

# Application Form

## ANZ Cash Plus Fund

27 February 2012

### OnePath Funds Management Limited (OnePath Funds Management)

ABN 21 003 002 800 AFSL 238342

347 Kent Street, Sydney NSW 2000

### Wholesale Client Services

**Phone** 1800 031 810

**Fax** 02 9234 8993

**Email** wholesale.unittrust@onepath.com.au

**Website** onepath.com.au

### How to invest

To make your investment in the ANZ Cash Plus Fund (Fund):

- complete all relevant sections in blue or black pen and sign the Application Form
- indicate your choice by marking boxes with (x) where applicable
- forward your completed Application Form and cheque (if applicable) to your financial adviser, or to OnePath Funds Management Limited, GPO Box 5306, Sydney NSW 2001.

### Please note

- In order to process your application, it is important that all relevant sections of the Application Form are completed. Incomplete applications will mean we have to contact you or your financial adviser for further information and this will delay your application.
- We reserve the right to accept or refuse any application for investment in the Fund.
- The only means of applying for the Fund is by completion of the Application Form accompanied by the current Fund Product Disclosure Statement (PDS). The PDS may be withdrawn and/or replaced at any time. Applications made on a withdrawn PDS will be declined.

### Children under 18 years

We will not accept investments made directly by persons under 18 years. Investments made by adults on their behalf will be accepted; however, it is important to note that the adult(s) is the owner of the investment.

### Signing the Application Form

All investors must sign the Application Form. We cannot process your application without the appropriate signature(s).

Joint applicants will be registered as joint tenants and the survivor(s) only will be recognised as holding title to the interest of the deceased unitholder(s).

## Guide to completing your Application Form

	Whose name is required?	Whose TFN or ABN is required?	Whose signature is required?
<b>Individual investor</b>	Your name – Investor 1	Your TFN or exemption type	Investor 1
<b>Joint investors</b>	Name of each investor – Investor 1 and 2	The TFN or exemption type of each investor	All investors must sign
<b>Partnership</b>	<ul style="list-style-type: none"> <li>• Name of each partner – Investor 1 and 2</li> <li>• Name of the partnership</li> </ul>	The TFN of the partnership	All partners must sign
<b>Company</b>	Name of the company and contact person	ABN of the company	Two directors or a director and company secretary must sign, unless a sole director and sole company secretary
<b>Trust or superannuation fund (including self-managed super funds)</b>	<b>Individual or joint trustee(s)</b> <ul style="list-style-type: none"> <li>• Trustee(s) details – Investor 1 and 2</li> <li>• Name of trust or superannuation fund</li> </ul>	TFN of the trust or superannuation fund – if there are more than two trustees, please list additional trustees in the 'Special instructions' section and ensure all trustees sign the Application Form	All trustees
	<b>Corporate trustee(s)</b> <ul style="list-style-type: none"> <li>• Name of corporate trustee</li> <li>• Name of trust or superannuation fund</li> </ul>	TFN of the trust or superannuation fund	Two directors or a director and company secretary must sign, unless a sole director and sole company secretary
<b>Investing on behalf of a child under the age of 18</b>	Adult(s) details under Investor 1 and 2 and child's name under Superannuation fund/Trust/Child/Club/Association	The TFN or exemption type of each adult	Adult(s) must sign their own name
<b>Club, association or unincorporated body</b>	Office bearer's details under Investor 1 and 2 and name of club, association or unincorporated body	TFN of the club, association or unincorporated body	Office bearer(s) must sign

## Identification requirements

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (the AML/CTF Act) requires us to identify you and verify your identity before we can provide you with certain prescribed services. Generally your financial adviser will undertake these steps, but to enable them to do so you will need to provide certain documents (such as your passport or current driver's licence) for sighting and verification. If you are requesting these services without an adviser, you will need to include certified copies of these documents with your transaction request.

Please see below for a full list of the types of documents that will satisfy these requirements. The information outlined below relates to individuals (including those investing on behalf of a child), joint investors and sole traders only. You will need to complete the attached Identification Form – Individuals and sole traders.

