Client Services contact details
Phone: 1300 788 031
Send your form by email: australianethical_transactions@unitregistry.com.au
Email enquiries: australianethical@unitregistry.com.au

Application | Trusts & Companies

Issued by Australian Ethical Investment Ltd (ABN 47 003 188 930) is the responsible entity of the Fund (AEI, we, us) and holder of an Australian Financial Services Licence (No. 229949)

This is general information only and does not take account of your individual investment objectives, financial situation or needs. Before acting on it, consider its appropriateness to your circumstances and read the Product Disclosure Statement (PDS)available on our website for information on the benefits and risks of the Fund(s). You should consider seeking advice from an authorised financial adviser before making an investment decision.

WHO SHOULD COMPLETE THIS FORM?
This application form is for domestic and foreign companies investing on their own behalf, and individuals, domestic and foreign companies investing in their capacity as trustee of a trust.
If you are a self-managed super fund (SMSF) please use the stand alone application form for SMSF.

HOW TO COMPLETE THIS FORM

Step 1

Before submitting this form, please read the Product Disclosure Statement (PDS) available on our website www.australianethical.com.au/managed-funds/investment-options/altius-funds/ or if you are unable to access the link or print the document, contact us on 1300 788 031.

Units in a fund will only be issued following acceptance of an application form issued with the relevant PDS, with all required documents attached.

Online applications: Please complete online and then print to sign using a black pen.

Manual applications: Please print, use black pen and write in BLOCK letters. If you make an error do not use correction fluid, instead, cross out your error and initial your changes.
Note: Please ensure all fields are completed including those in **sections A**, **B and C**.

Step 2

For identification and verification purposes please complete the following sections in accordance with your investment type.

If you are:

- a regulated trust, complete **sections 1, 2** and **3** (where applicable)
- a regulated custodian, complete **sections 1, 2** and **3**
- an unregulated trust, complete **sections 1, 2, 3** (where applicable) and **4**
- a company acting on your own behalf, please complete **section 3** and **4** (where applicable)
- if you are investing under a margin loan please complete **section C**, and proceed
- all investors must complete **sections A** to **C** and **13**. Review the instructions in **sections 1** to **4** to determine if you need to complete those sections.

Step 3

Tell us your foreign tax status
Please complete the **Global Tax Reporting (FATCA/CRS) information** in **section 13**.

Step 4

Sign and send your documents to our Administrator
Please ensure you sign **section 15** of the form in accordance with the instructions provided.
You can return your forms by post to:
Altius
GPO Box 804
Melbourne VIC 3001
Scan and email to: australianethical_transactions@unitregistry.com.au

Step 5

Make your payment
Please refer to **section 7** of the application form and follow the instructions on how to pay the application amount.
Your application cannot be processed until all relevant identification documents and cleared funds are received.

IMPORTANT INFORMATION

- Please ensure all fields are completed. If you do not complete all relevant sections your application may be rejected and returned to you for completion, resulting in a delay in processing your application.
- If you have any questions as you complete this form, please refer to the FAQs of this form, or contact us on 1300 788 031.

SECTION A: DDO Obligations

The following questions may assist the Issuer in meeting its regulatory obligations by determining whether this financial product is being offered to the stated target market.

The below only needs to be answered where you are a direct [retail] investor (i.e. does not apply to indirect or intermediated investments such as those made by platforms, custodians, etc).

Was this investment made based on personal advice received from your financial adviser?

☐ **Yes -** please ensure that details of your financial adviser are completed in section 11

☐ **No -** please complete the questions below:

Please read and answer the following questions carefully: It is important for you to consider if the fund you are applying to invest in is in line with your needs and objectives for the portion of your investment portfolio that you intend to invest in this fund. In other words, the questions below should be answered having regard to what you are seeking from this particular investment - not what you may be seeking more generally from your overall investment portfolio as a whole.

All financial products provide different features, objectives, risks and return profiles.

You can understand more about the specific objectives and outcomes that the fund seeks to accomplish and to determine whether the fund is appropriate for your needs by consulting the fund's PDS.

The following questions assist the issuer in meeting its regulatory obligations by enabling it to assess whether the selected fund is being offered to the stated target market. We reserve the right to refuse your application.

