

Application Form

Uniting Ethical Enhanced Cash Trust, Uniting Ethical Australian Equities Trust



How to complete this form

1. Read the Product Disclosure Statement/Offer Document for the relevant Trust/Fund
Product Disclosure Statements and Offer Documents are available at www.ucafunds.com.au
2. Complete the relevant sections of the application form

Type of investor	Definition	Sections to complete
Individual / joint investors	Investing as an individual or as a joint account.	Sections 1, 2, 4 – 13, 14 (only if applicable)
In Trust For	An account held in trust for another individual. Example: Child account	Sections 1, 2, 4 – 13, 14 (only if applicable)
Company	Investing as a commercial business.	Sections 2 – 13, 15 (only if applicable)
Sole trader	Investing as an individual who is the exclusive owner of a business.	Sections 2 – 13, 14 (only if applicable)
Partnership / Trust	Investing as a partnership or as a Trustee.	Sections 2 – 13, 14 (only if applicable)
Self-managed Super Fund	Investing for the purpose of a superannuation account.	Sections 2 – 13, 14 (only if applicable)
Community Group	Investing as a community group. Example: Local surf life saving club.	Sections 2, 4 – 13, 14 (only if applicable)

3. Collect and certify required documentation
Refer to section 12 for details on certifying identification documents.
4. Mail or submit your completed Application Form, together with supporting identification documents, and a completed Direct Debit Request Form or cheque for your initial investment, to:
UCA Funds Management, Level 5, 130 Little Collins Street, Melbourne, VIC, 3000.

Questions about this Application Form?

Phone: 1800 996 888

In person: Level 5, 130 Little Collins Street, Melbourne

Check list

Type of investor	Sections to complete			
Individual / joint investors / In Trust For	<input type="checkbox"/> Section 1	<input type="checkbox"/> Section 2	<input type="checkbox"/> Section 4	<input type="checkbox"/> Section 5
	<input type="checkbox"/> Section 6	<input type="checkbox"/> Section 7	<input type="checkbox"/> Section 8	<input type="checkbox"/> Section 9
	<input type="checkbox"/> Section 10	<input type="checkbox"/> Section 11	<input type="checkbox"/> Section 12	<input type="checkbox"/> Section 13
	If applicable:	<input type="checkbox"/> Section 14		
Company / Sole trader / Partnership / Trust / Self-managed Super Fund	<input type="checkbox"/> Section 2	<input type="checkbox"/> Section 3	<input type="checkbox"/> Section 4	<input type="checkbox"/> Section 5
	<input type="checkbox"/> Section 6	<input type="checkbox"/> Section 7	<input type="checkbox"/> Section 8	<input type="checkbox"/> Section 9
	<input type="checkbox"/> Section 10	<input type="checkbox"/> Section 11	<input type="checkbox"/> Section 12	<input type="checkbox"/> Section 13
	If applicable:	<input type="checkbox"/> Section 14		
Community Group	<input type="checkbox"/> Section 2	<input type="checkbox"/> Section 4	<input type="checkbox"/> Section 5	<input type="checkbox"/> Section 6
	<input type="checkbox"/> Section 7	<input type="checkbox"/> Section 8	<input type="checkbox"/> Section 9	<input type="checkbox"/> Section 10
	<input type="checkbox"/> Section 11	<input type="checkbox"/> Section 12	<input type="checkbox"/> Section 13	
	If applicable:	<input type="checkbox"/> Section 14		

Please see investor type definitions on page 1 if you are unsure which sections to complete.

Type of investor

Individual Investor In Trust For Joint Investors **Go to section 1**

Company Partnership / Trust
 Sole Trader Self-Managed Super Fund **Go to section 2**

Community Group **Go to section 2**

Section 1. Investor details

Investor 1

Are you an existing client: Yes No

If yes, list an account number

Investor 2

Are you an existing client: Yes No

If yes, list an account number

Certified copy of personal identification is mandatory (see section 13 for details). Please refer to section 14 for more information about how we use your details.