**For non-individuals (e.g. company, trust, partnership, association) you must complete the relevant customer identification document available at [onepath.com.au](https://onepath.com.au). This form must be attached to your Application Form to enable your investment to be processed.**

If you do not provide identifying documents, we will not be able to process your transaction.

We may also request further information from you. You must provide all information to us, which we reasonably require in order to manage our money-laundering, terrorism-financing or economic and trade sanctions risk, or to comply with any laws or regulations in Australia or any other country.

We may disclose information to any law enforcement, regulatory agency or court, as required by applicable laws and regulations.

We may delay, block or refuse to process any transaction without incurring any liability if we suspect that:

- a) the transaction may breach any laws or regulations in Australia or any other country;
- b) the transaction involves any person (natural, corporate or governmental) that is sanctioned or is connected, directly or indirectly, to any person that is sanctioned under economic and trade sanctions imposed by the United States of America, the European Union or any other country;
- c) the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of, conduct which is unlawful in Australia or any other country.

### Individuals/joint investors/sole traders

You can do one of two things to provide evidence of client identity verification to us:

**Advisers only** – complete our Identification Form which verifies you have collected sufficient identification from your client. Please note, you are not required to send in originals or copies of identification if you use this form. We will also accept the FSC/FPA or conforming dealer group branded identification forms.

**or**

**Advisers and individuals not using the services of an adviser** – send in original certified copies (not original documents) of the following:

- one or more primary photographic identification document, **or**
- one primary non-photographic identification document **and** one secondary identification document.

**Please note:** We cannot accept certified copies by fax or email. Please see page 3 for more details regarding certified copies.

#### Primary photographic identification document

- |   |  |
|---|--|
| One of:   | Or, if none of these documents can be provided, both:                            |
| • Current Australian driver's licence   | • Current foreign driver's licence that contains the person's date of birth* and |
| • Australian passport (current or expired less than two years ago)                                  | • Foreign government issued identity card containing the person's signature*.    |
| • Proof of Age document issued by a State or Territory  |  |
| • Foreign government issued passport or similar travel document containing the person's signature*. |  |

**or**

#### Primary non-photographic identification document

- |   |  |
|---|--|
| • Australian Birth Certificate or Birth Extract | • Foreign government issued birth certificate*           |
| • Australian Citizenship Certificate            | • Foreign government issued certificate of citizenship*. |
| • Centrelink Pension Card                       |  |

**and**

#### Secondary identification document

- |   |  |
|---|--|
| • Commonwealth, State or Territory issued document dated within the last 12 months that records the provision of financial benefits to the person and which contains the person's name and residential address. | • Local Government body or utilities provider issued document dated within the last 3 months that records the provision of services to that address or that person and which contains the person's name and residential address. |
| • Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.                 | • If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person's name and residential address and the period of attendance at that school.                    |

\* Documents not in English must be accompanied by an English translation prepared by an accredited translator.

A certified copy is a document that has been certified as a true copy of the original. Examples of who can certify documents are:

- a person enrolled on the roll of a Supreme Court or the High Court as a legal practitioner
- a judge, registrar or deputy registrar of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a Justice of the Peace
- a notary public
- a police officer
- an agent of Australia Post in charge of supplying postal services to the public
- a permanent employee of Australia Post with two years continuous service employed in supplying postal services to the public
- an Australian consular or diplomatic officer
- a bank or building society officer with two or more years of continuous service
- a finance company officer with two years continuous service
- an officer or authorised representative of an AFSL holder with two years continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or National Institute of Accountants.

**Note:** The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date. A full list of persons who can certify documents is available from [onepath.com.au](http://onepath.com.au)

## Privacy

In this section 'we', 'us', and 'our' refer to OnePath Funds Management.

We are committed to ensuring the confidentiality, security and privacy of your personal information.

We collect your personal information to provide you with the products and services you request. In order to manage and administer our products and services, we may need to disclose it to certain third parties. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We may routinely disclose your information to:

- other members within the ANZ Group, to the extent necessary to service our relationship with you and carry on business as a group
- organisations performing administration or compliance functions in relation to our business
- organisations maintaining our information technology systems
- authorised financial institutions
- organisations providing services such as mailing, printing or data verification
- a person who acts on your behalf (such as your financial adviser or your agent)
- our solicitors, valuers and insurers
- lenders who provide lending facilities to you.

