

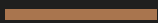


CRAIGS[®]
INVESTMENT PARTNERS



mySTART[®]

Building wealth isn't just for those
who already have it







Welcome to mySTART®

A flexible investment plan.

“We are here to help you grow your wealth. We have built our business around understanding people as well as the numbers.”

— Simon Tong
CEO



We help New Zealanders build and manage their investments for their financial future. That's been our focus since we opened over 35 years ago.

Our business has changed in many ways since Craig & Co was established in 1984 - as a result of both growth and the ever-evolving investment landscape. The one thing that has remained consistent this entire time is our focus on our clients' investment needs.

Our clients are at the heart of Craigs Investment Partners and I believe that's what makes us different. Our firm is owned by over 330 employees, which makes our commitment to deliver superior service personal.

Our three business divisions; private wealth, investment banking* and institutional equities work with the same vision in mind - to provide high quality investment services tuned to the unique needs of our clients.

This is all underpinned by our key strengths; our talented team of research analysts, our engine room of compliance, administration and reporting professionals and our investment banking team* involved in some of the country's largest corporate transactions.

Whether you are a large corporate, trust or someone wanting to invest for your own or your children's future we can offer you expert investment advice and personal service through your Investment Adviser.

By choosing to be a client of Craigs Investment Partners, you can expect a high standard of expertise, knowledge and ability.

What really sets us apart is that you have access to qualified and experienced Craigs Investment Advisers, who will help you choose precisely the right combination of services suitable for you now and in the future.

For us, your wealth is personal.

Simon Tong, CEO

A handwritten signature in black ink, appearing to read 'Simon Tong', with a stylized flourish at the end.

*Craigs Investment Partners is not a registered bank within the meaning of section 2(1) of the Banking (Prudential Supervision) Act 1989.



mySTART[®]

Flexible investing to help you reach your goals.

Our mySTART[®] Service is flexible and comprehensive. You decide how much and how often to invest, and have access to your money at anytime. You can start with as little as \$100 per month, or a lump sum of \$1,000.

How mySTART® works

mySTART® can help you reach short and long-term savings goals: for children's education, property purchases, holidays and anything else you wish to save for. Investors can start with as little as \$100 per month, or a lump sum of \$1,000.

mySTART® provides a great introduction to investing and saving, and accounts can be opened for minors by their parent(s) or guardian(s).

Investments for all types of investment goals

Craigs Investment Partners can offer you a choice of investments with different levels and characteristics of risk. Complete our Risk Profiler Questionnaire available at craigsip.com/risk to establish your risk profile and investment objectives, or talk to one of our Investment Advisers. They can help you choose investments that will best suit what you want to achieve.

Investment Options

mySTART® allows you to build a portfolio that suits your risk profile and investment objectives by selecting investments from the list of Investment Options. We also have socially responsible Investment Options available. You can choose from over 200 different Investment Options, such as global, New Zealand and Australian equities, investment trusts, managed funds, index funds and listed property trusts. Cash can be held in the cash accounts within your portfolio. The list of Investment Options available to select from can be found in the Investment Options Supplement at craigsip.com/document-library.

Easy access to your money

Your money is not locked in and there are no restrictions on when you can access it. Dividends and interest are received into the cash account in your portfolio and these funds are available for re-investment through your Investment Direction.

Qualified and experienced Investment Advisers

We have over 180 qualified and experienced Investment Advisers in 19 branches throughout New Zealand. You can partner with a local adviser to help you to select your investments and answer any questions you may have.

A custodian will hold your investments

Our custodian, CIP Nominees No. 1 Limited, will hold the investments on your behalf as bare trustee.

Access to research

As a client of Craigs Investment Partners, you will have online access to our company research reports. These reports can help you make informed decisions about which investments might be right for you. Your Investment Adviser is also available to answer any questions.

Limited paperwork

We look after the paperwork for you through our administration service.

You can view up-to-date information about your portfolio 24 hours a day, seven days a week on our website, client portal and mobile app. This includes your balance, transaction statements, and portfolio summary.

Flexible options for investment payments


You can make:

- regular investment payments, and/or
- lump sum payments at times that suit you.

You can change your investment amounts at any time.

Control of your investments

You can change your investment choices whenever you like. Fees may apply, contact your Investment Adviser or the Client Services team to discuss.

A woman with dark hair, wearing a yellow and white striped t-shirt and a light blue apron, is focused on working on a white ceramic bowl. She is in a pottery studio, with wooden shelves in the background holding various pottery items and plants. The lighting is warm and natural, highlighting her concentration.

“My adviser helped me understand my options at the start. I described my situation and discussed my longer term goals - so they had a good feel for who I was and what I wanted. The decisions have all been mine, but my adviser has pointed me in the right direction.”

— Nadia

AUCKLAND - mySTART® CLIENT

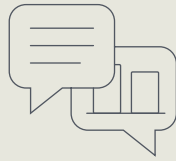
Getting Started

To join mySTART[®], follow five simple steps:



01.

DECIDE HOW MUCH AND HOW OFTEN YOU WANT TO INVEST



02.

TALK TO AN INVESTMENT ADVISER TO HELP YOU SELECT THE RIGHT INVESTMENTS FOR YOU



03.

COMPLETE THE RISK PROFILER QUESTIONNAIRE

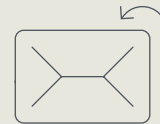
Available at craigsip.com/risk.



04.

COMPLETE THE APPLICATION FORM

See the Application Form at the end of this document.



05.

RETURN THE COMPLETED FORM TO YOUR INVESTMENT ADVISER, OR DIRECTLY TO THE CLIENT SERVICES TEAM

The address is at the top of the form. Terms and conditions apply.

What happens next?

Once your mySTART[®] account is open, and we have your first investment payment, we will buy the investments you have chosen.

- If you send us a lump sum, we buy on the next investment day.
- If you set up regular payments, we will buy on the next investment day.

Currently we operate two investment days each week (although this is subject to change). We do not operate investment days on weekends or public holidays.

Following every purchase and sale the order confirmations will be available on the Craigs client portal.

mySTART[®] fees

You will be charged fees for investing in the mySTART[®] service. Fees are deducted from your investment and will reduce your returns. Some Investment Options such as funds and Exchange Traded Funds (“ETFs”) may also charge fees.

The fees you pay will be charged in two ways:

- regular charges (for example, annual fund charges and annual administration fee);
- one-off fees (for example, trading expenses such as brokerage, stamp duty and foreign exchange margin).

Information on the fees for mySTART[®] can be found in the Investment Options Supplement which can be found at craigsip.com/document-library. Small differences in these fees can have a big impact on your investment over the long term. The actual fees charged during the most recent year will be provided in your personalised quarterly report.

Management fees

mySTART[®] has a tiered management fee structure. This means the management fees charged to your account are determined by the asset class of the Investment Options you hold and the market value of your investment in those particular asset classes. Management fees are calculated daily and will be deducted from your cash account at the start of each calendar month.

mySTART[®] cash account

mySTART[®] has a cash account component, this is where your contributions and any income received will be recorded before it is invested. Dividends and interest you earn on your investments are received into this account and are then available for reinvestment through your Investment Direction.

A small amount (0.25%) of your portfolio's value will be retained in this cash account to cover any payments such as tax, fees or withdrawals.

Tiered management fee structure

| Asset class | Management fee (per annum) | | |
|--------------------------------|----------------------------|-----------------------|-------------------|
| | Tier 1 | Tier 2 | Tier 3 |
| | 0 to \$75,000 | \$75,001 to \$150,000 | \$150,001 upwards |
| Equities and Listed Securities | 1.00% | 0.75% | 0.50% |

Flat management fee structure

| Asset class | Management fee (per annum) |
|---------------------------------------|----------------------------|
| NZ Managed Funds* | 0.35% |
| Cash balances (under \$10,000 no fee) | 0.35% |

* Fee rebate arrangements may apply. Please see the mySTART® Investment Options Supplement which can be found at craigsp.com/document-library for further information.

