

AORIS INVESTMENT  
MANAGEMENT

**International Individually Managed Account**

This document consists of three sections:

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Please complete and return the Application Form accompanying this document, to us, along with relevant ID.

If you are funding your investment with existing securities, please ask us for an In Specie Transfer Form.

Please contact us if we can help – see details on the back cover.

Section 1

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**Service Terms**

# Service Terms

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## What is the Aoris International Individually Managed Account Service?

This service is for wholesale investors only and is provided by Aoris Investment Management Pty Ltd (**Aoris or we or us**) established in November 2017. Aoris is an independent business wholly owned by its directors and staff. Under the Individually Managed Account (IMA) agreement Aoris has absolute discretion over the investment decisions for your account, operating within our mandate.

## How Does the Individually Managed Account Investing Process Work?

By signing the attached Application Form you appoint Aoris to provide you with the Service and Aoris accepts the appointment provided that the Custodian opens and maintains your account.

Mainstream Fund Services Pty Ltd (**Mainstream**) is the custodian of the assets in your Portfolio. Mainstream has appointed JPMorgan as sub-custodian, meaning it provides day-to-day safekeeping of securities, and clearing and settlement of all transactions. Mainstream is also the administrator of your Portfolio. Mainstream records and reconciles the transactions in your Portfolio as well as your cash holdings; it processes payments, receives income and maintains the reporting process. It also manages online access and provides tax reporting.

If the Custodian opens your account you will be beneficially entitled to the assets and any cash held in your account and any dealings will be subject to the terms and conditions agreed between Aoris and the Custodian. You have no direct contractual relationship with the Custodian and the Custodian will only act on instructions given to it by Aoris.

All orders or transactions placed or executed under the Custodian Agreement will be cleared and settled by the Custodian or through the Custodian's agents or contractors.

Any dividends, distributions or interest, or other income or returns of capital received by the Custodian in respect of your Portfolio will generally be credited to your account on the same day they are received but if the Custodian receives interest accrued in respect of such amounts, it is entitled to retain the interest.

The Custodian may convert cash in your Portfolio to or from foreign currency as required. Conversions will occur at the prevailing rates of exchange at banking or other institutions used by the Custodian (which may include related companies or associates).

## Authority

Under the terms of the Service, you authorise us to:

- deal with your Portfolio (including acquire, realise, sell, subscribe for, purchase, withdraw or otherwise dispose of all, some or any of the Portfolio assets);
- do anything that we consider necessary to the execution, clearing and settlement of transactions;
- exercise any rights attached to assets;
- withdraw funds to settle acquisitions;
- deduct fees or expenses;
- aggregate transactions with those of other clients;
- reinvest proceeds;
- arrange for asset registration;
- execute documents;
- any other act contemplated by the Terms that we consider necessary; and
- deal with corporate actions. We typically take a neutral position by choosing not to vote at shareholder meetings although we may exercise our discretion and vote depending on particular circumstances where we see it to be in the interests of our clients.

## Our Investment Objective

We aim to generate a return in local currency of 8-12% pa over a 5-7 year investment time horizon and to achieve returns that are superior to that of our benchmark.

## Our Investment Mandate

- The International IMA will hold between 10 and 15 stocks drawn from international equity markets outside Australia.
- The maximum cash weighting is 10%.
- The maximum holding in any security is 10%.
- The International IMA is currency unhedged.
- We will not sell short any securities or leverage the assets of your Portfolio.
- The International IMA will not pay dividends to you in the form of a distribution. Rather, they will be reinvested in the Portfolio.

# Service Terms

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## Investment Program

Aoris will invest in businesses that satisfy these four criteria:

- Business quality – businesses that earn returns on invested capital well above their cost of capital on a sustainable basis, and where risk of erosion of these returns is regarded as low.
- Balance sheet quality – net debt to EBITDA typically below 2.5x and moderate levels of pension and other off balance sheet liabilities.
- Management quality – Aoris looks for management that allocates capital for the benefit of equity owners. This means an emphasis on small, accretive acquisitions over large deals where value destruction is common. Aoris also favours management that repurchase their shares when attractively priced, and pay a consistent dividend.
- Attractive valuation – businesses that satisfy the above three criteria and that also trade with a meaningful valuation margin of safety. This margin of safety is integral to the Aoris capital preservation approach, and is also key to achieving its absolute return objective.