We may also disclose your personal information in circumstances where we are required to do so by law.

There are disclosure obligations to third parties for client identification purposes under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

We and other members of the ANZ Group may send you information about our financial products and services from time to time. You may elect not to receive such information at any time by contacting Customer Services on 1800 031 810.

You may access the personal information we hold about you, subject to permitted exceptions and subject to us still holding that information, by contacting us at:

### Privacy Officer – OnePath

GPO Box 75  
Sydney NSW 2001  
Phone 02 9234 8111  
Fax 02 9234 5462  
Email [privacy@onepath.com.au](mailto:privacy@onepath.com.au)

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services.

More information can be found in our Privacy Policy available at [onepath.com.au](http://onepath.com.au)

# Application Form

## ANZ Cash Plus Fund

27 February 2012

### OnePath Funds Management Limited (OnePath Funds Management)

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**Phone** 1800 031 810

**Fax** 02 9234 8993

**Email** wholesale.unittrust@onepath.com.au

**Website** onepath.com.au

This set of forms accompanies the Product Disclosure Statement (PDS) dated 27 February 2012 for the ANZ Cash Plus Fund.

You should consider all the information in the PDS before making a decision about the ANZ Cash Plus Fund. You can access a copy of the PDS and any other matter that is applied, adopted or incorporated by the PDS from our website at onepath.com.au. Alternatively, you can request a copy of this information free of charge by contacting Wholesale Client Services.

You should obtain financial advice tailored to your personal circumstances.

## 1. Do you have an existing investment in a OnePath Trust?

☐ Yes ☐ No

If Yes, please quote Trust investor number

If an investor number is not nominated, a new account will be opened.

## 2. Type of investor

☐ Individual ☐ Joint ☐ Partnership ☐ Company ☐ Trust ☐ Superannuation fund

## 3. Investor details

### Individual Investor 1/Individual Trustee 1

Complete this section if you are investing as an individual investor, a joint individual investor, a partner in a partnership or as an individual trustee for a trust or superannuation fund. All correspondence will be sent to the address nominated below.

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>					
Given names(s)	<input type="text"/>					
Date of birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>				Male <input type="checkbox"/>	Female <input type="checkbox"/>
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State <input type="text"/>	Postcode <input type="text"/>	
Country	<input type="text"/>					
Postal address (If different from above)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State <input type="text"/>	Postcode <input type="text"/>	
Country	<input type="text"/>					
Phone	Home <input type="text"/>	Business <input type="text"/>				
	Mobile <input type="text"/>	Fax <input type="text"/>				
Email	<input type="text"/>					

### Tax file number (TFN), Australian Business Number (ABN) or exemption type of the individual

Please refer to 'Tax file number' in the Product Disclosure Statement for further information in relation to providing your TFN.

Tax file number (TFN)  -  -  or exemption: ☐ Type 1 ☐ Type 2 ☐ Type 3

Australian Business Number (ABN)  -  -  -

If other than Australia, the country of residence for tax purposes is

### 3. Investor details – continued

#### Individual Investor 2/Individual Trustee 2

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>					
Given names(s)	<input type="text"/>					
Date of birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>				Male <input type="checkbox"/>	Female <input type="checkbox"/>
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State <input type="text"/>	Postcode <input type="text"/>	
Country	<input type="text"/>					
Postal address (If different from above)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State <input type="text"/>	Postcode <input type="text"/>	
Country	<input type="text"/>					
Phone	Home	<input type="text"/>		Business	<input type="text"/>	
	Mobile	<input type="text"/>		Fax	<input type="text"/>	
Email	<input type="text"/>					

#### Tax file number (TFN) or exemption type of the individual

Please refer to 'Tax file number' in the Product Disclosure Statement for further information in relation to providing your TFN.