Administration fee

| | |
|--------------------|--------------------|
| Administration fee | \$30.00 per annum* |
|--------------------|--------------------|

* If you are under the age of 18 years the mySTART® administration fee is waived.

Trading expenses

| | |
|------------|--|
| Brokerage | A charge on any listed securities, of up to 1.25% of the amount bought or sold on each transaction |
| Stamp Duty | A tax charged by UK authorities of 0.5% on any purchases of UK listed securities |
| FX Margin | A charge of 0.1% is made on any foreign exchange trade |

An example of fees for investing in individual listed securities*

Jo invests \$10,000 in individual securities (shares). She is charged brokerage (trading expenses) when her funds are invested of \$125.00 (1.25% of \$10,000). This brings the starting value of her investment to \$9,875.00. She is also charged an administration fee of \$30.00, and an annual management fee of 1% of the remaining \$9,845 (\$98.45). These fees might be more or less if her account balance has increased or decreased over the year and are dependent on the type of investments she has selected.

This example may not be representative of the actual fees you may be charged and reflects a sample portfolio of Investment Options at the maximum management fee rate.

** If you are considering investing in funds, this example may not indicate the actual fees you may be charged. We recommend reading the relevant offer documents such as the Product Disclosure Statement, Other Material Information and Statement of Investment Policies and Objectives where available for each Investment Option you choose to invest in. These are available on the offer register disclose-register.companiesoffice.govt.nz.*

Some Investment Options charge fees

Some of the Investment Options available are managed funds. A managed fund is an unlisted fund run by a fund manager whose purpose is to invest in companies (and sometimes other funds), with the aim of increasing the value of its portfolio. A broad range of managed funds are available in the market, including large funds that invest in companies from around the world and tailored funds that invest in a smaller selection of companies that operate in a specific market. The fund manager of these funds will charge a management fee which all investors in the funds pay.

The management fee charged will vary depending on the underlying securities in the fund and the investment style of the fund manager. For example, a NZ managed fund that invests in cash and bonds may charge an annual management fee of between 0.5% and 0.75% per annum. This fee is deducted from the managed fund and is reflected in the unit price. We include these underlying fees in the Total Annual Fund Charge (Estimated) found in the Investment Options Supplement.

Some managed funds may charge performance fees. A performance fee is calculated based on the

Estimated total fees for the first year

| | |
|---------------------------|-----------------|
| Trading expenses | \$125.00 |
| Administration fee | \$30.00 |
| Management fee | \$98.45 |
| Total fees charged | \$253.45 |

performance of the managed fund and is typically reflected in the unit price. Those managed funds which may charge performance fees can be identified in the Investment Options Supplement.

Exchange Traded Funds (ETFs) may charge annual management fees of between 0.1% and 0.8% per annum. These charges are included in the funds price and will affect your returns. We include these underlying fees in the Total Annual Fund Charge (Estimated) found in the Investment Options Supplement.

Fee rebate arrangements may apply to Investment Options available in the Investment Options Supplement. If you choose to purchase or hold an Investment Option where a management fee rebate arrangement is in place, part of the management fee charged by the manager of that underlying fund will be paid back to you as a rebate. Further information about whether management fee rebates are applicable can be found in the Investment Options Supplement available at craigsip.com/document-library. Rebate arrangements are subject to change from time to time, please speak to your financial adviser for more information about fees.

What can I expect from my investments

Your returns will depend on many factors

Your return is the amount your investment pays you back. Key factors that may affect your returns are:

- how much you invest and how often
- what dividends and interest your investments earn
- changes in the value of the investments or the unit price of the fund (investment performance)
- fees, expenses, and taxes
- how much you withdraw.

We do not promise or guarantee an amount of return.

All investments involve risk

With any investment, there is a chance that the return may be different to what was expected. The value of an investment might go up, or it might go down and in extreme circumstances, investments may lose their entire value.

Experience tells us that we can reduce the overall risk by investing in a number of investments and in different markets, so that the downward movements may be balanced by the upward movements over time.

Investment performance is a key factor in your returns. The principal risks that might affect returns are:

- market and specific investment risk
- self-selected portfolio risk
- currency and hedging risk
- interest rate risk
- counterparty risk
- manager risk
- asset allocation risk
- IT and cyber risk
- liquidity risk
- climate risk

For an explanation of these and other important risks that may affect your returns, please visit our website craigsip.com/personal-wealth/mystart/faqs.

Speak with one of our advisers, we'll do the rest.

No matter how much or how little experience you have with investing, one of our qualified advisers can help you make the most of our services.

Our experienced advisers have helped more than 65,000 clients with their investments: individuals, families, trusts, and businesses; investors with high net worth, and those just starting out. We're right beside you on your journey, so let's get started.

Call us on 0800 878 278 or email clientservices@craigsip.com

“mySTART® is a great introduction to investing and building an investment portfolio. We see many of our clients use mySTART® as a way to save for a range of goals – be it retirement, a first home purchase or saving for children’s education.”

— James & Sandra
ADVISERS





mySTART® Application Form

This Application Form is suitable for individuals, joint applicants and minors

Where to send your completed application form

Please either deliver your completed Application Form to the nearest Craigs Investment Partners branch, or post it to:

Client Services Team
Craigs Investment Partners Limited
Freepost 366, PO Box 13155
Tauranga 3141

Phone: 0800 878 278

Please read and follow all instructions when completing this Application Form.

If you have any questions or require assistance, or if you are applying on behalf of a Trust or Company, please contact your Craigs Investment Partners Adviser or the Client Services Team on 0800 878 278 or email clientservices@craigsp.com.

Your Application Form Checklist

These sections **MUST** be completed so we can set up your account:

| | | |
|----|---|----|
| A1 | Individual or Primary (First) Applicant | 16 |
| B | mySTART® Account Taxation Information | 24 |
| C | NZX Prescribed Person Confirmation | 25 |
| D | Listed Entity Director/Officer Details | 26 |
| E | Investment Direction | 27 |
| F | Contributions to Be Sourced From | 28 |
| G | Nature and Purpose of the Business Relationship | 28 |
| H | Settlement Instructions | 29 |
| I | Declaration and Signatures | 30 |
| J | Manual Identity Verification Requirements | 33 |
| K | Tax Residency Self-Certification Guidance | 34 |

These sections can be completed if they are required:

| | | |
|----|---|----|
| A2 | Joint (Second) Applicant | 19 |
| A3 | Minor (Individual Under 18 Years) Applicant <i>Parent or Guardian to complete</i> | 22 |
| L | mySTART® Direct Debit Form | 35 |
| M | Craigs Investment Partners (CIP) Cash Management Account Authority to Deduct | 37 |
| N | Authorised Person (Individual) | 38 |

Client Account No.

Adviser

A Account Details

A1 Individual or Primary (First) Applicant

This Primary Applicant will be the main point of contact for this account (Minor's Parent/Guardian)

NAME, ADDRESS & CONTACT DETAILS

Title *please select one*

Mr Mrs Miss Ms Mx Dr Other _____

Full Name *first, middle and last name*

Preferred Name

Please complete and tick your preferred method of contact

Home Ph _____ Mobile _____

Work Ph _____ Post *as per mailing address* _____

Email _____

Residential Address *where you live, not a PO Box number*

Postcode | | | | |

Mailing Address *if not the same as residential address*

Postcode | | | | |

How would you like to receive your reports and communication?

Electronically *via Craigs Investment Partners website* Post *as per mailing address*

Note: Order confirmations are only available electronically via the Craigs website.