Investor 1

Title Given name

Surname / Family name

Date of birth *DD / MM / YYYY*
 / /

Place of birth

Account In Trust For (Investor 1 to complete)

Tax File Number*

Or advise exemption reason below (e.g. Pensioner)

Investor 2

Title Given name

Surname / Family name

Date of birth *DD / MM / YYYY*
 / /

Place of birth

Tax File Number*

Or advise exemption reason below (e.g. Pensioner)

** To prevent withholding tax being deducted, a tax file number is required.*

Section 1. Investor details (continued)

Investor 1

Residential address (PO Box not accepted)

Unit number (if applicable)

Street number and name

Suburb / City

State

Postcode

Postal address

Same as residential

Unit number (if applicable)

Street number and name or PO Box

Suburb / City

State

Postcode

Contact details

Mobile

Other phone number

Email

Investor 2

Residential address (PO Box not accepted)

Unit number (if applicable)

Street number and name

Suburb / City

State

Postcode

Postal address

Same as residential

Unit number (if applicable)

Street number and name or PO Box

Suburb / City

State

Postcode

Contact details

Mobile

Other phone number

Email

Communications

We will send future communications to you by the method selected below. This includes statements, investment notices, reports and other materials which may be of interest.

Please select your preferred communication method

Email

Mail

Please refer to section 14 for more information about how we use your details and our privacy policy. You can change your communication preference at any time by contacting Client Services.

Section 2. Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) self certification



This section is to declare your tax residency. This information will be provided to the Australian Taxation Office (ATO) as part of FATCA and CRS requirements. For more information about how we use your details, please view our Privacy Policy at www.ucafunds.com.au/Privacy

Please complete the relevant section below.

Please see investor type definitions on page 1 if you are unsure which section to complete.

Self certification for individual investors / sole traders

Are you solely a resident of Australia for income tax purposes?

Investor 1

- Yes **Individuals: Continue to section 4**
Sole traders: Continue to section 3
- No **Go to section 14, part A “FATCA and CRS individuals and Sole Traders self certification”**

Investor 2

- Yes **Individuals: Continue to section 4**
Sole traders: Continue to section 3
- No **Go to section 14, part A “FATCA and CRS individuals and Sole Traders self certification”**

Self certification for entities

Includes Company, Partnership / Trust, Self-managed Super Fund, Community Group.

Is the entity solely a resident of Australia for income tax purposes?

- Yes **Go to section 14, Part C “FATCA and CRS entities self certification”, question 2**
- No **Go to section 14, part C “FATCA and CRS entities self certification”, question 1**
- Not a tax resident in any jurisdiction
Go to section 14, Part B: Non-tax residency

Section 3. Details of entity

Entity details

ABN (Australian Business Number) / ACN (Australian Company Name)

Superannuation Fund / Company / Sole Trader / Partnership / Formal Trust

□	□	□	□	□	□	□	□	□	□	□
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Full name of entity

Registered office address (PO Box not accepted)

Street number and name

Suburb / City

State

Postcode

□	□	□	□
---	---	---	---

Postal address

Same as registered office address

Street number and name or PO Box

Suburb / City

State

Postcode

□	□	□	□
---	---	---	---

Tax File Number

□	□	□	□	□	□	□	□	□
---	---	---	---	---	---	---	---	---

Or advise exemption reason

Are you an existing client?

Yes

If yes, list an account number

□	□	□	□	□	□	□	□	□
---	---	---	---	---	---	---	---	---

No

We will contact you to provide detail regarding verification requirements.

Section 3. Details of non-individual entities (continued)

Contact person

Name

Position / Job title

Preferred telephone contact number

Email

Communications

We will send future communications to you by the method selected below. This includes statements, investment notices, reports and other materials which may be of interest.

Please select your preferred communication method

Email

Mail

Please refer to section 14 for more information about how we use your details and how to access our privacy policy. You can change your communication preference at any time by contacting Client Services.