Tax file number (TFN)    -    -    or exemption: ☐ Type 1 ☐ Type 2 ☐ Type 3

Australian Business Number (ABN)   -    -    -

If other than Australia, the country of residence for tax purposes is

#### Company/Partnership/Incorporated Association/Corporate Trustee (please complete address details below)

Name	<input type="text"/>
ABN	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Contact person	<input type="text"/>

#### Superannuation fund/Trust/Child/Club/Association (please complete address details below)

Name	<input type="text"/>
Contact person	<input type="text"/>

#### Address details

Residential address (this cannot be a PO Box)	<input type="text"/>		
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>		
Postal address (If different from above)	<input type="text"/>		
Suburb/Town	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>		
Phone	Home	<input type="text"/>	
	Mobile	<input type="text"/>	
	Business	<input type="text"/>	
	Fax	<input type="text"/>	
Email	<input type="text"/>		

Please refer to 'Tax file number' in the Product Disclosure Statement for further information in relation to providing your TFN.

Tax file number (TFN)    -    -    or exemption: ☐ Type 1 ☐ Type 2 ☐ Type 3

#### 4. Investment amount

\$    ,    ,    .

Please make cheque payable to 'OnePath Funds Management Limited'.

Minimum investment amount	\$500,000
Minimum additional investment	\$10,000

**Note:** Transaction cost factors may apply when calculating 'buy' (issue) and 'sell' (redemption) unit prices. Please refer to the PDS for more information.

#### 5. Distributions

I/We elect to receive distributions by:

☐ Payment to nominated bank account (please complete section 6)

☐ Reinvest as additional units

If no election is made, distributions will be in the form of reinvested additional units.

#### 6. Nominated bank account (for distributions and withdrawals)

Name of financial institution

Branch

Account name

BSB

-

Account number

#### 7. Financial reports

Do you wish to receive copies of the Fund's annual Financial Reports? ..... ☐ No ☐ Yes

#### 8. Declaration and signature

By completing this Application Form, I/we:

- acknowledge that I/we have received and read the entire PDS and all material applied, adopted and incorporated into the PDS and agree to be bound by the conditions of the offer set out in the PDS and the terms of the relevant Fund's Constitution, as amended from time to time
- acknowledge that any Tax File Number or Australian Business Number supplied at any time may be applied to this investment and previous or future investments in my/our name(s), or in the name of the business/enterprise in which I/we represent
- acknowledge that the repayment of capital, the payment of income and the performance of the Fund is not in any way guaranteed by Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522), OnePath or any other company in the ANZ Group. The value of investments can go up and down. Past performance is not indicative of future performance
- acknowledge that any investment in the Fund does not represent a deposit with or liability of ANZ, OnePath or any other company in the ANZ Group and that investment in the Fund is subject to investment risk, including possible delays in repayment and loss of income and capital invested
- acknowledge that I am not aware and have no reason to suspect that my investment is derived from, related to or used to fund, money laundering, terrorism financing or other similar activities and my instructions in relation to my investment will not result in ANZ or any of its related group of companies breaching any related laws or regulations in Australia or any other country
- acknowledge that OnePath Funds Management may be required to pass on my/our personal information or information about my/our investment to the relevant regulatory authority in compliance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and we can delay or decline to process a transaction and report it to the relevant regulatory authority if we are required to do so under the law
- consent to telephone conversations being recorded and listened to for training purposes or to provide security for transactions
- authorise the collection, use and disclosure of my/our personal information for the purpose of the assessment of my/our application, and if accepted, the management and administration of those financial products and services in which I/we have invested or for which I/we wish to apply as outlined in the privacy section of this application form. I/We understand that unless I/we consent to the collection, use and disclosure identified in the privacy section, OnePath will not be able to process my/our application or to deliver any further financial products or services to me/us
- accept that OnePath may send me/us information about its financial products or services from time to time. I/We understand that I/we may notify OnePath of my/our decision not to receive any further information by contacting OnePath directly
- authorise my/our financial adviser to receive and access my/our personal information for the purpose of managing my/our investments and to use the InvestmentLink service and/or Account access service. Where there is any change to this authority or relating to my/our financial adviser, I/we will notify OnePath of the change
- acknowledge that I/we have received and read the 'Customer Instructions Agreement' and agree to be bound by the conditions set out in it. I/We also agree to release OnePath and indemnify OnePath against all losses and liabilities arising from any payment OnePath makes or action OnePath takes based on any purported instructions (even if not genuine) that OnePath receives by fax or electronically. I/We agree that neither I/we nor anyone claiming through me/us has any claim against OnePath in relation to any such payments or actions
- OnePath Funds Management may send me statements, confirmations, member notices or other communications regarding my/our investment together with subsequent versions of the PDS and all material applied, adopted and incorporated into the PDS via post, facsimile or electronic means to the address, email or facsimile number appearing in this Application or otherwise notified by me/us