A. What is your primary investment objective in relation to this investment? (select only one option)

You are seeking an investment which provides Capital Growth Capital Growth, also known as capital appreciation or capital gain, refers to an increase in the value of an asset over time. Capital growth is not guaranteed, and the value of an investment can also decrease, resulting in capital losses. You should consider the amount of risk you are willing to accept to achieve a capital growth, (or loss) outcome. *If you are primarily seeking capital growth with some income, please select Capital Growth for Question A, and Yes for Question B.*	☐
You are seeking an investment which provides Capital Preservation A Capital Preservation strategy is a strategy employed by certain types of investment funds with the primary objective of protecting the capital invested. Generally, funds designed to provide capital preservation have a lower risk profile and are less volatile than growth investments. You should consider if you are willing to accept lower returns (growth or income) as a result of choosing a fund with a lower risk profile.	☐
You are seeking an investment which provides Income Distribution Income Distribution refers to the income generated from the assets within a fund that is regularly paid out or distributed to investors periodically. The level of income generated will typically change each period and there is no guarantee of income being available each period.	☐

B. Are you seeking a source of supplemental income (which may not be regular or recurrent) in addition to the above investment objective? (selct only one option)

Note: If your primary objective is Capital Growth or Capital Preservation, but you are also seeking the potential for income supplemental to those objectives, select 'Yes'. If Income Distribution is your primary investment objective, please select Income Distribution in Question A, and 'No' for Question B.

☐	**Yes**
☐	**No**

C. What is your investment timeframe in relation to this investment? (select only one option)

Equal to 7 years or more (i.e. Long term)	☐
Equal to 5 years but less than 7 years (i.e. Medium to long term)	☐
More than 2 years but less than 5 years (i.e. Medium term)	☐
Up to and including 2 years (i.e. Short term)	☐

D. Under normal circumstances, within what period do you expect to be able to access your funds for this investment? (select only one option)

At issuer's discretion	☐
Within ten years of the request	☐
Within five years of the request	☐
Within one year of the request	☐
Within three months of the request	☐
Within one month of the request	☐
Within one week of the request	☐

E. In relation to this investment, which investment risk and return profile best describes you? (select only one option)

We note again, that this question is in relation to this investment in particular, **and not to your overall risk and return profile**. In other words, what role are you expecting the fund to play in your overall portfolio.

I am seeking a fund with a low risk and return profile: You are looking for an investment that is low risk in nature (e.g. you have the ability to tolerate **up to one negative return over a 20-year period** and you are comfortable with a low target return from this investment. Funds designed to provide low risk and return typically provide capital preservation and invest in cash or cash like investments).	☐
I am seeking a fund with a medium risk and return profile: You are looking for an investment that is moderate or medium risk in nature (e.g. you have the ability to tolerate **up to four negative returns over a 20-year period** and you are comfortable with a moderate target return from this investment. Funds designed to provide a medium risk and return are typically invested in defensive assets, such as fixed income products).	☐
I am seeking a fund with a high risk and return profile: You are looking for an investment that is higher risk in nature (e.g. you have the ability to tolerate **up to six negative returns over a 20-year period** in order to achieve a higher target return from this investment. Funds with a high risk and return are typically invested in growth assets which include shares and property investments).	☐
I am seeking a fund with a very high risk and return profile: You are looking for an investment that is very high risk in nature (e.g. you have the ability to tolerate **six or more negative returns over a 20-year period** as you are seeking to maximise returns and you can accept higher potential losses. Products with Very High risk and return are typically higher conviction portfolio such as concentrated share funds, hedge funds and other growth alternative assets).	☐
I am seeking a fund with an extremely high risk and return: You are looking for an investment that is extremely high risk in nature (e.g. you can **accept significant volatility and losses** as you are **seeking to obtain accelerated returns** (potentially in a short timeframe). Products with an extremely high risk and return proile are typically speculative investments in niche asset classes such as crypto assets).	☐

F. What percentage of your total investable assets are you directing into this fund (i.e. the total assets you have available for investment, excluding your residential home)? (select only one option)

Satellite allocation (up to 10%)	☐
Minor allocation (up to 25%)	☐
Core component (up tp 50%)	☐
Major allocation (up to 75%)	☐
Solution/Standalone (up to 100%)	☐

G. Where did you obtain your application form? (select only one option)

Fund Manager Website	☐
Financial Adviser	☐
Referred by a friend/colleague	☐
Advertisement	☐
Other ______	☐

Section B: Investor details

What is the full legal name of the entity that will hold title to the units?