Please indicate if you would like to receive:

News and Views publication Yes Email Post

A quarterly publication with topical articles and company events

Market Insights e-newsletter

A fortnightly email that covers current market information Yes *email only*

Client Account No.

Adviser

PERSONAL DETAILS, CITIZENSHIP & RESIDENCY STATUS

Gender Male Female Other/Prefer not to say

Date of Birth | D | D | | M | M | | Y | Y | Y | Y |

Town or City of Birth _____

Country of Birth NZ Other *specify* _____

Country of Citizenship NZ Other *specify* _____

New Zealand Residency Status *tick one box only*

Permanent Resident/Citizen Resident Visa Work Permit

Long Term Business Visa Other *specify* _____

Occupation & Employer

Occupation _____ Retired

Employer _____

Public Office

Have you, or an immediate family member, ever held a public office position e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

No Yes *please specify below*

Name _____

Relationship to Account Holder _____

Public Office Position Held _____

Dates Position Held _____

TAX DETAILS

Country of Tax Residence NZ Other *please specify* _____

IRD Number | | | | | | | | | |

I am a US citizen or considered to be a US resident for US tax purposes.

Please ensure you tick either Yes or No Yes No

Certified copy of Visa or Work Permit is required

Please contact your Tax Adviser if you require assistance completing this section.

Foreign Tax Details

Please read the Tax Residency Self-Certification instructions in Section K before completing this section. Section K will outline how your foreign tax details are collected, held and disclosed.

Country of Tax Residence

In general, you will find that tax residence is the country/ jurisdiction in which you live.

If you answered yes to the US question please provide us with one of the following US Tax Identification Numbers (TIN) in the Foreign Tax Details Section.

- Social Security Number "SSN"
- Employer Identification Number "EIN"
- Individual Taxpayer Identification Number "ITIN"
- Taxpayer Identification Number for Pending U.S. Adoptions "ATIN"
- Preparer Taxpayer Identification Number "PTIN"

Identity Verification

Client identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time. Craigs Investment Partners may request to sight the original document that has been used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

FOREIGN TAX DETAILS *(other than New Zealand)*

Please provide your Tax Identification Number (TIN) for each country/jurisdiction of tax residency indicated.

If a TIN is unavailable please provide the appropriate reason a, b or c where indicated below:

- a) the country/jurisdiction does not issue TINs to its residents
- b) you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN below if you have selected this reason)
- c) no TIN is required (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

| Country/Jurisdiction of Tax Residence | TIN | If no TIN available please select reason a, b or c from above if applicable |
|---------------------------------------|-------|---|
| 1. _____ | _____ | _____ |
| 2. _____ | _____ | _____ |
| 3. _____ | _____ | _____ |

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

IDENTITY AND ADDRESS VERIFICATION

We can identify you one of two ways:

- 1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically and also **provide us with a copy** of the document you select below - either your valid New Zealand Passport or New Zealand Driver Licence (both sides). By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

IF ELECTRONICALLY *please provide details for one of the following:*



- NZ Passport** *please provide a copy of your passport*

NZ Passport Number

Expiry Date

_____ | D | D | M | M | Y | Y | Y | Y |

- NZ Driver Licence** *please provide a copy of your licence*

NZ Driver Licence Number

Version Number

Expiry Date

_____ | D | D | M | M | Y | Y | Y | Y |

We will contact you if we are unable to verify your identity information electronically

- I authorise Craigs Investment Partners to electronically verify my identity and residential address.

- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Manual Identity Verification Requirements (Section J).

Information provided will be handled in accordance with clauses 26-28 'Use and Disclosure of Information' CIP Terms and Conditions, available at craigsip.com/terms-and-conditions.

SUPERANNUATION INFORMATION

Are you a KiwiSaver member? Yes No

If yes, who is your KiwiSaver provider?

Do you have a registered superannuation scheme? Yes No

If yes, who is your provider?

Do you have an overseas pension? Yes No

If yes, in which country?

Complete Section A2
if applicable

A2 Joint (Second) Applicant

NAME, ADDRESS & CONTACT DETAILS

Title *please select one*

Mr Mrs Miss Ms Mx Dr Other

Full Name *first, middle and last name*

Preferred Name

Please complete and tick your preferred method of contact

Home Ph Mobile

Work Ph Post as per mailing address

Email

Residential Address *where you live, not a PO Box number*

Postcode | | | | |

Mailing Address *if not the same as residential address*

Postcode | | | | |

Relationship with Primary Applicant *e.g. husband, wife, partner, sister, brother*

How would you like to receive your reports and communication?

Electronically *via Craigs Investment Partners website* Post as per mailing address

Note: Order confirmations are only available electronically via the Craigs website.

Please indicate if you would like to receive:

News and Views publication Yes Email Post

A quarterly publication with topical articles
and company events

Market Insights e-newsletter

A fortnightly email that covers current
market information Yes *email only*

PERSONAL DETAILS, CITIZENSHIP & RESIDENCY STATUS

Gender Male Female Other/Prefer not to say

Date of Birth | D | D | | M | M | | Y | Y | Y | Y |

Town or City of Birth _____

Country of Birth NZ Other *specify* _____

Country of Citizenship NZ Other *specify* _____

New Zealand Residency Status *tick one box only*

Permanent Resident/Citizen Resident Visa Work Permit

Long Term Business Visa Other *specify* _____

Occupation & Employer

Occupation _____ Retired

Employer _____

Public Office

Have you, or an immediate family member, ever held a public office position e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

No Yes *please specify below*

Name _____

Relationship to Account Holder _____

Public Office Position Held _____

Dates Position Held _____

TAX DETAILS

Country of Tax Residence NZ Other *please specify* _____

IRD Number | | | | | | | | | | | | | |

I am a US citizen or considered to be a US resident for US tax purposes.

Please ensure you tick either Yes or No Yes No

Certified copy of Visa or Work Permit is required

Please contact your Tax Adviser if you require assistance completing this section.

Foreign Tax Details

Please read the Tax Residency Self-Certification instructions in Section K before completing this section. Section K will outline how your foreign tax details are collected, held and disclosed.

Country of Tax Residence

In general, you will find that tax residence is the country/ jurisdiction in which you live.

If you answered yes to the US question please provide us with one of the following US Tax Identification Numbers (TIN) in the Foreign Tax Details Section.

- Social Security Number "SSN"
- Employer Identification Number "EIN"
- Individual Taxpayer Identification Number "ITIN"
- Taxpayer Identification Number for Pending U.S. Adoptions "ATIN"
- Preparer Taxpayer Identification Number "PTIN"

Identity Verification

Client identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time. Craigs Investment Partners may request to sight the original document that has been used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

FOREIGN TAX DETAILS *(other than New Zealand)*

Please provide your Tax Identification Number (TIN) for each country/jurisdiction of tax residency indicated.

If a TIN is unavailable please provide the appropriate reason a, b or c where indicated below:

- a) the country/jurisdiction does not issue TINs to its residents
- b) you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN below if you have selected this reason)
- c) no TIN is required (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

| Country/Jurisdiction of Tax Residence | TIN | If no TIN available please select reason a, b or c from above if applicable |
|---------------------------------------|-------|---|
| 1. _____ | _____ | _____ |
| 2. _____ | _____ | _____ |
| 3. _____ | _____ | _____ |

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

IDENTITY AND ADDRESS VERIFICATION

We can identify you one of two ways:

- 1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically and also **provide us with a copy** of the document you select below - either your valid New Zealand Passport or New Zealand Driver Licence (both sides). By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

IF ELECTRONICALLY *please provide details for one of the following:*



- NZ Passport** *please provide a copy of your passport*

NZ Passport Number

Expiry Date

_____ | D | D | M | M | Y | Y | Y | Y |

- NZ Driver Licence** *please provide a copy of your licence*

NZ Driver Licence Number Version Number

Expiry Date

_____ | D | D | M | M | Y | Y | Y | Y |

We will contact you if we are unable to verify your identity information electronically

- I authorise Craigs Investment Partners to electronically verify my identity and residential address.

- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Manual Identity Verification Requirements (Section J).

Information provided will be handled in accordance with clauses 26-28 'Use and Disclosure of Information' CIP Terms and Conditions, available at craigsip.com/terms-and-conditions.

SUPERANNUATION INFORMATION

Are you a KiwiSaver member? Yes No

If yes, who is your KiwiSaver provider?

Do you have a registered superannuation scheme? Yes No

If yes, who is your provider?

Do you have an overseas pension? Yes No

If yes, in which country?

Complete Section A3 if applicable

Please provide Proof of Identity for a Minor, see page 33 for requirements.

What happens when the Minor turns 18 years old?

- They remain the legal owner of the account.
- They will now have sole and full authority over the account, including making transfer and withdrawal decisions.
- For the parent(s) /guardian(s), any authority over the account ceases at the time.
- Please speak to your financial adviser for further information about opening and the ongoing operation of an account for a minor.

A3

Minor (Individual Under 18 Years) Applicant

The Minor's details should be filled out by a Parent or Guardian.

NAME, ADDRESS & CONTACT DETAILS

Title *please select one*

Master Miss Ms Mr Mrs Mx Other

Full Name *first, middle and last name*

Preferred Name

Residential Address *where you live, not a PO Box number*

Postcode | | | | |

Mailing Address *if not the same as residential address*

Postcode | | | | |

Relationship with Primary Applicant *e.g. son, daughter, sister, brother*

CONTACT DETAILS & COMMUNICATIONS

Please fill out all details and tick the box identifying the best way for us to contact you

Home Ph

Mobile

Work Ph

Post as per mailing address

Email

How would you like to receive your reports and communication?

Electronically *via Craigs Investment Partners website*

Post as per mailing address

Note: Order confirmations are only available electronically via the Craigs website.

Please indicate if you would like to receive:

News and Views publication

Yes

Email

Post

A quarterly publication with topical articles and company events

Market Insights e-newsletter

A fortnightly email that covers current market information

Yes *email only*

PERSONAL DETAILS, CITIZENSHIP & RESIDENCY STATUS

Gender Male Female Other/Prefer not to say

Date of Birth | D | D | | M | M | | Y | Y | Y | Y |

Town or City of Birth _____

Country of Birth NZ Other *specify* _____

Country of Citizenship NZ Other *specify* _____

New Zealand Residency Status *tick one box only*

Permanent Resident/Citizen Resident Visa Work Permit

Long Term Business Visa Other *specify* _____

Occupation & Employer

Occupation _____ Retired

Employer _____

Public Office

Have you, or an immediate family member, ever held a public office position e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

No Yes *please specify below*

Name _____

Relationship to Account Holder _____

Public Office Position Held _____

Dates Position Held _____

TAX DETAILS

Country of Tax Residence NZ Other *please specify* _____

IRD Number | | | | | | | | | |

I am a US citizen or considered to be a US resident for US tax purposes.

Please ensure you tick either Yes or No Yes No

Certified copy of Visa or Work Permit is required

Please contact your Tax Adviser if you require assistance completing this section.

Foreign Tax Details

Please read the Tax Residency Self-Certification instructions in Section K before completing this section. Section K will outline how your foreign tax details are collected, held and disclosed.

Country of Tax Residence

In general, you will find that tax residence is the country/jurisdiction in which you live.

If you answered yes to the US question please provide us with one of the following US Tax Identification Numbers (TIN) in the Foreign Tax Details Section.

- Social Security Number "SSN"
- Employer Identification Number "EIN"
- Individual Taxpayer Identification Number "ITIN"
- Taxpayer Identification Number for Pending U.S. Adoptions "ATIN"
- Preparer Taxpayer Identification Number "PTIN"

FOREIGN TAX DETAILS *(other than New Zealand)*

Please provide your Tax Identification Number (TIN) for each country/jurisdiction of tax residency indicated.

If a TIN is unavailable please provide the appropriate reason a, b or c where indicated below:

- a) the country/jurisdiction does not issue TINs to its residents
- b) you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN below if you have selected this reason)
- c) no TIN is required (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

| Country/Jurisdiction of Tax Residence | TIN | If no TIN available please select reason a, b or c from above if applicable |
|---------------------------------------|-------|---|
| 1. _____ | _____ | _____ |
| 2. _____ | _____ | _____ |
| 3. _____ | _____ | _____ |

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

Section B must be completed

B mySTART® Account Taxation Information

Please contact your tax adviser if you have any queries regarding this section.

Your Financial Year

- 1 April to 31 March
- Other *specify* _____

Which NZ IRD number should we attribute income to?

IRD Number

Joint Accounts

Please use the highest income earner's IRD number.

B1 Resident Withholding Tax (RWT)

select one option only

Please deduct resident withholding tax (RWT) at the rate of

- 10.5%
- 17.5%
- 30%
- 33%
- 39%

Exempt *please provide a copy of your RWT exemption certificate*

Other *specify* _____

Non-Resident Withholding Tax (NRWT) to be deducted; and/or

Approved Issuer Levy to be applied *this option applies to certain approved interest bearing investments only*

Resident Withholding Tax is a tax deducted from investment income before you, as an investor receives it. Please see the current RWT Rates.

| RWT RATES | |
|------------------------|---------|
| Income Threshold | RWT Tax |
| \$0 - \$14,000 | 10.5% |
| \$14,001 - \$48,000 | 17.5% |
| \$48,001 - \$70,000 | 30% |
| \$70,001 and \$180,000 | 33% |
| \$180,000 and over | 39% |
| No-notification rate | 45% |

Resident Withholding Tax (RWT)

If you do not provide an IRD Number, RWT will be deducted at 45%.

Prescribed Investor Rate (PIR)

A PIR is the rate at which income from a PIE is taxed. It is based on your taxable income.

Individual Investor

Income details are for the two income years prior to the tax year the PIR is to be applied.

Joint Accounts

Individuals need to calculate PIR separately, and the highest income is used to calculate the appropriate PIR.

Transitional Residents

An individual is a "transitional resident" provided that she or he has not been a tax resident in New Zealand during the last 10 years, and provided that she or he has never been a transitional resident before. Transitional residents may need to include their overseas income when determining their PIR, and should obtain professional advice when selecting a PIR.

B2 Prescribed Investor Rate (PIR)

select one option only

10.5% 17.5% 28%

A PIR is required if you have invested in, or are considering investing in a Portfolio Investment Entity (PIE).



Section C must be completed

C NZX Prescribed Person Confirmation

As an NZX Market Participant, Craigs Investment Partners Limited is prohibited under the NZX Participant Rules from buying or selling securities for a Prescribed Person of any other NZX Firm.

Are you or any person associated with this account a Prescribed Person (i.e. one of the following):

- a Director, Partner, Managing Principal, Responsible Executive, shareholder or employee of an NZX Market Participant; or
- the spouse, de facto partner or dependent child of a person referred to in (a).

Yes please provide details below No please notify us if you or any person associated with this account becomes a prescribed person

NZX PRESCRIBED PERSON DETAILS

Name of Account Holder _____

Relationship to Associated Person _____

NZX Employee Name _____

NZX Firm _____

Position _____

D Listed Entity Director/Officer Details

Is the Applicant or any person associated with this account a Director or Officer of an entity that has securities listed on any Recognised Securities Exchange?