Stock selection draws on the views of Aoris' research. Stephen Arnold, Portfolio Manager, is responsible for portfolio construction.

## Fees and Expenses

- Flat fee option – the management fee is 1.50% inclusive of GST. Fees are charged monthly in arrears, calculated on the average daily balance of your Portfolio.
- Performance fee option – the management fee is 1.10% + 15% of any outperformance relative to our benchmark, which is the MSCI AC Accumulation Index ex Australia, and is inclusive of GST. Our performance fee will be subject to a high water mark. This means that no performance fee will be accrued until any prior underperformance has been reduced to zero.

There is no additional administration charge. There is no fee for applications or redemptions. Our fee covers all brokerage, custody and settlement charges.

All fees relating to your Portfolio are deducted from your Portfolio.

## Initial Application, Additional Applications and Withdrawals

The minimum initial investment for the purposes of your account is A\$250,000, or such other amount as Aoris in its discretion permits from time to time. The minimum additional investment amount and the minimum withdrawal amount is A\$250,000, or such other amount as Aoris in its discretion permits from time to time.

## Online Reporting

When you open an Account you will be sent an Investor ID and password that you can use to access the Client Portal. Our consolidated reporting provides you with comprehensive information on your Account. This information includes details of:

- the value of your Account and the underlying Securities;
- all transactions on your Account; and
- any income received and expenses charged to your Account.

## Reports

Aoris will provide you with:

- quarterly (as a minimum frequency) Portfolio reports including details of transactions in, and the performance of, your assets, the value of any liabilities incurred, and all revenue and expenses, including fees, relating to the Portfolio; and
- annual taxation, Portfolio valuation and transaction reports within three months of the end of each financial year that contain a summary of all quarterly reports, a copy of any auditor's report (if required to be obtained by Aoris at its discretion) on the Portfolio and a copy of the annual review of the Investment Program.

## Tax Report

After the end of a tax year we will provide reporting of any assessable income, capital gains, tax credits and any other relevant items to include in your tax return. These reports do not constitute tax advice and are intended to be used as a guide only. We strongly recommend you seek your own, independent tax advice in relation to the tax treatment of investments managed by Aoris. These reports will generally be available for you to view on the Client Portal.

## Tax Accounting Method

You can select from the following tax accounting methods:

- Minimum Gain/Maximum Loss – the open parcel that will generate the lowest capital gain or maximum capital loss is deemed to be the parcel sold; or
- Maximum Gain/Minimum Loss – tax parcels are selected to maximise the capital gain (or minimise the capital loss) on disposal of an asset; or
- First In First Out (FIFO) – the first parcel purchased is deemed to be the first parcel disposed of.

The default method is Minimum Gain/Maximum Loss.

# Service Terms

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## Use of Agents

You acknowledge and agree that for the purposes of providing the Service to you Aoris may:

- appoint or use any agent or contractor (including any related body corporate, associated or affiliated entity, broker, dealer, arranger, custodian or any other person to arrange or effect clearing and settlement or to determine asset allocations or portfolio rebalancing) to provide services to Aoris or the Custodian on your behalf that Aoris considers necessary, expedient or convenient to satisfy its obligations under the Terms; and
- delegate and permit sub-delegation of any of its powers and authorities under the Terms to any nominated person.

## Information and Privacy

We may collect confidential information from you to process and deliver your investment transactions. Aoris may disclose this information to third parties appointed by Aoris to provide portfolio services. We will not disclose your personal information to any other person unless we have your consent. You may request access to the personal information that we hold about you. You can obtain further information about Aoris' privacy policy at [www.aoris.com.au/privacy](http://www.aoris.com.au/privacy)

## Risks

You acknowledge and agree that you understand there are risks involved in making investments through the Service. These include, but may not be limited to, significant risks such as:

- market risk – the countries or markets in which Portfolio assets are acquired, held or traded may be subject to political or regulatory change which may adversely affect the liquidity or value of assets. This may be caused by a range of factors, including general market and economic conditions, interest rates, investor sentiment, currency movements, global events and changes to social, technological, taxation and regulatory environments;
- foreign exchange risk - the value of foreign assets will be subject to currency movements that may adversely impact their value;
- investment decision risk – Aoris makes the investment decisions for you under the Terms. These decisions could differ from the decisions that you may make yourself and you may earn a different return or take on different risks were you to make these decisions yourself;
- key personnel risk – the loss of key personnel may be considered a risk associated with this service;
- liquidity risk – Aoris may be unable to sell shares in a timely manner or at a reasonable price due to a lack of buyers in the market;
- underlying investment risk – the value of the Portfolio and any assets or cash within the Portfolio and liabilities incurred in connection with the Portfolio may increase or decrease;

- service risk – the possible breach by an agent or contractor providing services in connection with the terms on which they are appointed, or systemic failure of operating systems related to the trading, accounting, reporting of investments, either by Aoris or any agent or contractor of services in connection with Aoris.

You acknowledge that the value of your account, particular assets and investments within the Portfolio, and liabilities incurred in connection with the Portfolio may increase or decrease. You acknowledge that Aoris does not guarantee that any actions taken, or not taken, by it in connection with the investment and management of the Portfolio will produce the result you desire. You also acknowledge that you are willing and able to assume the financial and other risks involved in the management of the Portfolio and that Aoris has not made any representations or warranties regarding the performance or profitability of the Portfolio or the Investment Program.

## Obligations

Our obligations:

- We must act honestly and with reasonable care and diligence in managing and supervising the Portfolio. Aoris will not deal with or transfer any part of the Portfolio other than for a purpose under the Terms.
- In the absence of gross negligence, fraud or dishonesty, Aoris will not be in any way whatsoever responsible for any loss, costs, damages or inconvenience that may result from the exercise or failure to exercise its powers, authorities and discretions.
- Aoris is not liable to clients for indirect and consequential losses by clients or any matter beyond its reasonable control.
- Mainstream does not have any duty or liability to any client, and neither is in any way responsible for this service (this includes having no responsibility for indirect or consequential loss incurred by clients).

Your obligations:

- You must act honestly with us and in compliance with all laws, reasonably cooperate with us, and act with appropriate authority.

## Eligible Clients

By engaging Aoris as your IMA service provider under the International Investment Management Agreement (Terms) you agree, warrant and confirm that you are not a retail investor within the meaning of the Corporations Act. You agree that Aoris is relying on the above agreement, warranty and confirmation to provide the Services to you and in any other dealings with you. You also agree to provide such evidence of your status as a wholesale, professional or sophisticated client that Aoris or the Custodian may require from time to time.

# Service Terms

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## Trustees and Corporations

Where you enter into the Terms as trustee of a trust (Trust), the Terms will bind you in your capacity as trustee of that Trust and you represent and warrant to Aoris:

- you can be indemnified and you will to the fullest extent permitted to seek indemnity out of the assets of the Trust for all liabilities incurred under the Terms, and you have no reasonable grounds to believe that the Trust's assets are not sufficient to satisfy that right in full;
- Aoris can be subrogated to the trustee's right of indemnity and you have not released or disposed of your equitable lien over the Trust's assets; the Trust has not terminated, nor has the date or any event occurred for the vesting of the Trust's assets;
- you are the sole trustee of the Trust, you have not given any notice of resignation and no action has been taken to remove you as trustee of the Trust or to appoint an additional trustee of the Trust;
- you are not in material breach of any of your obligations as trustee of the Trust whether under the Trust deed or otherwise;
- you hold all necessary licences to act as trustee of the Trust, including without limitation all licences and authorisation required under the laws of Australia. The transactions contemplated by the Terms are for the benefit and in the best interests of the beneficiaries of the Trust; and
- you have properly exercised your trust powers and have full authority under the Trust deed to enter into the Terms.

Where your indemnity has been reduced or lost as a result of your fraud, gross negligence or wilful default, the Terms will bind you in your personal capacity.

Where you are a corporation, you covenant that:

- the execution of the Terms does not contravene your constitution;
- you are empowered, where applicable, under your constitution to enter into the Terms; and
- you acknowledge that the person executing the Terms on your behalf is duly authorised to do so and continues to be authorised to act on your behalf until written notice to the contrary is received by Aoris.