Full name of account designation

If you are an existing investor, please provide your account number

☐ I/We confirm there are no changes to our identification documents previously provided and that these remain current and valid.

☐ I/We confirm there are no changes to the information in our previous application provided and that it remains current and valid.

Section C: Are you investing using funds borrowed under a margin loan?

☐ No - go to **section 1**

☐ Yes - please complete the details below

Name of margin lender

Name of borrower

Borrower's TFN

Loan number

If the person who will hold legal title to the units will be the borrower granting Power of Attorney to the margin lender or its nominee, please complete this form as as per the borrower's investor type.

1. TRUST

Please complete this section if you are:

- An individual acting in your capacity as trustee of a trust, or
- A company acting in your capacity as a trustee of a trust.

For guidance about when you may be acting as a trustee and for whom, please refer to the FAQs at the back of this form.

1.1 Trust details

Full name of trust. If the trust for which you act as a trustee does not have a name, please insert N/A

Type of trust

Business name (if any) of the trustee of the trust

Country in which the trust was established

Nature of business

1.2 Type of trust

1.2.1 Custodian

☐ No - go to **1.2.2**.

☐ Yes - please complete the questions below.

		No	Yes
a.	Do you provide a custodial or depository service of the kind described in item 46 of table 1 in subsection 6(2) of the AML/CTF Act 2006 (Cth)? (i.e. to the underlying investor not your related body corporate)	☐	☐
b.	Do you hold an AFSL or are you exempt from the requirement to hold such license? If **Yes**, AFSL Number or specify the grounds for exemption	☐	☐
c.	Are you enrolled as a reporting entity with AUSTRAC, or do you satisfy one of the 'geographical link' tests in subsection 6(6) of the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act)?	☐	☐
d.	Have you carried out all applicable customer identification procedures (ACIP) and ongoing customer due diligence (OCDD) requirements in accordance with chapter 15 of the AML/CTF Rules in relation to your underlying customers? (including where you have relied on a member of your designated business group or an Authorised representative to perform the ACIP and OCDD)	☐	☐

If you have answered **Yes** to all questions in **1.2.1,** go to **section 2.** If not, please complete **1.2.2**.

Regulated trust

1.2.2 Registered MIS - is the trust for which you are the trustee a registered managed investment scheme?

☐ No - go to **1.2.3**

☐ Yes - please tell us the ARSN.

Now go to **section 2.**

1.2.3 Unregistered MIS - unregistered managed investment scheme (where the scheme is not registered by ASIC; has only wholesale clients and does not make small scale offering to which section 1012E of the Corporations Act applies)

☐ No - go to **1.2.4**

☐ Yes - please provide the ABN for the unregistered managed investment scheme.

Trust ABN or registration/licence number

Now go to **1.4**, then **section 2**.

1.2.4 Government superannuation fund - is the trust for which you are the trustee a government superannuation fund established by legislation?

☐ No - go to **1.2.5**

☐ Yes - please tell us the name of the Act that establishes the fund

Now go to **1.4**, then **section 2**.

1.2.5 Other regulated trust (a trust registered and subject to the regulatory oversight of a Commonwealth statutory regulator in relation to its activities as a trust)

Note: This includes registered charities with the ACNC**,** superannuation funds, approved deposit funds, pooled superannuation trusts, public sector superannuation schemes (within the meaning of the Superannuation Industry *(Supervision) Act 1993 (Cth)*). If you are an SMSF, please use the stand alone application form for SMSF.

☐ No - go to **1.3**

☐ Yes - please provide the details below, then go to **section 2**.

Provide name of regulator (eg ASIC, APRA, ATO & ACNC)

Provide the Trust's ABN or registration/licensing details

If you answered NO to any of the questions in **1.2**, then go to **1.3**.

1.3 Unregulated trusts

All other unregulated trusts must complete this section. This includes family trusts, testamentary trusts, discretionary trusts, unregistered charitable trusts, nominee and sub-custodian entities that do not qualify as a custodian under **1.2.1**.