Yes No

If 'Yes', please complete the Director/Officer details below.

LISTED ENTITY DIRECTOR/OFFICER DETAILS

Director/Officer Name _____

Position in Listed Entity _____

Listed Entity Name _____

Registered Exchange _____

Director/Officer Name _____

Position in Listed Entity _____

Listed Entity Name _____

Registered Exchange _____

Section E must be completed

E Investment Direction

Please complete the portfolio and investment details for your mySTART® account.

If you are investing into NZ Managed Funds, please refer to the relevant Offer Documents including the Product Disclosure Statement available at business.govt.nz/disclose.

Commencement Date | D | D | D | M | M | Y | Y | Y | Y | Y |

The list of Investment options from which you can build your portfolio is available from your Investment Adviser, or from our website craigsip.com/services/mystart

Investment Days

Currently we operate two investment days each week (although this is subject to change). We do not operate investment days on weekends and public holidays.

Securities

Securities cannot be actively traded within mySTART® and should be purchased with the intention of being held long-term.

QuayStreet Funds

The QuayStreet Funds are issued and managed by Smartshares Limited. Please refer to the QuayStreet Funds Product Disclosure Statement on quaystreet.com

Self-selected Portfolio

Please list securities below

| | Regular Investment | Lump Sum Investment |
|-------|--------------------|---------------------|
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ |

| QuayStreet Funds | Regular Investment | Lump Sum Investment |
|--|--------------------|---------------------|
| QuayStreet Fixed Interest Fund | \$ _____ | \$ _____ |
| QuayStreet Income Fund | \$ _____ | \$ _____ |
| QuayStreet Conservative Fund | \$ _____ | \$ _____ |
| QuayStreet Balanced Fund | \$ _____ | \$ _____ |
| QuayStreet Socially Responsible Investment Fund | \$ _____ | \$ _____ |
| QuayStreet Growth Fund | \$ _____ | \$ _____ |
| QuayStreet New Zealand Equity Fund | \$ _____ | \$ _____ |
| QuayStreet Australian Equity Fund | \$ _____ | \$ _____ |
| QuayStreet International Equity Fund | \$ _____ | \$ _____ |
| QuayStreet Altum Fund | \$ _____ | \$ _____ |
| Total regular and/or lump sum investments | \$ _____ | \$ _____ |

I would like any future contributions invested as per my Investment Direction.

- Yes No I will contact Craigs regarding any future contributions

Reason for selecting securities

- Portfolio diversification Industry exposure
 Currency exposure Income
 Country exposure To obtain access to international securities
 Other please provide as much detail as possible

You can select from our Investment Options available in the Investment Options Supplement. Investment Options may change over time, for the latest list please visit craigsip.com/mystart-investment-options or contact your Investment Adviser 0800 272 442.

Where a security is removed from the Investment Options, we will contact you and request a new Investment Direction.

If you wish to change your Investment Direction you will need to complete a new 'Investment Direction and Switch' form, please contact your adviser or our Client Services team for assistance with this.

F Contributions to Be Sourced From

F1 Regular Contributions

Amount \$ _____ Weekly Fortnightly Monthly
 Quarterly 6 Monthly Annually

Date of First Contribution | D | D | | M | M | | Y | Y | Y | Y |

REGULAR CONTRIBUTIONS FUNDS ARE TO BE SOURCED FROM

select one only

- Nominated bank account *Please complete Direct Debit form Section L*
- Craigs Investment Partners (CIP) Cash Management Account
Please complete the Cash Management Account Authority to Deduct in Section M
- Direct Credit to: CIP Nominees No.1 Limited
Client Funds Account **06 - 0433 - 0566827 - 000**

Craigs Investment Partners account

An account held by CIP in your name.

F2 Lump Sum Contributions

Amount \$ _____

LUMP SUM CONTRIBUTIONS ARE TO BE SOURCED FROM

select one only

- Craigs Investment Partners Cash Management Account
Please complete the Cash Management Account Authority to Deduct in Section M
- Direct Credit to: CIP Nominees No.1 Limited
Client Funds Account **06 - 0433 - 0566827 - 000**

G Nature and Purpose of the Business Relationship

Information on the nature and purpose of the relationship between ourselves and clients to allow us to understand our clients' activities over time and to anticipate our clients' transactions and activities. Please select from the list below, those that best describe the nature and purpose of your investment:

Select all that are applicable

- To receive investment advice
- To help grow my savings/capital
- To save for retirement
- To save on behalf of my child/children or other dependents
- To obtain access to New Zealand, Australian or International securities
- To obtain access to a diversified managed fund
- To generate income
- Other please *provide as much detail as possible*

I Declaration and Signatures

Please read this section carefully

If you do not understand this section, please contact your Craigs Investment Partners Adviser or your legal adviser before signing this.

I/we request that Craigs Investment Partners (“CIP”) open a mySTART® Account in the name of the applicant(s).

I/We confirm that I/we:

1. Have received and read the CIP Disclosure Statements for my/our Craigs Investment Partners Adviser(s).
2. Have received a copy of the Craigs Investment Partners Terms and Conditions (the “Terms and Conditions”).
3. Agree to be bound by the Terms and Conditions.
4. Have read and understood the risk warnings set out in Clause 15 and the use and disclosure of information provisions set out in Clause 25-27 of the Terms and Conditions.
5. Agree to be bound by any terms and conditions of a Nominee holding Custody Investments on my/our behalf in the course of provision of the Services.
6. Agree that fees will be debited from my/our mySTART® account.
7. Appoint CIP Nominees No. 1 Limited as nominee to hold my/our mySTART® Securities on my/our behalf as bare trustee and CIP Nominees No. 1 Limited agrees to hold my/our mySTART® Securities on terms and conditions set out in the Terms and Conditions.
8. My/Our funds are to be invested as indicated in Section E of the Application Form.
9. The information supplied on this Application Form is correct.
10. Acknowledge that should my/our interest in a fund become less than the PIE tax liability payable on income allocated to me/us at my/our advised Prescribed Investor Rate, I/we will indemnify the fund for that amount (including any penalties or interest).
11. Understand that CIP and related entities will hold personal information in respect of me/us in relation to my/our investment. I/we consent to CIP and related entities disclosing personal information to the Investment Adviser noted on this application, and to any applicable issuer of a financial product, administrator, auditor, tax adviser and custodian as required for the proper maintenance of the investment and compliance with their obligations under New Zealand anti-money laundering and tax laws and regulations.
12. Understand that I/we may request to see and, if necessary, request the correction of the personal information.
13. Authorise CIP and their related entities to disclose my information to the Financial Markets Authority as required under the Financial Markets Conduct Act 2013.
14. Understand that none of CIP or any of their respective related entities or any other person guarantees the performance or obligations of the funds or other investment options.
15. Agree that by providing my/our email address on this Application Form, Craigs Investment Partners and its related companies and/or service providers may provide information by email to me/us regarding this investment.
 - I/We do not wish to receive email (or other) information regarding other products and services of Craigs Investment Partners or its related entities.
16. Without limiting the Terms and Conditions, I/we acknowledge that the information contained in this Application Form and in relation to any Reportable Account(s) may be provided to the Inland Revenue Department and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which I/we may be a tax resident pursuant to intergovernmental agreements to exchange financial account information.
17. Without limiting the Terms and Conditions, I/we confirm that if Electronic Identity and Address Verification was selected in this form, I/we consent to Craigs Investment Partners Limited using the personal information that I/we have provided to verify my/our identity electronically and where necessary disclosing the information to external and independent agencies for the purpose of matching my/our information with identification information held in third party databases including the Department of Internal Affairs, the New Zealand Transport Agency and a credit reporting agency.
18. Undertake to advise Craigs Investment Partners within 30 days of any change in circumstances which:
 - a. affects the tax residency status of any person associated with this account; or
 - b. causes the information contained herein to become incorrect or incomplete;and, if so, to provide Craigs Investment Partners with a suitably updated self-certification and declaration within 60 days of such change in circumstances.
19. Certify that I am/we are the applicant(s) (or am/are authorised to sign and provide information on behalf of the applicant(s)).
20. If I am/we are applying to open an Account on behalf of a Minor, I/we will be authorised to operate the Account until the Minor reaches the age of 18.

