending Advisor [Summarize this email](#)

B

Bell Potter Private Wealth <support@bellpotter.com.au>

To: Fusion Test

🗨️

🔄 Reply

🔄 Reply all

➡️ Forward

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Mon 21/09/2026 5:45 PM

BELL POTTER

PRIVATE WEALTH APPLICATION MANAGEMENT

The following application is now in "Pending Advisor" status:

Application No : 1785

Account No : 335335 – SxxxR CxxxxxxxxS

Requested By : Nat Lee

Advisor(s) : NNHS - Nat Lee

Estimated Portfolio Value : \$1,540,783.82

Special Fee Instructions : #test special fee

[VIEW](#)

Multiple approval reasons

If more than one approval trigger applies, the application is still submitted once. The approval information identifies the applicable reasons; you do not need to submit it separately for each reason.

1.5 Page 3 - Applicant Details

Page 3 confirms the applicants details. Applicant information is populated from the client records linked to the selected account.

FUSION Menu V Find your client... 99%

> Application

Application No - Stage 355 - Pre-Onboarding

Application Details

Ownership Structure Individual

Applicant

Title MR

First Name TioxT

Middle Name SioooS AooooT BxoL PooorR

Last Name AxC

Applicant Tax Details

Tax File Number* 55555555

Tax Exemption Code (If Applicable)

Foreign Address Details ☐ Same as Postal Address

Full Address* 1 TEST AVE

State Postal Code* BH552 Country* Bahamas

Margin Lending Details

Margin Lending Provider Name* BPC

Margin Lending Facility Number* 52466

Debit Fees From* CASH ACCOUNT/DIRECT DEBIT

Margin Lending Client Code* 52466

Dividends & Distributions to ML Facility* ☐ Yes ☒ No

[Previous](#) [Next](#) [Save](#) [Close](#)

Applicant Details

Field / option	What you need to know
Ownership Structure	Automatically populated from the account. It determines the applicant structure displayed. This is read-only.
Applicant name details	Automatically populated from the linked client records on the account. This is read-only.
Tax File Number	If already held on file, it will display as Held on File. Otherwise, enter the TFN before continuing.
Tax Exemption Code	Complete only where applicable.

Foreign Address Details

Displayed when **No** was selected for **Resident for Australian Tax Purposes?** on Page 1. Use Same as Postal Address where appropriate, otherwise enter the address details using the available fields.

Margin Lending

Displayed when **Yes** was selected for **Add Margin Lending?** on Page 1. Complete the lender and facility details using the available fields.

Once all the details are entered, click **Next** to continue.

1.6 Page 4 - Fee Consent

Page 4 captures fee consent, cash account arrangements and how existing assets will be brought across.

Fee Consent Details

Field / option	What you need to know
Holds valid sophisticated certificate?	Select the appropriate answer. This determines whether the Ongoing Fee Commencement Letter and SOA are included in the Client Pack.
Minimum Brokerage	Enter the applicable minimum brokerage information where required. The generated Application Form does not pre-populate this information in the Office Use section.
Advisor Services	Select or add any additional ongoing services being provided. Investment strategy and advice is always included.
Private Wealth Services	These are standard product services and are displayed for information only. This is read-only.

Cash Trading Account / Investment / Cost History

Field / option	What you need to know
Cash Trading Account	Select whether the client needs a new cash account or has an existing approved cash account. If an existing cash account is selected, enter the Account Name, BSB and Account Number in the fields provided.
Dividends & Distributions to Default Cash	Select the appropriate option for dividend and distributions treatment.
Trade Match Type	Defaults to FIFO but an alternate option can be selected from the list.
Assets to be Provided via	Select how the client's investments will be brought across. If investments are being transferred from another source, select that option and complete the Assets Transferring In check list.

Once all the details are entered, click **Next** to continue.

1.7 Page 5 - Review and Downloading the Client Pack

Page 5 is a read-only summary of the information entered on Pages 1–4. Use it as your final check before generating the Client Pack. Each section can expand and collapse to show or hide more information.