Section 4. Initial investment

<input type="checkbox"/>	Uniting Ethical Enhanced Cash Trust	Investment amount	\$	<input type="text"/>
	<i>Minimum initial investment for the Trust is \$100</i>			
	<i>“Special Assistance Plan” also available with this product.</i>			
	<i>Please contact us on 1800 996 888 for details.</i>			
<input type="checkbox"/>	Uniting Ethical Australian Equities Trust	Investment amount	\$	<input type="text"/>
	<i>Minimum initial investment for the Trust is \$2,000</i>			
		Total investment amount	\$	<input type="text"/>

Investment method

Investments are made by one of the following.

- Cheque *Made payable to UCA Funds Management and submitted with this Application Form.*
- Direct Debit (transfer from a bank account) *Please complete section 10 “Initial investment details”*
- Funds transfer (from an existing UCA Funds Management account)
Please complete section 10 “Initial investment details”

Section 5. Bank account for future redemptions

BSB	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Account number	<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"/>
Account name	<i>Accounts must be in the name, individually or jointly of the account holder/s</i>		
<input type="text"/>			

To validate this account, you must provide one of the following that shows your BSB, account number and account name.

- > A bank statement
- > A cancelled cheque

Section 6. Income distribution instructions

Instructions for Uniting Ethical Enhanced Cash Trust

Select **one** of the following

a) Reinvest

b) Credit bank as advised in section 5, or provide other bank details below

BSB

Account number

Account Name *Accounts must be in the name, individually or jointly of the account holder/s*

c) Pay interest to (maximum of three [3] entities)

> Account holder (add to this account) % of interest earned

> Uniting (community services organisation of the Uniting Church in Victoria and Tasmania) % of interest earned

> Uniting Church in Australia congregation/agency/organisation % of interest earned

Name of congregation/
agency/organisation

Instructions for Uniting Ethical Australian Equities Trust

Select **one** of the following

a) Reinvest

b) Credit bank as advised in section 5, or provide other bank details below

BSB

Account number

Account name *Accounts must be in the name, individually or jointly of the account holder/s*

c) Pay to Uniting Ethical Enhanced Cash Trust account

Accounts must be in the name, individually or jointly of the account holder/s

Account number

Account name

Instructions continued overleaf.

Section 7. Registered signatories

Persons listed as a registered signatory will be authorised to make changes to the account and request fund redemptions.

Certified copy of personal identification is mandatory (see section 12 for details). Please refer to section 13 for more information about how we use your details.

Signatory 1

Given name

Surname / Family name

By signing the below, I acknowledge the important declarations, acknowledgements and disclosures listed in section 13.

Signature

Date DD / MM / YYYY

 / /

Signatory 2

Given name

Surname / Family name

By signing the below, I acknowledge the important declarations, acknowledgements and disclosures listed in section 13.

Signature

Date DD / MM / YYYY

 / /

Indicate whether one or more signatures are required for redemptions.

One signature required Both signatures required

Office use only

Client Code	ID	TFN	INT	Investment	Sig	Account No	BV	Input	Authorised	Verified

Section 8. Other registered signatories

Complete the details below for each additional signatory you would like to register on the account. If signing as Power of Attorney, a certified copy of the Power of Attorney must be attached with this application.

Certified copy of personal identification is mandatory (see section 12 for details). Please refer to section 13 for more information about how we use your details.



Other registered signatories have the same level of authorisation as those listed in section 7.

Signatory 3

Title	Given name
<input type="text"/>	<input type="text"/>
Surname / Family name	
<input type="text"/>	
Position	
<input type="text"/>	
Date of birth	DD / MM / YYYY
<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"/>
Residential address (PO Box not accepted)	
<input type="text"/>	
Suburb / City	
<input type="text"/>	
State	Postcode
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mobile	Other phone number
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	

By signing the below, I acknowledge the important declarations, acknowledgements and disclosures listed in section 13.

Signature

Date DD / MM / YYYY
 / /

Signatory 4

Title	Given name
<input type="text"/>	<input type="text"/>
Surname / Family name	
<input type="text"/>	
Position	
<input type="text"/>	
Date of birth	DD / MM / YYYY
<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"/>
Residential address (PO Box not accepted)	
<input type="text"/>	
Suburb / City	
<input type="text"/>	
State	Postcode
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mobile	Other phone number
<input type="text"/>	<input type="text"/>
Email	
<input type="text"/>	

By signing the below, I acknowledge the important declarations, acknowledgements and disclosures listed in section 13.