Client Account No.

Adviser

I/We acknowledge that:

1. I/We acknowledge that the list of Investment Options in which I can invest can change from time to time and securities can be removed from the list. I confirm that when notified of the removal of an Investment Options I have selected I will confirm whether I wish to continue with my selection or alter my Investment Options. I acknowledge that none of Craigs Investment Partners or any related entities have any liability for any loss incurred as a result of a security being removed from the list of Investment Options and any corresponding decision to maintain or alter my portfolio.
2. I/We acknowledge that I/we can only select investments from the Investment Options document available at craigsip.com/personal-wealth/mystart.
3. I/We acknowledge that if I/we do not instruct Craigs Investment Partners and/or its Financial advisers to take into account my/our financial situation, needs, goals or risk tolerance when providing advice, I/we accept that the advice will not do so and I/we am/are aware of the limitations of this type of advice.
4. If I/we instruct Craigs Investment Partners and/or its Investment Advisers to take into account my/our financial situation, needs, goals or risk tolerance when providing advice, I/we accept that it is my/our responsibility to provide Craigs Investment Partners with full and accurate details of my/our financial information (“the Financial Information”) and for me/us to provide Craigs Investment Partners with ongoing updates of any material changes to the Financial Information.
5. The Financial Information is required by Craigs Investment Partners to enable its Investment Advisers to determine suitability of the personalised service being provided.
6. My/Our Craigs Investment Partners Adviser’s investment advice and securities recommendations to me/us will be based on Financial Information that I/we provide to Craigs Investment Partners. If that Financial Information is incomplete and/or inaccurate, my/our Craigs Investment Partners Adviser’s investment advice and securities recommendations to me/us may also be incomplete and/or inaccurate.
7. Craigs Investment Partners may register a Financing Statement over the Securities at the Personal Property Securities Register if I/we do not pay the purchase price for the Securities to Craigs Investment Partners by the due date for payment.
8. I/We must obtain the written consent of a nominee that is not associated with Craigs Investment Partners, before Craigs Investment Partners completes a Client Outward Transfer (as defined in the NZX Participant Rules) on my/our behalf into the name of that nominee.
9. Where I/we have provided information about any other individual, I/we will make that individual aware of the privacy provision of this Declaration and the Terms and Conditions (the Use and Disclosure of Information provisions of clauses 25-27); and
10. Communication that Craigs Investment Partners send to us by way of email or other electronic means will not be encrypted.

I/We consent to:

1. Any Authorised Person(s) or Attorney(s) appointed by me/us acting on my/our behalf with Craigs Investment Partners.
2. Receiving the purchase and sale order confirmations by the portal.
3. Craigs Investment Partners retaining my/our Authorisation Code in encrypted format pursuant to Clause 7 of the Terms and Conditions.

11 Signatures

Instructions for Signing

Signing as Attorney

If you are signing this Application Form as an attorney for an applicant, you will also need to complete a Certificate of Non-Revocation of Power of Attorney form. This must be signed in conjunction with this Application Form.

Capacity

Please enter the 'Capacity' in which you are signing this Application Form i.e. Self; Attorney for the Client; Parent or Guardian for a Minor.

All applicants (except Minors) or their respective Attorneys (if applicable) must sign this Application Form and indicate their capacity (i.e. Self; Parent or Guardian for a Minor; Attorney for <Name of Applicant>).

Where a person is signing as Attorney for the client, a copy of the Power of Attorney must be provided, and the Certificate of Non-Revocation of Power of Attorney must be completed and returned to Craigs Investment Partners with this Application Form.

Full Name *first, middle and last name*

Capacity

Signature

Date | D | D | M | M | Y | Y | Y | Y |

Full Name *first, middle and last name*

Capacity

Signature

Date | D | D | M | M | Y | Y | Y | Y |

You are required to return the Application Form within one month from the date of signing, otherwise we may, at our sole discretion require you to complete a new Application Form or provide additional documentation to verify information in the Application Form.

You will become a client once Craigs Investment Partners Limited accept your application.

Craigs Investment Partners will retain the original copy of this Application Form. Please contact us if you require a copy for your records. If this Application Form is completed and sent to Craigs Investment Partners electronically, **please ensure that the original Application Form is sent to us by post.**

J Manual Identity Verification Requirements

You must return Proof of Identity Document(s) for each applicant.

Identification documents provided must be current at the time of presentation i.e. not expired where an expiry date is applicable to the form of identification.

Certification

All identity documents **must** be certified by either a Justice of the Peace, a Lawyer, a Notary Public, a New Zealand Chartered Accountant, a New Zealand Police Constable or a Member of Parliament.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification. Certification must have been carried out in the three months preceding presentation of the sighted documents. The certifier must sight the original documents and make a statement that the documents provided are a true copy and represent the identity of the named individual.

Alternatively, original documents can be sighted by your Craigs Investment Partners Adviser.

PROOF OF IDENTITY

For each Individual, Parent, Guardian, Authorised Person and Attorney appointed under a Power of Attorney please provide the following documents:

OR

Option 1

A certified copy of ONE of the following:

- New Zealand or overseas passport containing your name, date of birth, photo and signature
- New Zealand firearms licence
Firearms Licence: If you provide us with a certified copy of a Firearms Licence, please also provide a certified copy of a NZ Driver Licence or card issued by a registered bank showing your name and signature in order for us to verify your signature on your Client Agreement.
- A national identity card issued by a foreign government, the United Nations or an agency of the United Nations containing your name, date of birth, photo and signature



OR

Option 2

(A New Zealand Driver Licence and a second document from the list below)

A certified copy of:

- New Zealand Driver Licence



AND a certified copy of one of the following:

- New Zealand full birth certificate
- Certificate of New Zealand or overseas citizenship
- A credit card, debit card or eftpos card issued by a New Zealand registered bank that contains your name and signature
- A bank statement issued by a New Zealand registered bank in the 12 months immediately preceding the date of the application
- A statement issued to you by a government agency in the 12 months immediately preceding the date of the application e.g. Inland Revenue, ACC or WINZ
- SuperGold card

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Identity of a Minor

Must be verified by providing photo ID (including proof of age), or if not available, by providing a certified copy of the Minor's birth certificate.

PROOF OF BANK ACCOUNT

Please note this account will be used as your default settlement account for withdrawals. It is important that you notify us if your bank account details changes.

Please provide a certified photocopy of ONE of the following:

- A bank encoded deposit slip with pre-printed details of your bank account name and number
- A bank account statement
- A verification letter or other document of confirmation provided by your bank
- A printed version of your bank account details from your online banking.



PROOF OF RESIDENTIAL ADDRESS

A certified copy of one of the following issued **within the last three months** that includes your name and address:

- Utilities bill
- Rates bill
- Bank account statement
- A statement issued to you by a government agency in the last 12 months immediately preceding the date of the application e.g. Inland Revenue, ACC or WINZ



PROOF OF IDENTITY FOR A MINOR

Please provide a certified copy of the following:

Required

- Full birth certificate - for Minor; and
- New Zealand or overseas passport containing the Minor's name, date of birth, photo and signature (if available); and

If Guardian

- Guardianship Order (if relevant)



K Tax Residency Self-Certification Guidance

Please read these instructions before completing your foreign tax details.