FUSION Menu V Find your client... 99+

Application

Application No - Stage 365 - Pre-Onboarding

Account Details

Account Name	P#RD S###E T##T CRM
Account Number	TESTCTM
Advisor Code	INS
Account Type	INSTITUTIONAL CLIENTS
Postal Address	GPO BOX 4718 MELBOURNE VIC 3001 AUSTRALIA

Product Type

Product Type	Private Wealth
Resident for Australian Tax Purposes	Yes
Add Margin Lending	No
Application includes non-standard assets?	No

Fee Details

Portfolio Value	\$0.00
Additional Contribution	\$750,000.00
Estimated Total Portfolio Value	\$750,000.00
Fee (incl. GST)	Standard
Fee Type	Standard
Fee Amount	From \$0.00 to \$1,000,000.00 with 0.85% (inclusive of GST) From \$1,000,001.00 to \$3,000,000.00 with 0.55% (inclusive of GST) From \$3,000,001.00 to \$7,000,000.00 with 0.44% (inclusive of GST)
Frequency	Quarterly
Minimum Amount	\$1,000.00
Estimated Annual Fee with Standard Rate	\$6,375.00
Is Family Grouping required?	No
Special Fee Instructions	
Comments	

Applicant Details

Fee Consent Details

Cash Trading Account / Investment / Cost History

Previous Download Client Pack Close

Select **Download Client Pack** to generate the pre-filled forms and documents.

What is included?

Field / option	What you need to know
Application Form	Core account-opening form containing pre-filled application details. Includes applicant details, tax residency and foreign address, margin lending, cash account and asset transfer details, portfolio value and fee arrangement.
Coversheet	Internal processing summary form for Middle Office. Includes account identifiers, margin lending flag, non-resident flag, trade match type, asset selections, special fee instructions, comments and portfolio value.
Statement of Advice	Included for clients who do not hold a valid sophisticated investor certificate and populated with adviser/signatory and account profile information.
Ongoing Fee Commencement Letter	Included for clients who do not hold a valid sophisticated investor certificate and populated using fee schedule and portfolio value from Page 2, services from Page 4, and fee recipient details associated with the Advisor Code.
Client Guide	Private Wealth Service PDS.

Important

The Client Pack is generated using the information available at the time you click Download Client Pack. If you make a change, regenerate the pack so the documents reflect the latest information.

1.8 Quick check list before you finish

Use this check list as a final confirmation before you generate or submit the application.

- ☐ Correct account selected
- ☐ Product Type confirmed
- ☐ Correct SOA Signatory selected
- ☐ Tax residency confirmed
- ☐ Applicant details checked
- ☐ Portfolio Value and Additional Contribution checked
- ☐ Fee arrangement service details confirmed
- ☐ Custom Fee reason completed, if applicable
- ☐ Special Fee Instructions checked, if applicable
- ☐ Non-standard asset details completed, if applicable
- ☐ Margin lending details completed, if applicable
- ☐ Existing Cash account details completed, if applicable
- ☐ Trade Match Type confirmed
- ☐ Asset transfer selections completed
- ☐ Review page checked
- ☐ Client Pack regenerated after any final changes

Need help?

Contact Private Wealth Support for questions about the onboarding process, fee arrangements or approval requirements.

1.9 What's planned for future enhancements?

The below future enhancements will be in future releases.

Section - page	Enhancement
Application Listing	Account Type to be replaced by Ownership Type
Account Details - Page 1	SOA Signatory not auto-selected when only one Adviser
Account Details - Page 1	Change of Trustee / Secretary fields
Product Type - Page 1	Default Resident for Tax Purposes based on account tax information
Product Type - Page 1	Default Add Margin Lending? if applicable
Family Grouping - Page 2	Add Family Grouping - Linked accounts, billing group approval, and editable minimum
Fees - Page 2	New fee rates to default for selected product
Applicant Details - Page 3	Provide a list of available TFN exemption codes
Fee Consent Details - Page 4	Default Sophisticated status based on account sophisticated status
Fee Consent Details - Page 4	Pre-fill Minimum brokerage based on account brokerage schedule
Fee Consent Details - Page 4	Reset any entered fee information after a product type change
Cash Trading Account - Page 4	Pre-fill available cash account details
Client Pack Generation	Add function to pre-fill 'Other' details on the application form
Client Pack Generation	Ignore SOA for sophisticated clients
Client Pack Generation	Remove additional signatory lines from OFA
Client Pack Generation	Pre-fill margin lending on the Coversheet
Audit Trail	Allow Advisor/DA access to audit trail
Audit Trail	Audit Trail application status change required