Signature

Date DD / MM / YYYY
 / /

If you require more signatories to be registered, please provide details per the above on a separate sheet of paper and submit with this application form.

Section 9. Telephone Transaction and Direct Debit Request

Telephone Transaction Request

The Telephone Transaction facility gives you the flexibility to manage your account over the phone. Once the facility has been set-up on your account, you can check your account balance or redeem funds by calling Client Services.

To set-up this facility, please complete the below.

Password

This will be used as your password when making telephone redemptions. Ensure these details are kept confidential.

Security question

E.g. Mother's maiden name, pet/s name or first motor vehicle owned. This question will be asked if you forget your password.

Security question answer

Redemption requests will be transferred into the bank account listed in section 5. For associated terms and conditions, please refer to section 13 "Telephone Transaction Terms and Conditions".

Initial investment details (if required)

Initial investment from bank account

Please provide the bank account details that you wish your initial investment (listed in section 2) to be transferred from.

BSB

Account number

Account name

Initial investment from existing UCA Funds Management account

UCA Funds Management account number

Account name *Accounts must be in the name, individually or jointly of the account holder/s*

Signatory 1

Given name

Surname / Family name

Signature

Date DD / MM / YYYY

 / /

Signatory 2

Given name

Surname / Family name

Signature

Date DD / MM / YYYY

 / /

Section 9. Telephone Transaction and Direct Debit Request (continued)

Regular Direct Debit Request (if required)

By establishing a direct debit, a specified amount will be automatically debited from your bank account and transferred into your UCA Funds Management account according to the instructions below.

Weekly Fortnightly Monthly Quarterly Half-yearly

Start date *DD / MM / YYYY* End date *DD / MM / YYYY*
 / / / / or Until further notice

Amount \$

Amount in words

BSB

Account number

Account name

Bank account validation.

Please provide one of the following validations for this bank account: A cancelled cheque, deposit slip or copy of a statement from your bank showing the BSB, account number and account name.

For associated terms and conditions, please refer to section 13 “Direct Debit Terms and Conditions”. Please also refer to the Direct Debit Request Service Agreement (page 18) for more information about this service.

Section 10. Online account access

Along with the establishment of this account, you will be registered for our online account tool ‘Online Investor’. This gives you 24-hour online access to your accounts – making it easy to see all your investments at a glance. Online Investor allows you to:

- › View the value of your investments
- › Check current unit prices
- › Generate and export transaction statements
- › View transaction histories
- › View and edit your personal account details

If you have not been registered with another account, a unique registration code will be sent to you once your application is processed, with instructions about how to set-up your Online Investor access.

Section 11. Other

How did you hear about UCA Funds Management?

- Family member or friend Advertisement Through a Uniting Church in Australia congregation, school or agency
- Website/online UCA Funds Management staff or board member

Section 12. Certified identification documents

Acceptable identification standard (personal customer)

To comply with Anti-money Laundering and the Counter-Terrorism Financing legislation, all applications and signatories must provide certified copies of personal identification according to either option A or B.

Option A

Provide one **current** primary photographic identification document.

Documents must include your photograph.

- › Australian or overseas driving licence or permit
- Australian passport
- › International passport
- › Proof of Age Card (government issued)

Please contact us to discuss other primary photographic identification documents that will be accepted.

Option B

Provide one **current** primary and one current secondary non-photographic identification document.

Primary non-photographic identification documents

- › An Australian or foreign birth certificate or birth extract
- › An Australian or foreign citizenship certificate
- › A Centrelink pension or health card

Secondary non-photographic identification documents

Document must include your current residential address.

- › A utility bill (issued within the last three months)
- › A property rates notice (issued within the last three months)
- › A taxation notice (issued by the ATO within the last 12 months)
- › A Centrelink statement (issued within the last 12 months)
- › In relation to a person under the age of 18 years of age, a notice by a school principal (issued within the last three months)

Please contact us to discuss other primary and secondary non-photographic identification documents that will be accepted.