You indemnify us for any loss we suffer because you have breached any of your obligations, and for all fees, charges, taxes and other liabilities relating to your Portfolio, except to the extent the loss may have been our fault. We are entitled to deduct these from your Portfolio.

## Anti-Money Laundering and Counter-Terrorism Financing

Aoris is, and any agent or contractor appointed by Aoris may be, subject to various Anti-Money Laundering and Counter-Terrorism Financing Laws (AML/CTF Laws) in Australia and other countries that include prohibitions against any person dealing with the proceeds of criminal activity.

You agree that:

- Aoris, or any agent or contractor appointed by it, is not required to act on your behalf, accept or execute any order or instruction, or take any other action or perform any obligation under, or in connection with, the Terms if Aoris or the agent or contractor is not satisfied as to your identity, or where Aoris or the agent or contractor suspects on reasonable grounds that by doing so Aoris or the agent, or contractor, may breach the AML/CTF Laws;
- Aoris may delay, block or refuse to make any payment, or refuse to release any funds that it holds on your account, if it may breach any law of Australia or of any other country, including the AML/CTF Laws; and
- Aoris will incur no liability to you for any loss you suffer (including consequential loss) however caused, by reason of any action taken or not taken by it.

You agree to provide all information and documents to Aoris that Aoris requires to comply with any law of Australia or of any other country, including any AML/CTF laws. You undertake that the payment of monies by Aoris in accordance with the Terms, or any instructions given by you, will not breach the AML/CTF laws and you agree to indemnify Aoris against any loss arising if you breach this undertaking.

## Termination

Either you or Aoris may terminate the Terms by giving written notice to the other party. However, Aoris will not be taken to have received written notice of termination from you until Aoris confirms its acceptance in writing.

Upon termination, Aoris will, subject only to completing or closing any binding but incomplete transactions, no longer manage further transactions except in accordance with your instructions. You undertake to instruct Aoris on how your account holdings are to be transferred or otherwise dealt with, failing which Aoris may direct the Custodian to transfer all assets and any cash held on your behalf to you after deduction of outstanding fees.

## GST

For the purposes of the Terms, where the expression 'inclusive of GST' is used in relation to an amount payable or other consideration to be provided for a supply under the Terms, the amount or consideration includes any GST payable on that supply. Any consideration to be paid or provided to us or any person engaged by us for a supply made by us or that person under or in connection with the Terms, unless specifically described as GST inclusive, does not include GST.



# Service Terms

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## Liability and Indemnity

Aoris is only responsible for damages, loss or liability arising from the negligence, fraud or dishonesty of any of the Aoris third party agents or contractors, or the directors, officers, employees and agents or contractors appointed by such third parties, to the extent that Aoris is able to recover such damages, loss or liability from such third parties.

Notwithstanding any other provision of the Terms, in no circumstances is a Aoris liable for:

- (a) any special, indirect, incidental, consequential or punitive damages in connection with the provision of services under the Terms or damages from lost profits, trading losses or inconvenience; or
- (b) any loss, liability or damage arising from:
  - (i) any investment decision made by Aoris in good faith for you in accordance with the Investment Program;
  - (ii) acting on any orders or instructions given to Aoris by you or any person who Aoris reasonably believes to be you;
  - (iii) reliance by Aoris on systems that have failed in circumstances beyond the reasonable control of the Released Party;
  - (iv) incorrect or incomplete data or information provided to Aoris in circumstances where Aoris had no reason to suspect the data or information was incorrect;
  - (v) delays or errors in transmission or execution, clearing and settlement of your orders in circumstances beyond the reasonable control of Aoris; or
  - (vi) acting or failing to take action or seek your instructions in respect of any asset entitlements.

You must, to the maximum extent permitted by law, at all times and from time to time, indemnify and keep each of Aoris and its related bodies corporate and affiliates and associated entities and agents and contractors and any of the directors, officers, employees, agents and contractors of any of them (each an Indemnified Person) harmless from and against all liabilities, losses, damages, costs or expenses directly or indirectly incurred or suffered by the Indemnified Person and from and against all actions, proceedings, claims or damages made against the Indemnified Person (each a Loss) as a result (directly or indirectly) of:

- (a) any transaction entered into on your behalf or on your instructions as contemplated by or in accordance with the Terms;
- (b) any breach by you of the Terms; or
- (c) any breach by you of any representation or warranty made or taken to have been made by you (including without limitation in relation to any disclosure to be made in respect of sale orders or otherwise) not being true or correct;

other than in respect of an Indemnified Person to the extent that the loss is finally and conclusively found by a court of competent jurisdiction to have resulted primarily from an Indemnified Person's negligence, wilful default or fraud.