- I/We acknowledge that OnePath Funds Management recommends that I/we obtain independent professional legal, financial and taxation advice in relation to my/our obligations under the Trust, and I/we acknowledge that if I/we have not obtained such advice, I/we am/are comfortable that I/we understand our obligations and the risks of investment in the Trust
- I/We acknowledge that OnePath Funds Management has not provided any personal advice, nor is it responsible for any ongoing advice, relating to the taxation implications of any aspect of the Trust, nor has OnePath Funds Management considered whether the Trust is suited or necessary for my/our particular circumstances.

I/We, whose signature/s appear below, state that the statements made in this Application Form are true and correct.

#### Name of Investor 1

#### Signature

(sign clearly within box)

Date (dd/mm/yyyy)

 /  / 

☐ Individual
 ☐ Joint individual
 ☐ Partner
 ☐ Trustee
 ☐ Sole director
 ☐ Director
 ☐ Power of attorney

#### Name of Investor 2

#### Signature

(sign clearly within box)

Date (dd/mm/yyyy)

 /  / 

☐ Joint individual
 ☐ Partner
 ☐ Trustee
 ☐ Director
 ☐ Company secretary
 ☐ Power of attorney

**Note:** If this Application Form is signed by an attorney, the attorney acknowledges that there has been no notice of revocation of the Power of attorney at the time of signing. For partnerships, please ensure all partners sign.



### 9. Financial adviser details

OnePath adviser no. 
 Sub-adviser no.

Company name

Name of adviser

Telephone  Fax

Email

### 10. InvestmentLink details

If an InvestmentLink Client Number appears below I/we have consented to my/our investment details being linked to the financial adviser whose number appears below, and the relevant information being transferred to InvestmentLink.

ILCN  -  -   
 ILAN  -  -   
 ILGN  -  -

### 11. Special instructions

# Identification Form

## Individuals and sole traders

27 February 2012

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347 Kent Street, Sydney NSW 2000

### Wholesale Client Services

**Phone** 1800 031 810

**Fax** 02 9234 8993

**Email** wholesale.unittrust@onepath.com.au

**Website** onepath.com.au

### Instructions

- Complete all applicable sections of this form in **capital letters** using a black or blue pen.
- Complete one form for each individual and either fax or forward to OnePath Funds Management, GPO Box 5306, Sydney NSW 2001.

## 1. Personal details

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="text"/>
Surname	<input type="text"/>					
Given names(s)	<input type="text"/>					
Date of birth (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/>				Male <input type="checkbox"/>	Female <input type="checkbox"/>
Residential address (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State	<input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>					
Phone	Home <input type="text"/>	Business <input type="text"/>				
Occupation	<input type="text"/>					

### Complete this part if individual is a sole trader

Full business name (if any)	<input type="text"/>					
ABN (if any)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>					
Principal place of business (if any) (this cannot be a PO Box)	<input type="text"/>					
Suburb/Town	<input type="text"/>			State	<input type="text"/>	Postcode <input type="text"/>
Country	<input type="text"/>					
Phone	Mobile <input type="text"/>	Business <input type="text"/>				

## 2. Verification procedure

Verify the **individual's** full name and **either** their date of birth **or** residential address using the combination below.

### Acceptable combinations of identification (ID) documents

- One or more ID from Part I  
or
- One ID from Part II and Part III

Contact your licensee if the individual is unable to provide the required documents.