Please see page 19 for who can certify identification documents.

Section 13. Important declarations, acknowledgements and disclosures

Important declarations

I have made an informed decision to invest, and have read and understood the following:

- › Product Disclosure Statement (PDS) or Offer Document for the relevant Trust or Fund (provided to me directly, electronically or obtained from UCA Funds Management's website).
- › Additional Information Booklet for the relevant Trust or Fund incorporated by reference in the PDS or Offer Document (provided to me directly, electronically or obtained from UCA Funds Management's website).
- › Financial Services Guide (provided to me directly, electronically or obtained from UCA Funds Management's website).
- › Product Disclosure Statement (PDS) for Non-cash Payment Products (*Funeral Fund applications only*) (provided to me directly, electronically or obtained from UCA Funds Management's website).

I am responsible for my decision to make this application and acknowledge that:

- › No representation has been made to me by or on behalf of UCA Funds Management other than those contained in the PDS or Offer Document.
- › This application has not resulted from an unsolicited meeting with or phone call from another person.

My application is lawful because.

- › All details provided within this application form are true and correct.
- › I received and accepted this offer in Australia.

I am authorised to sign this application form as I am:

- › If signing on behalf of a company, I am authorised to sign on behalf of a company;
- › If investing as a trustee on behalf of a superannuation fund or trust, I confirm that I am acting in accordance with the authority and powers designated to me under the trust deed; If investing on behalf of a superannuation fund I also confirm that the fund is a complying fund under the Superannuation Industry (Supervision) Act; or
- › If signing under a power of attorney, I declare that I have not received notice of revocation of that power and I hereby supply a certificated copy of the power of attorney.

I am aware and give consent for UCA Funds Management to collect, use and disclose my personal information in accordance with its Privacy Policy and the law in order to*:

- › Manage my accounts
- › Communicate with me about my investment
- › Provide loans
- › Meet statutory and taxation requirements
- › Provide marketing materials relating to products and services which may be of interest (subject to my right to opt-out of receiving direct marketing at any time).

**For more detailed information about how we collect, secure, use and disclose your personal information (including how to access and/or request amendments to the information we hold), please read our Privacy Policy at www.ucafunds.com.au/Privacy*

I have read all the terms and conditions contained in the PDS or Offer Document and understand and acknowledge the following:

- › I agree to the terms and conditions contained within the PDS or Offer Document relevant to my application and to be bound by the provisions of the Constitution and/or Terms and Conditions governing the Trust or Fund.
- › I understand that UCA Funds Management has the right to refuse an application, initial or future investments, or switches without assigning a reason.
- › I agree that UCA Funds Management will not be responsible for any incorrect communications, and that UCA Funds Management will not compensate me for my losses.
- › I understand the nature of risk attached to the investments I am applying for and that the value of my investments may rise or fall and acknowledge that neither UCA Funds Management nor its related parties nor its custodians, guarantees a return of capital or the investment performance or earnings of my investment.

For any additional amounts invested:

- › I agree that before making an additional investment into a UCA Funds Management Trust or Fund I will obtain the current version of the PDS or Offer Document by downloading the most recent version from the website or by contacting UCA Funds Management for a copy to be sent to me.

Please note, all references to I/my includes we/our where the context requires it.

Telephone Transaction Terms and Conditions

Maximum telephone redemption per day is \$25,000

UCA Funds Management administers a telephone transaction facility to assist your day-to-day management of your accounts and investments.

You will be required to disclose your fund account number and a password, after which you may use the facility to obtain account balances, recent transaction and interest earnings information, effect fund transfers, or arrange cheques, by speaking to one of our customer services officers. If at any time you believe your password has been misused, lost, or compromised in any way, you must inform us immediately.

Key features and benefits

- › From any telephone in Australia, our telephone transactions facility provides you with access to your accounts between 8.30 a.m. and 5.00 p.m. business days.
- › Access to your accounts via our telephone transactions facility is protected through the issue of a unique password.