## Enquiries and Complaints

If you have any enquiries or concerns on your dealings with Aoris we will respond to these promptly.

Please contact:

Nick Payne, Operations Manager  
Telephone: 02 8098 1505  
Email: [nick@auris.com.au](mailto:nick@auris.com.au)

## Risk Management and Compliance

Compliance & Risk Services Pty Ltd is the appointed risk management and compliance services provider.

Please contact:

Murray Jones, Managing Director  
Telephone: 03 9691 5445  
Email: [mjones@compliancerisk.com.au](mailto:mjones@compliancerisk.com.au)

## Legal

Any provision of the Terms that is prohibited, void, illegal or unenforceable in other jurisdictions will be ineffective only to the extent of that prohibition and will not affect the validity, legality or enforceability of the remaining provisions or clauses of the Terms.

The Terms will bind Aoris and you and each of Aoris' and your personal representatives, successors and permitted assigns. Any reference to you includes a reference to your personal representatives, successors and permitted assigns.



# Service Terms

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## Disclaimer

The information contained in this document (and any other related materials or communications) has been prepared solely for the purpose of providing information on the products and services provided by Aoris. The information is intended for the use of the Clients and may not be reproduced, used or given to any other person, in whole or in part, for any purpose other than its intended purpose.

The information is provided on an as is basis, without any warranty (express or implied given by or on behalf of Aoris). Whilst it has been prepared with all reasonable care and believed to be reliable, Aoris accepts no responsibility or liability for any errors or omissions or mis-statements. Any opinions, forecasts or recommendations reflect the judgement and assumptions of Aoris at the date of publication and may change without notice. Aoris is under no obligation to any person to update the information at any time after the date of publication.

Neither Aoris nor any of its directors, officers, employees or associates or consultants make any representation or warranty as to the accuracy or completeness of the information and none of them shall have any liability for any loss or damage, whether direct, incidental or consequential, caused by any reliance on or use of any information or representations (express or implied) contained in, or for any omissions from, this document or any other written or oral communications transmitted to the Clients in the course of their dealings with Aoris.

The information in this document is not, and should not be construed as, personal advice from Aoris. Clients should make their own independent evaluation of any investment opportunities and should make all such investigations and enquiries as are necessary to determine whether to participate in an investment. This document (and any other related materials or communications) is not intended to influence Clients to decide to participate in an investment. The contents of this document (and any other related materials or communications) does not constitute financial or legal advice. Clients should obtain and rely on their own professional advice from their tax, legal and accounting and other professional advisers regarding their objectives, financial position or needs and suitability of an investment. Clients are encouraged, prior to participating in an investment, to ask questions of, and receive answers from, Aoris concerning the investment and to request any additional information they need.

Generally, all investments are subject to risk, including possible delays in repayment and loss of income and invested capital. Aoris does not guarantee the performance of an investment, the repayment of capital or the payment of a particular rate of return on an investment.

**Aoris Investment Management Pty Ltd AFS Licence No. 507281**

## Section 2

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# **Anti-Money Laundering & Counter-Terrorism Financing – Identification Requirements**

# Anti-Money Laundering & Counter-Terrorism Financing – Identification Requirements

## Identification Requirements

Under Australian Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) legislation, we are required to carry out due diligence on all investors before we accept them as clients. The due diligence includes verifying your identity. Aoris cannot accept as clients investors that do not provide the required information. AML/CTF compliance also includes ongoing customer due diligence which may require Aoris or our Custodian to collect further information.

## Existing Clients

You need only identify yourself to us once. If you have done this, we do not require further documents.

## Requirements for Individuals / Sole Traders

If you are an individual investor or sole trader, you will need to give us certified copies of one document from column [1] OR one document from each of columns [2] AND [3].

In addition, if you are an individual acting in the capacity of a sole trader you will need to provide a certified copy of the business name registration certificate.