Legislation to implement the OECD Common Reporting Standard ("CRS") and the US Foreign Account Tax Compliance Act ("FATCA") in New Zealand require Craigs Investment Partners to collect and report certain information about our clients' tax residence. Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the OECD Automatic Exchange of Information portal. In general, you will find that tax residence is the country/jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country/jurisdiction at the same time (dual residency). If you are a U.S. citizen or tax resident under U.S. law, you should indicate that you are a U.S. tax resident on this form and you may also need to fill in an IRS W-9 form. For more information on tax residence, please consult your tax adviser or the information at the OECD Automatic Exchange of Information portal.

If your tax residence (or the account holder, if you are completing the form on their behalf) is located outside New Zealand, we may be legally obliged to pass on the information in this form and other financial information with respect to your financial accounts to the Inland Revenue Department and they may exchange this information with tax authorities of another jurisdiction or jurisdictions pursuant to intergovernmental agreements to exchange financial account information.

As a financial institution, we are not allowed to give tax advice.

Your tax adviser may be able to assist you in answering specific questions on this Client Agreement. Your domestic tax authority can provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have signed agreements to automatically exchange information, along with details about the information being requested, on the OECD Automatic Exchange of Information portal and the Inland Revenue Department website.



L mySTART® Direct Debit Form

This form is to be completed if you have selected to make contributions direct to your mySTART® account from a nominated bank account.

INVESTMENT DATE FOR DIRECT DEBIT

Please indicate the frequency and commencement date for this Direct Debit to be deducted from your account. If you require the funds to be deducted on a set day, please indicate below. If the days falls on a non-business day, the Direct Debit will take effect on the next business day.

Commencement Date | D | D | D | | M | M | M | | Y | Y | Y | Y | Y | Y |

Day of Direct Debit (if required) Mon Tue Wed Thu Fri

Frequency of Direct Debit Wkly Fortn Mthly Qtrly 6 Mthly Annually

mySTART® Account Name _____

mySTART® Account Number | | | | | | | | | |

Complete Section L if applicable

Please read conditions overleaf

mySTART® Client Account Number

If unknown, Client Services will complete.

Joint Accounts

If the funds are coming from a joint account, both account holders need to sign the form.

This completed Direct Debit Form (if applicable) should be returned to your nearest Craigs Investment Partners branch, or post it to:

Client Services Team
Craigs Investment Partners Limited
Freepost 366, PO Box 13155
Tauranga 3141
Phone: 0800 878 278

If the bank account being debited is in a name other than the name of the Craigs Investment Partners account please provide details from the bank of those persons authorised to give instructions on the bank account. Details should include Account Name, Account Number and name and signatures of Authorised persons.

Proof of bank account

Additional information and identification documents must be provided for all account holders where the bank account is in a name other than the name of the account holder.

Client Account No.

Adviser

Authority to Accept Direct Debits

not to operate as an assignment or agreement

I/we authorise you until further notice in writing to debit my/our account with all amounts which Craigs Investment Partners (herein after referred to as the Initiator), the registered Initiator of the above Authorisation Code, may initiate by Direct Debit. I/we acknowledge and accept that the bank accepts this authority only upon the conditions listed overleaf.

Name of Account to be debited

Account Details

| | | | | | | | | | | | | | | | | | | | | |

BANK BRANCH ACCOUNT NUMBER SUFFIX

Authorisation Code | 0 | 6 | 0 | 5 | 9 | 0 | 7 | Date | D | D | D | | M | M | M | | Y | Y | Y | Y | Y | Y |

To The Bank Manager,

Bank Name _____

Bank Branch _____

Before signing this direct debit form, please ensure you have read the conditions overleaf.

AUTHORISED SIGNATURE(S)

Full Name first, middle and last name

Signature _____

Date | D | D | D | | M | M | M | | Y | Y | Y | Y | Y | Y |

Full Name first, middle and last name

Signature _____

Date | D | D | D | | M | M | M | | Y | Y | Y | Y | Y | Y |

For Bank Use Only

| | | | |
|----------|---------------|---|------------|
| Approved | Date Received | D D D M M M Y Y Y Y Y Y | Bank Stamp |
| 0590 | Recorded By | _____ | |
| 06 96 | Checked By | _____ | |

CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

1. The Initiator:

- (a) Has agreed to give advance notice of the net amount of each Direct Debit and the due date of the debiting at least 10 calendar days (but not more than 2 calendar months) before the date when the Direct Debit will be initiated. This notice will be provided in writing (including electronic means and SMS where the Customer has provided prior written consent, including by electronic means including SMS, to communicate electronically).

The advance notice will include the following message:

“Unless advice to the contrary is received from you by (date*), the amount of \$..... will be directly debited to your bank account on (initiating date).”

- (b) May, upon the relationship, which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.
- (c) May, upon receiving an “authority transfer form” (dated after the day of this authority signed by me/us and addressed to a bank to which I/we have transferred my/our bank account, initiate Direct Debits in reliance of that transfer form and this Authority for the account identified in the authority transfer form.

** This date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.*

2. The Customer may:

- (a) At any time, terminate this Authority as to future payments by giving written notice of the termination to the Bank and to the Initiator.
- (b) Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.

3. The Customer acknowledges that:

- (a) This Authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy, or other revocation of this Authority until actual notice of such event is received by the Bank.
- (b) In any event this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- (c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Authority. Any other dispute lies between me/us and the Initiator.
- (d) Where the Bank has used reasonable care and skill in acting in accordance with this Authority, the Bank accepts no responsibility or liability in respect of:
 - (i) the accuracy of information about Direct Debits on Bank statements
 - (ii) any variations between notices given by the Initiator and the amounts of Direct Debits.
- (e) The Bank is not responsible for, or under any liability in respect of the Initiator’s failure to give written notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

4. The Bank may:

- (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other Authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
- (b) At any time terminate this Authority as to future payments by notice in writing to me/us.
- (c) Charge its current fees for this service in force from time to time.
- (d) Upon receipt of an “authority to transfer form” signed by me/us from a bank to which my/our account has been transferred, transfer to that bank this Authority to Accept Direct Debit.

Complete Section M
if applicable

M Craigs Investment Partners Cash Management Account Authority to Deduct

Please complete if your mySTART® investment funds are to be sourced from a Craigs Investment Partners (CIP) Cash Management Account.

The owner of this Cash Management Account must complete this authority to deduct section.

To: CIP Cash Management Nominees Limited,

I/we authorise CIP Cash Management Nominees Limited, until further notice, to debit the funds from my/our account as detailed below and pay to CIP Nominees No. 1 Limited - Account No. 06 - 0433 - 0566827 - 000

Craigs Investment Partners Cash Management Account Name

Craigs Investment Partners Cash Management Account Number

| | | | | | | | | |

Investments on behalf of:

mySTART® Account Name

mySTART® Account Number

| | | | | | | | | |

Contribution Amount \$ _____

Date of First Contribution | D | D | | M | M | | Y | Y | Y | Y | |

Frequency Weekly Fortnightly Monthly
 Quarterly 6 Monthly Annually

AUTHORISED SIGNATURE(S)

Full Name *first, middle and last name*

Signature

Date | D | D | | M | M | | Y | Y | Y | Y | |

Full Name *first, middle and last name*

Signature

Date | D | D | | M | M | | Y | Y | Y | Y | |

mySTART® Account Number
If unknown, Craigs Investment
Partners will complete.

Authorised Signature(s)
Please ensure that for cash
management accounts with more
than one signatory, all authorised
signatures are obtained.

N Authorised Person (Individual)

This section must be completed for anyone authorised to instruct on this account in addition to the Applicant(s) recorded in Section A.