### Part I – Acceptable primary photographic ID documents

#### Tick Select one valid option from this section only

- ☐ Australian State/Territory driver's licence containing a photograph of the person.
- ☐ Australian passport (a passport that has expired within the preceding two years is acceptable).
- ☐ Current card issued under a State or Territory for the purpose of providing a person's age, containing a photograph of the person.
- ☐ Current foreign passport or similar travel document containing a photograph and the signature of the person\*.



**Tick** This section must only be completed if the individual does not own a document from the above. Both documents from this section must be presented.

- ☐ Current foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth\*, and
- ☐ Current national ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued\*.

## Part II – Acceptable primary non-photographic ID documents

**Tick** Select one valid option from this section only

- |  |  |
|--|--|
| <input type="checkbox"/> Australian birth certificate or birth extract | <input type="checkbox"/> Foreign government issued birth certificate*          |
| <input type="checkbox"/> Australian citizenship certificate            | <input type="checkbox"/> Foreign government issued certificate of citizenship* |
| <input type="checkbox"/> Current pension card issued by Centrelink     |  |

## Part III – Acceptable secondary ID documents – Evidence of address

**Tick** Select one valid option from this section only

- ☐ A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address.
- ☐ A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. Block out the tax file number before scanning, copying or storing this document.
- ☐ A document issued by a local government body or utilities provider within the preceding three months that records the provision of services to that address or to that person (the document must contain the individual's name and residential address).
- ☐ If under the age of 18, a notice that: was issued to the individual by a school principal within the preceding three months, and contains the name and residential address, and records the period of time that the individual attended that school.

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

## 3. Record of verification procedure

### Important:

- **Attach** a legible certified copy of the ID documentation used to verify the individual (and any required translation).
- **Alternatively, if agreed** between your licensee and the product issuer, complete the ID document details below, and **do not** attach copies of the ID documents.

### ID document details

	Document 1	Document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Expiry date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

## 4. Identification and verification conducted by:

Date verified (dd/mm/yyyy)

Full name

Phone  Title

AFS Licensee name

AFSL No.

By completing and signing this record of verification procedure the financial adviser declares that they have verified the identity of the customer as required by this form. The financial adviser also confirms that they are a current AFSL holder or an authorised representative of a current AFSL holder.

### Signature

(sign clearly within box)

X

Date (dd/mm/yyyy)

# Customer Instruction Agreement

Customer instructions received by email, mail,  
facsimile and telephone channels

27 February 2012

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**Fax** 02 9234 8993

**Email** wholesale.unitttrust@onepath.com.au

**Website** onepath.com.au

<b>To</b>	OnePath Funds Management ABN 21 003 002 800
<b>From</b>	Investor(s) named on the Application Form (Customer)

The Customer requests OnePath to accept and act on each Customer Instruction given by email, facsimile, post, delivery, telephone or any other method agreed by OnePath.

The Customer agrees as follows:

1. **(Definitions)** The following definitions apply to this deed.
 

**Business Day** means a day (other than a Saturday or Sunday) on which banks are open for general business in the place to where the Customer Instruction is sent.

**Customer Instruction** means each instruction (including each payment instruction sent by the Customer or its authorised representative to OnePath in favour of a party other than the Customer) that the Customer or its authorised representative sends or gives to OnePath (or that OnePath reasonably believes the Customer or its authorised representative has sent or given to OnePath) in connection with any facility, undertaking, arrangement or agreement with OnePath.