Please note that for Trusts, Partnerships, Associations and Cooperative Applicants, if you are required to complete the individual section of the application then you must also provide the documents required for an individual applicant.

The above requirements also apply to the client's listed Adviser or Third Party Authority.

## Reliable and Independent Documentation Do not send originals; certified copies only

<b>Column [1]</b> <b>Primary Photographic</b>	<b>OR</b>	<b>Column [2]</b> <b>Primary Non-Photographic</b>	<b>AND</b>	<b>Column [3]</b> <b>Secondary Identification</b>
<input type="checkbox"/> Australian Driver's Licence showing your photo		<input type="checkbox"/> Birth Certificate Australian or Foreign**		<input type="checkbox"/> Commonwealth, State or Territory notice showing your home and residential address (less than 12 months old)
<input type="checkbox"/> Valid Australian Passport*		<input type="checkbox"/> Commonwealth Citizenship Certificate		<input type="checkbox"/> Tax Invoice showing your home and residential address (less than 12 months old)
<input type="checkbox"/> State or Territory Proof of Age Card		<input type="checkbox"/> Pension Card		<input type="checkbox"/> Local utilities provider notice showing your home and residential address (less than 3 months old)
<input type="checkbox"/> Foreign Passport* showing your signature and photo*		<input type="checkbox"/> Health Care Card issued by Centrelink		
<input type="checkbox"/> National ID Card issued by a foreign government containing a photograph and signature*		<input type="checkbox"/> Foreign Citizenship Certificate or Birth Certificate**		
<input type="checkbox"/> Foreign Driver's Licence showing your signature, photograph and date of birth**				

\* A passport that expired within the two years prior to submitting the application form will be accepted.

\*\* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

# Anti-Money Laundering & Counter-Terrorism Financing – Identification Requirements

## Certification of the Document

PARTIES WHO MAY CERTIFY THAT YOUR DOCUMENTS ARE TRUE AND CORRECT COPIES OF THE ORIGINALS

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Judge   | <input type="checkbox"/> Justice of Peace or foreign equivalent   | <input type="checkbox"/> A post office worker (they must be in charge of a Post Office or are a permanent employee with 2 or more years of continuous service)   |
| <input type="checkbox"/> Currently enrolled Lawyer or foreign equivalent Notary or Public Magistrate | <input type="checkbox"/> A bank or financial institution officer who must be an officer with 2 or more continuous years of service with one or more financial institutions or companies | <input type="checkbox"/> A financial adviser (an officer with, or authorised representative of, a holder of an Australian financial services licence (or foreign equivalent), having 2 or more continuous years of service with one or more licensees) |
| <input type="checkbox"/> Notary Public   | <input type="checkbox"/> A member of the Institute of Chartered Accountants in Australia, CPA or ANI  | <input type="checkbox"/> Australian Consular Officer or Diplomatic Officer   |
| <input type="checkbox"/> Magistrate  | <input type="checkbox"/> Chief executive officer of a court   |  |
| <input type="checkbox"/> Police Officer or foreign equivalent  |   |  |
| <input type="checkbox"/> A Registrar or Deputy Registrar of a court                                  |   |  |

The certified copy must include the statement, “I certify this is a true copy of the original document”. For photographic documents, the certified copy must include the statement, “I certify this is a true copy of the original document and the photograph is a true likeness”.

The eligible certifier must include the following information: (1) their full name (2) address (3) telephone number (4) the date of certifying (5) capacity in which they are eligible to certify and (6) an official stamp/seal if applicable.

# Anti-Money Laundering & Counter-Terrorism Financing – Identification Requirements

## Requirements for Companies

For companies, please provide a certified copy of:

- an ASIC search or foreign regulator search; OR
- the company's ASIC certificate of registration or foreign regulator certificate of registration

## Requirements for Beneficial Ownership of Companies

Please provide certified copies of each Beneficial Owner having more than 25% of the Company's issued share capital. The AML documentation required for the processing is the same as outlined for individuals on page 11.