Key risks

- › If you divulge your account numbers or password to a third party, you may be liable for any losses sustained as a result of the actions of such third party.
- › We cannot effect your telephone transaction access if you do not provide us with sufficient or accurate information.
- › Disruption to computer and/or telecommunications systems may occur from time to time resulting in the temporary unavailability of this service.

Costs

- › There is no fee and no additional transaction costs if you use our telephone transactions service. However, you will incur normal telephone call charges on your phone account.

Please note: Whilst the fund permits redemptions by telephone, you should be aware that UCA Funds Management will not be able to accept a telephone request if the caller does not satisfactorily identify themselves as the investor or authorised representative for the account. Telephone redemptions can only be credited to the nominated bank account. The investor agrees that any payment made in accordance with the telephone instruction shall be in complete satisfaction of the obligation of UCA Funds Management and that the investor or any person claiming through the investor will have no claim against UCA Funds Management in respect of the payment. The investor releases, discharges and agrees to indemnify UCA Funds Management from and against any and all losses, liabilities, actions, proceedings or claims arising from any telephone redemption.

Section 13. Important declarations and acknowledgments (continued)

Direct Debit Terms and Conditions

Our Direct Debit facility is an automated payment system enabling a specified amount to be automatically debited from your account with your financial institution, on a prearranged, periodical basis, and then credited to a nominated UCA Cash Management Fund Limited or UCA Growth Fund Limited account.

Key features and benefits

- › The convenience and ease of pre-arranging regular debits so you do not have to arrange individual transfers.
- › Automatic debits can be one-off or periodic/regular payments.

Key risks

- › You will need to ensure that you have sufficient funds in your account to cover the transfer amount.
- › If you wish to cease the debit, you need to do so by notifying UCA Funds Management.
- › Any refund of funds transferred will need to be organised directly with the party you are paying, unless the transfer was the result of an error made by UCA Funds Management.
- › Disruption to computer and/or telecommunications systems may occur from time to time resulting in the temporary unavailability of this service.

Costs

- › UCA Funds Management does not charge any transaction fees for direct debit. However, some banks and credit unions may charge you transaction fees, depending on the type of account. Please check with your financial institution, as you will be responsible for any transaction or dishonour fees charged thereby.

Direct Debit Declaration

I acknowledge I have read and understood the terms and conditions governing the direct debit arrangements as set out in the terms and conditions above and in the Direct Debit Request Service Agreement located on page 18.

I request and authorise UCA Funds Management (user 128251 / 244008) to arrange for any amount UCA Funds Management may debit or charge you to be debited through the Bulk Electronic Clearing system from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (and any further instructions provided above).

Definitions

- › Account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
- › Agreement means this Direct Debit Request Service Agreement between you and us.
- › Business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- › Debit day means the day that payment by you to us is due.
- › Debit payment means a particular transaction where a debit is made.
- › Direct debit request means the Direct Debit Request between us and you.
- › Us or we means UCA Funds Management
- › You means the customer who signed the direct debit request.
- › Your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting your account

- 1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should contact us directly.

2. Changes by us

- 2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days written notice.

3. Changes by you

- 3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us
- 3.2 If you wish to stop or defer a debit payment, you must notify us in writing at least seven (7) days before the next debit day.
- 3.3 You may also cancel your authority for us to debit your account at any time by giving us seven (7) days notice in writing before the next debit day.

4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
 - a) you may be charged a fee and/or interest by your financial institution;
 - b) you may also incur fees or charges imposed or incurred by us; and
 - c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.

5. Dispute

- 5.1 If you believe that there has been an error in debiting your account, you should notify UCA Funds Management directly and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for a credit to your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

- 6.1 You should check:
 - a) with your financial institution whether direct debiting is available from your account, as direct debiting is not available on all accounts offered by financial institutions;
 - b) your account details which you have provided to us are correct by checking them against a recent account statement; and
 - c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

7. Confidentiality

- 7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
 - a) to the extent specified in our privacy policy (see www.ucafunds.com.au/Privacy) or otherwise as required by law; or
 - b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to UCA Funds Management, Level 5, 130 Little Collins Street, Melbourne VIC 3000.
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 8.3 Any notice will be deemed to have been received two business days after it is posted.