**Email** means information transmitted electronically over the internet or other electronic networks which is both delivered to an OnePath email address and recovered or downloaded from that email address using a post office protocol, internet message access protocol or similar system.
2. **(Security measures)** The Customer must comply with any security procedures or measures for use with any Customer Instruction agreed between OnePath and the Customer.
3. **(Deemed effective notice)** If OnePath accepts a Customer Instruction that purports to have been transmitted or authorised by the Customer and appears to OnePath to be in compliance with any security procedures or measures as agreed between OnePath and the Customer:
  - (a) OnePath may rely on that Customer Instruction without making any further enquiries or verifying the authenticity, accuracy or completeness of that Customer Instruction; and
  - (b) the Customer Instruction will be deemed effective as to the form and method of the Customer's notice, request or instruction to OnePath.
4. **(Deemed effective time for Customer Instructions)**
  - (a) A Customer Instruction will be effective only if it is expressly marked for the attention of the department or officer as OnePath may notify the Customer from time to time.
  - (b) Subject to clause 4(c), a Customer Instruction given to OnePath will be effective:
    - (i) if given personally or left at an address, on the date that it is given or left;
    - (ii) if sent by post, on the date that it is actually received by OnePath;
    - (iii) if sent by facsimile, when the sending machine indicates it was sent in full without error; and
    - (iv) if sent by Email, at the time when it is both delivered to the OnePath email address and recovered or downloaded from that email address by the recipient using a post office protocol, internet message access protocol or similar system.
  - (c) If a Customer Instruction is given in accordance with clause 4, but is actually received by OnePath after 12.00pm or on a day that is not a Business Day, OnePath will be taken to have received it on the following Business Day.

5. **(Risk)** The Customer acknowledges and agrees that:
- (a) providing a notice, request or instruction by electronic transmission (including, without limitation, by Email or facsimile, or facsimile sent by Email) is not a secure means of sending such a notice, request or instruction;
  - (b) it is aware of the security risk involved in sending electronic transmissions to OnePath, including the risk that an electronic transmission may:
    - (i) be incomplete or inaccurate;
    - (ii) be fraudulently or mistakenly given or altered or not otherwise authorised by the Customer; or
    - (iii) not be received in whole but may be received in part by OnePath, however, the Customer confirms and agrees that OnePath can nevertheless accept and rely on such electronic transmissions even where they are for value; and
  - (c) because of the convenience and other efficiency benefits of OnePath accepting and acting on electronic transmissions, the Customer accepts the risk to the Customer of OnePath accepting electronic transmissions that are incomplete, inaccurate, fraudulently or mistakenly given or not otherwise authorised by the Customer, or not received in whole but in part by OnePath.
6. **(Received in full)** OnePath is under no obligation to act on a Customer Instruction, and no Customer Instruction is operative, until it appears to OnePath that it has been received in full by OnePath.
7. **(Indemnity)** The Customer:
- (a) must on demand indemnify OnePath, its affiliates, agents, employees, officers and servants and keep them indemnified against:
    - (i) all claims, demands, actions, liabilities, damages, losses (including loss of profit), costs and expenses (legal or otherwise);
    - (ii) all stamp duty, registration taxes and any other direct or indirect taxes; arising in connection with OnePath accepting, acting or relying on any Customer Instruction;
  - (b) agrees that, if the indemnity is given by more than one Customer, the Customers' obligations are joint and several; and
  - (c) agrees that the indemnity is unconditional, irrevocable and will survive termination of all dealings between the Customer and OnePath and will not be impaired by any act, omission, matter or thing that might discharge or impair the indemnity but for this clause.
8. **(Account debit)** Without limiting OnePath's right to claim under the indemnity, the Customer authorises OnePath to debit any of the Customer's accounts held with OnePath with any sum of money that is payable by the Customer in connection with a transaction carried out by OnePath in reliance on a Customer Instruction and payable to OnePath under the indemnity.
9. **(Printed form)** The Customer must ensure that every Customer Instruction is sent on OnePath's printed form (if any) applicable to the particular transaction and current at the time. If a Customer Instruction is sent otherwise than on OnePath's printed form and is accepted by OnePath, that Customer Instruction is subject to the terms and conditions on OnePath's printed form (if any). The Customer is deemed to have read and understood the terms and conditions of the printed form (if any) which is available from OnePath.
10. **(Stop notice)** The Customer agrees that OnePath may give a revocable notice to the Customer that it will not accept further Customer Instructions at any time and that such a notice is effective on receipt by the Customer until OnePath revokes that notice.
11. **(Additional rights)** The Customer agrees that the rights and obligations under this deed are in addition to, and do not replace, any other agreement with OnePath regarding the provision of instructions. If there is any conflict between the provisions of this deed and any other agreement or deed that the customer has entered into with (or in favour of) OnePath, then whichever agreement or deed affords OnePath greater rights and protection will prevail to the extent of the inconsistency.

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