N1 Individual as an Authorised Person

NAME, ADDRESS & CONTACT DETAILS

Title *please select one*

Mr Mrs Miss Ms Mx Dr Other

Full Name *first, middle and last name*

Preferred Name

Please complete and tick your preferred method of contact

Home Ph Mobile

Work Ph Post *as per mailing address*

Email

Residential Address *where you live, not a PO Box number*

Postcode | | | | |

Mailing Address *if not the same as residential address*

Postcode | | | | |

How would you like to receive your reports and communication?

Electronically *via Craigs Investment Partners website* Post *as per mailing address*

Note: Order confirmations are only available electronically via the Craigs website.

Please indicate if you would like to receive:

News and Views publication Yes Email Post

A quarterly publication with topical articles and company events

Market Insights e-newsletter

A fortnightly email that covers current market information Yes *email only*

PERSONAL DETAILS, CITIZENSHIP & RESIDENCY STATUS

Gender Male Female Other/Prefer not to say

Date of Birth | D | D | D | | M | M | M | | Y | Y | Y | Y | Y | Y |

Town or City of Birth _____

Country of Birth NZ Other *specify* _____

Country of Citizenship NZ Other *specify* _____

New Zealand Residency Status *tick one box only*

Permanent Resident/Citizen Resident Visa Work Permit

Long Term Business Visa Other *specify* _____

Occupation & Employer

Occupation _____ Retired

Employer _____

Public Office

Have you, or an immediate family member, ever held a public office position e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

No Yes *please specify below*

Name _____

Relationship to Account Holder _____

Public Office Position Held _____

Dates Position Held _____

TAX DETAILS

Country of Tax Residence NZ Other *please specify* _____

IRD Number | | | | | | | | | | | | | | | |

I am a US citizen or considered to be a US resident for US tax purposes.

Please ensure you tick either Yes or No Yes No

Certified copy of Visa or Work Permit is required

Please contact your Tax Adviser if you require assistance completing this section.

Foreign Tax Details

Please read the Tax Residency Self-Certification instructions in Section K before completing this section. Section K will outline how your foreign tax details are collected, held and disclosed.

Country of Tax Residence

In general, you will find that tax residence is the country/jurisdiction in which you live.

If you answered yes to the US question please provide us with one of the following US Tax Identification Numbers (TIN) in the Foreign Tax Details Section.

- Social Security Number "SSN"
- Employer Identification Number "EIN"
- Individual Taxpayer Identification Number "ITIN"
- Taxpayer Identification Number for Pending U.S. Adoptions "ATIN"
- Preparer Taxpayer Identification Number "PTIN"

Identity Verification

Client identity verification documents held by Craigs Investment Partners must always be current, hence you may be asked to update your identity verification documents from time to time. Craigs Investment Partners may request to sight the original document that has been used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

FOREIGN TAX DETAILS *(other than New Zealand)*

Please provide your Tax Identification Number (TIN) for each country/jurisdiction of tax residency indicated.

If a TIN is unavailable please provide the appropriate reason a, b or c where indicated below:

- a) the country/jurisdiction does not issue TINs to its residents
- b) you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN below if you have selected this reason)
- c) no TIN is required (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

| Country/Jurisdiction of Tax Residence | TIN | If no TIN available please select reason a, b or c from above if applicable |
|---------------------------------------|-------|---|
| 1. _____ | _____ | _____ |
| 2. _____ | _____ | _____ |
| 3. _____ | _____ | _____ |

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

IDENTITY AND ADDRESS VERIFICATION

We can identify you one of two ways:

- 1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically and also **provide us with a copy** of the document you select below - either your valid New Zealand Passport or New Zealand Driver Licence (both sides). By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

IF ELECTRONICALLY *please provide details for one of the following:*

- NZ Passport** *please provide a copy of your passport*



NZ Passport Number

Expiry Date

_____ | D | D | M | M | Y | Y | Y | Y |

- NZ Driver Licence** *please provide a copy of your licence*

NZ Driver Licence Number Version Number

Expiry Date

_____ | D | D | M | M | Y | Y | Y | Y |

We will contact you if we are unable to verify your identity information electronically

- I authorise Craigs Investment Partners to electronically verify my identity and residential address.

- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Manual Identity Verification Requirements (Section J).

Information provided will be handled in accordance with clauses 26-28 'Use and Disclosure of Information' CIP Terms and Conditions, available at craigsip.com/terms-and-conditions.

N2 Authorised Person Undertakings and Signatures

I/We as an Authorised Person:

1. Confirm that I/we have authority to act on behalf of the Client;
2. Have received and read a copy of the Disclosure Statements for the Client's Craigs Investment Partners Adviser(s);
3. Confirm that I/we have received a copy of the Craigs Investment Partner (the "Terms and Conditions");
4. Agree to be bound by the Terms and Conditions;
5. Have read and understood the risk warnings set out in Clause 16 and the Use and Disclosure of Information provisions set out in Clause 26-28 of the Terms and Conditions;
6. Agree to be bound by any terms and conditions of a Nominee Company holding Securities on behalf of the account holder as bare trustee.
7. Without limiting the Terms and Conditions, I acknowledge that the information contained in this form and in relation to any reportable account(s) may be provided to the Inland Revenue Department and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which I may be tax resident pursuant to intergovernmental agreements to exchange financial account information;
8. Without limiting the Terms and Conditions, I confirm that if Electronic Identity and Address Verification was selected, I consent to Craigs Investment Partners Limited using the personal information that I have provided to verify my identity electronically and where necessary disclosing the information to external and independent agencies for the purpose of matching my information with identification information held in third party databases including the Department of Internal Affairs, the New Zealand Transport Authority and a credit reporting agency;
9. I undertake to advise Craigs Investment Partners within 30 days of any change in circumstances which causes the information contained herein to become incorrect or incomplete, and, if so, to provide Craigs Investment Partners with a suitably updated self certification and declaration within 60 days of such change in circumstances.

Full Name *first, middle and last name*

Capacity

Signature

Date | D | D | M | M | Y | Y | Y | Y |

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Office Use Only

Adviser Acknowledgement

Must be completed by Adviser, signed and scanned to CRM.

I have provided the client with the following documents:

- Terms and Conditions
- Disclosure Statement(s)

- I will provide the client with an Investment Policy Statement when providing any portfolio, security selection or asset allocation advice
- The client has completed and signed an Application Form
- Current and valid identity documents obtained and certified/verified
- I will complete a Client Discovery Questionnaire (including Risk Tolerance)
- I will provide the client with an Investment Policy Statement and obtain a signed copy before providing any advice
- Where no Asset Allocation or Portfolio Construction advice has been provided, the client has received confirmation that Security Only advice to be provided and confirmed their understanding
- I will obtain either a signed copy of the Investment Policy Statement or email confirmation from the client before providing any advice

All documents must be scanned into the CRM.

All Clients

Are any of the account holders vulnerable?

- Yes *please add details below*
- No

Name

Vulnerability Category

Impairment Type

Name

Vulnerability Category

Impairment Type

Based on the information provided in this signed Application Form and my knowledge of the client - the due diligence to apply to this account is:

- Standard
- Enhanced

Client Name

Account Number

Adviser Name

Adviser Code

Adviser Signature

Date | D | D | M | M | Y | Y | Y | Y |

Vulnerability category

Please use the prescribed vulnerability categories and impairment types as detailed in the BOS.



CRAIG'S
INVESTMENT PARTNERS



Find us at 19 locations nationwide.

SPEAK WITH US TODAY

0800 272 442

CRAIGSIP.COM

Investments are subject to risk and not guaranteed. For more information on Craigs Financial adviser service, please see craigsip.com/terms-and-conditions. Images of client testimonials have been changed for privacy reasons.

mySTART® Brochure – 7.23