Who can certify documents?

- 1) Accountant (where a member of a recognised association or institute)
- 2) Agent in charge of an Australian Post Office supplying postal services to the public.
- 3) Building Society officer with 2 or more years of continuous service.
- 4) Chiropractor*
- 5) Dentist*
- 6) Finance industry officer (including Bank, Credit Union or Finance Company) with 2 or more years of continuous service.
- 7) Officer with, or authorised representative of, the holder of an Australian Financial Services licence, having 2 or more years of continuous service with one or more licences
- 8) Justice of the Peace
- 9) Judge or Master of a Federal, State or Territory court
- 10) Legal practitioner*
- 11) Magistrate
- 12) Marriage celebrant registered under Subdivision C or Division 1 of the Part IV of the Marriage Act 1961
- 13) Medical practitioner*
- 14) Member of Chartered Secretaries Australia
- 15) Member of Engineers Australia, other than at the grade of student
- 16) Member of Parliament (Commonwealth, State or Territory legislature or Local government)
- 17) Member of the Australian Defence Force who is
 - a) An officer
 - b) A non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 more years of continuous service
 - c) A warrant officer within the meaning of that Act
- 18) Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- 19) Notary public
- 20) Nurse*
- 21) Optometrist*
- 22) Patent attorney*
- 23) Permanent Employee of a Post Office supplying postal services to the public with 2 or more years of continuous service.
- 24) Permanent employee of:
 - a) The Commonwealth or a Commonwealth authority
 - b) A State or Territory or a State or Territory authority;
 - c) A local government authority

With 2 or more years of continuous service
- 25) Pharmacist*
- 26) Physiotherapist*
- 27) Police officer
- 28) Psychologist*
- 29) Teacher employed on a full-time basis at a school or tertiary education institution
- 30) Trademarks attorney*
- 31) Veterinary surgeon*

Additional categories of prescribed person can be obtained from our Client Service Representatives by calling 1800 996 888.

** These persons must be licenced or registered to practice in this occupation under Australian State or Territory law.*

Section 14: Application Form Appendix

Section 14, Part A: FATCA and CRS individuals and Sole Traders self certification

Please provide details of all countries, other than Australia, in which you are a tax resident (note that certain countries, including the US, treat all citizens as residents for tax purposes):

Investor 1

Country of tax residence

Tax Identification Number (TIN)

*If no TIN available, Reason Code**

If you need to list more than two countries, please provide details above on a separate sheet of paper and submit with this application form.

Individuals: Go to section 4 (page 7)
Sole traders: Go to section 3 (page 6)

Investor 2

Country of tax residence

Tax Identification Number (TIN)

*If no TIN available, Reason Code**

If you need to list more than two countries, please provide details above on a separate sheet of paper and submit with this application form.

Individuals: Go to section 4 (page 7)
Sole traders: Go to section 3 (page 6)

*Reason Codes:

A – The country/jurisdiction where you are a resident does not issue TINs to its residents

B – Unable to obtain a TIN (Please provide explanation)

C – No TIN is required. (i.e., the domestic law of the relevant jurisdiction does not require the collection of TINs).

Section 14, Part B: Non-tax residency

This section is only to be completed if you selected “Not a tax resident in any jurisdiction” in section 2.

Reason for no tax residency

Place of effective management

Go to section 14, part C, question 2 “Non-reportable entities”

Section 14, Part C: FATCA and CRS entities self certification

Question 1:

Please provide details of all countries, other than Australia, in which you are a tax resident (note that certain countries, including the US, treat all citizens as residents for tax purposes):

1) Country of tax residence

Tax Identification Number (TIN)

*If no TIN available, Reason Code**

2) Country of tax residence

Tax Identification Number (TIN)

*If no TIN available, Reason Code**

3) Country of tax residence

Tax Identification Number (TIN)

*If no TIN available, Reason Code**

**Reason Codes:*

A – The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents

B – Unable to obtain a TIN (Please provide explanation)

C – No TIN is required. (i.e., the domestic law of the relevant jurisdiction does not require the collection of TINs).