## Requirements for Trusts and Trustees

A certified copy of the Trust Deed

### For the Trustee:

Where the trustee or trustees are individuals

- for all trustees, please provide certified copies of the same documents as for Individuals/Sole Traders, as detailed on page 11

Where the trustee is a company

- please provide a certified copy of the same documents as for Companies, as detailed above

### Additionally for the Trust:

If a Regulated trust:

- this means a self managed super fund or another type of trust regulated by an Australian Commonwealth, State or Territory statutory regulator

Self Managed Super Funds:

- go to [www.abn.business.gov.au](http://www.abn.business.gov.au), select the "Super Fund Lookup" option, print out the results for your super fund and provide a certified copy

Registered Managed Investment Schemes:

- please provide a certified copy of an ASIC search of the scheme

Government superannuation funds:

- provide a certified copy of an extract of the establishing legislation

If a not a Regulated trust:

- this will include family discretionary trusts, family and other unit trusts, deceased estates and charitable trusts (but not including self-managed super funds)

Please provide us with certified copies of one of the following:

- an ATO notice less than 12 months old (e.g. an assessment notice)
- a letter from a solicitor or qualified accountant that confirms the trust name
- certified copy of a page of the trust deed showing the trust's name

## Requirements for Beneficial Ownership of Trusts

Please provide certified copies of each Beneficial Owner who owns (directly or indirectly) 25% or more of the trust, or controls the trust. The AML documentation required for the processing is the same as outlined for individuals on page 11.

## Requirements for Other Entities

For other entities such as Government bodies, partnerships, associations and cooperatives, please contact us.

## Section 3

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# **Guide to Completing the Application Form**

## General Instructions

- Please use CAPITAL LETTERS and a black ballpoint pen when completing the forms.
- For joint investors we require the usual residential address of each investor. You may only elect one postal address for all notices and correspondence. Your usual residential address cannot be your financial adviser's address or a post office box.
- Company applications should include a contact name and ACN, ABN, or ARBN as applicable.
- For company applications we require the full address of the registered office, plus the principal place of business. Individual applicants should be 18 years of age or over. You can invest on a minor's behalf by putting their name in the account designation box. However, the account holder will not be the minor.
- If you have an existing account and would like to add to the account, please note your existing account number.

## Tax File Number

You are not obliged to provide your TFN, ABN or claim an exemption but if you do not we are required to deduct tax from distributions to you at the highest marginal rate (plus the Medicare Levy if you are an Australian resident). Tax File Numbers for minors will not be accepted.

## Account Operating Instructions

Please indicate how you wish your account to be operated. In the case of joint accounts, you may request joint signatures or allow either signatory to sign. For a company or trustee, please indicate your operation instructions by ticking the correct box. See Section D of the Application Form.

You may wish to authorise a third party to access your account on your behalf.

## Nominated Bank Details

Investor must provide bank account details for the credit of withdrawals. If you reside in Australia withdrawal proceeds can only be paid to an Australian bank account in the name of the investor and cannot be paid by cheque or to third party accounts.

## Examples of Correct Names & Account Designations

Type of Investor	Correct Names	Incorrect Names	Signatures Required
Individual/Joint Investors			
Use full name of each applicant	John William Smith Susanne Anne Carter	John W Smith Sue A Carter	All Applicants
Company			
Use full company title	AB Pty Ltd	AB P/L	Two directors; or director & secretary; or if there is only one director, by that director
Trusts/Minors			
Use trustee(s)/individual(s) name(s)	Name: John William Smith as trustee for the <Smith Family Trust>	Name: Smith Family Trust	Each Trustee If trustee is a company, see above
Use trust/minor name as designation	<or Allan Smith>		
Superannuation Fund/Company Trustee			
Use trustee(s)/individual(s) name(s) Use superannuation fund name as designation			

## Wholesale or Professional Investor Requirement

If you are investing less than \$500,000 you will need to complete the enclosed on wholesale or professional investor form in Section L, or submit an equivalent qualified accountants certificate to satisfy Aoris Investment Management that you are a wholesale client/professional investor.

## Signatures

Please ensure you have signed the Application Form. You should ensure that you have read the Aoris International IMA Service Terms in full before signing the Application Form. Joint applications must be signed by all persons.

If the application is being signed under a power of attorney please enclose a certified copy of the power of attorney and photo identification of the attorney.



**AORIS** INVESTMENT  
MANAGEMENT

## **Aoris Investment Management Pty Ltd**

**ABN 11 621 586 552 | AFS Licence No. 507281**



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