Continue to question 2 “Non-reportable entities”

Question 2: Non-reportable entities

Please select the entity’s status as one of the following:

- 1) Corporation (other than a Financial Institution) the stock of which is regularly traded on one or more established securities markets (Listed Company)#
- 2) Any corporation that is a Related Entity of a Listed Company#
- 3) A Government Entity#
- 4) An International Organisation#
- 5) A Central bank#
- 6) A Financial Institution (e.g. Custodial or Depository Institution, Investment Entity or Insurance Company) or a complying Superannuation Entity^
- 7) An entity not described above (i.e., a Non-Financial Entity or NFE)*

– If you have selected categories 1, 2, 3, 4 or 5, no further action is necessary as the entity is non-reportable.
Go to section 3 (page 6)

^ – If you have selected category 6, continue to question 3 “Financial institutions”

* – If you selected category 7, continue to question 4 “Non-financial entities”

Question 3: Financial institutions

a) CRS status

Please advise if the entity is:

A Financial Institution: Is the entity an Investment Entity that is managed by another Financial Institution?

Yes

If yes, is the entity a resident in a Non-Participating Jurisdiction? *

Yes **Continue to question 5 “Controlling persons”** No **Go to section 3 (page 6)**

No **Continue to “b) FATCA status” below**

** For a definition of a Non-Participating Jurisdiction, refer to ATO website: Home/General/International tax agreements/In detail/International arrangements/Automatic exchange of information – guidance material*

b) FATCA status

Please advise the entity’s FATCA status

An FI resident in Australia (e.g., Australian Regulated Trust (such as a registered managed investment scheme or Complying Superannuation Fund)

An FI resident in the US

An FI resident in a Partner Jurisdiction or a Participating Foreign Financial Institution (FFI) that has a Global Intermediary Identification Number (GIIN) (please provide GIIN):

A Non-Reporting FI Australian Resident, Non-Reporting IGA FI or Deemed compliant FFI

Non-participating Foreign Financial Institution

An Exempt Beneficial Owner (please provide details):

An FI that has applied for a GIIN but that has not yet been issued with the GIIN

Other (please specify)

Go to section 3 (page 6)

Question 4: Non-financial entities

Please select the entity’s status as one of the following:

- 1) US Company:** A company created or established under the laws of the US or that is a US taxpayer.
- 2) US Trust:** A trust that is subject to the laws of the US and is controlled by one or more persons that are US citizens or US residents
- 3) An Active NFE:** Being an entity that derives less than 50% of its income from passive sources and less than 50% of its assets are held for the production of passive income (e.g., an active trade or business).
- 4) Passive Non-Financial Entity (Trust):** A trust that has a non-resident trustee, beneficiary or settlor.+
- 5) Passive Non-Financial Entity (Company):** A proprietary or unlisted public company where 25 per cent or more of the beneficial owners are non-residents for tax purposes.+
- 6) Passive Non-Financial Entity (Other):** Any other passive non-financial entity for where a non-resident for tax purposes exercises control by way of determining decisions about financial and operating policy).+
- 7) An entity not described above**
Please provide details of the entity’s FATCA and CRS status:

+ If you selected category 4, 5, or 6, continue to question 5 “Controlling persons”

For all other categories, go to section 3 (page 6)

Section 14, Part C: FATCA and CRS entities self certification (continued)

Question 5: Controlling persons

Full name

Date of birth

DD / MM / YYYY

Place of birth

 / /

Address

Tax residency

Tax Identification Number (TIN)

*If no TIN available, Reason Code**

Full name

Date of birth

DD / MM / YYYY

Place of birth

 / /

Address

Tax residency

Tax Identification Number (TIN)

*If no TIN available, Reason Code**

**Reason Codes:*

A – The country/jurisdiction where you are a resident does not issue TINs to its residents

B – Unable to obtain a TIN (Please provide explanation)

C – No TIN is required. (i.e., the domestic law of the relevant jurisdiction does not require the collection of TINs).

If you need to list more than two controlling persons, please provide details above on a separate sheet of paper and submit with this application form.

Go to section 3 (page 6)