Trust ABN (if any)

Trust TFN (if any)

Now go to **1.3.1.**

1.3.1 Beneficiary details (class of beneficiaries)

Do the terms of the trust describe the beneficiaries by reference to members of a class?

- [ ] No - please go to **1.3.2**
- [ ] Yes - please provide details of the class to which the beneficiaries belong (e.g. family members, unit holders, un-named charities). Then go to Settlor details **1.3.3**.

For a nominee or sub-custodian

The **beneficiary** is the person or entity for whom the applicant holds its interests in the Fund.

1.3.2 Beneficiary details (specified beneficiaries)

Please specify each beneficiary below (using the applicable section for individuals or companies). If there are more beneficiaries than there is space for below, please complete the details in a separate sheet and attach to this application form.

Individual beneficiary 1

Title | Given name(s) | Surname

Individual beneficiary 2

Title | Given name(s) | Surname

Individual beneficiary 3

Title | Given name(s) | Surname

Individual beneficiary 4

Title | Given name(s) | Surname

Corporate Beneficiary 1

Company name | ACN

Corporate Beneficiary 2

Company name | ACN

Corporate Beneficiary 3

Company name	ACN

Corporate Beneficiary 4

Company name	ACN

Now go to **1.3.3**.

1.3.3 Settlor details

The **settlor** may be the person or entity that provided the applicant with funds to make the investment and may be specified in the trust or relationship agreement. If not, the settlor may be the person or entity that appointed the applicant as nominee or sub-custodian.

Please provide the name of the settlor of the trust (unless they are deceased or the material asset contribution to the trust by the settlor at the time the trust was established was less than $10,000).

Title	Given name(s)	Surname

Related body corporate

Note: You do not have to complete this section if you are a regulated trust.

1.4 Trust verification procedures

1.4.1 Did you answer yes to all of the questions in 1.2.1 or any of the questions in 1.2.2 - 1.2.5?

☐ No - please go to **1.4.3**

☐ Yes - please go to **1.4.2**.

1.4.2 Verification procedure for regulated trusts

Please provide a copy of the document(s) as set out below.

For trustees of unregistered managed investment scheme which only has wholesale clients and does not make small scale offerings to which s1012E of the Corporations Act applies (you answered yes **1.2.3**)	
A letter confirming these details from an external lawyer or accountant	☐
The relevant offer document for the scheme in English	☐
For regulated Government superannuation funds (you answered yes **1.2.4**)	
An extract of the establishing legislation, sourced from a government website.	☐

Now go to **section 2.**

1.4.3 Verification procedure for non-regulated trusts

Trust deed A certified copy of the trust deed/will or if not reasonably available a certified extract * of the trust deed that includes the name of the trust, trustees, and settlor(s) where applicable; or	☐
A letter from an accountant or solicitor verifying the name, existence of the trust and the name of the settlor(s) where applicable	☐

Letter of compliance for nominees and sub-custodians

If you have relied on the ACIP and OCDD performed by a member of your designated Business Group in respect to the underlying investor, please attach a signed AML/CTF compliance letter from the entity that has appointed you ☐

Margin loan

For Margin Lenders or Nominees of the Margin Lender, please provide a certified copy or certified extract of the Loan Agreement with the Borrower ☐

*Please see the FAQs at the back of this form for the meaning of certified copy and certified extract.

Now go to **section 2.**

2. TRUSTEE DETAILS

For **Australian regulated trusts**, identification information is required for only **ONE** of the trustees, even if the trust has multiple trustees.

For **unregulated trusts**, please provide:

- Identification information for **ALL** trustees. If there are multiple Trustees, complete **section 2** on another application form and attach it to the main application form.
- If you are an individual trustee, in respect of **ONE** trustee complete **section 4.b and 5**
- If you are a corporate trustee, in respect of **ONE** trustee complete **section 3 and 4**.

2.1 Type of trustee

☐ The trustees are all individuals - go to **2.2**.

☐ The trustees are all companies - go to **2.3**.

2.2 Individual trustee(s) details

Individual trustee 1

Title | Given name(s) | Surname

Date of birth (DD/MM/YYYY) ☐☐ / ☐☐ / ☐☐☐☐ Occupation

Residential address - (A PO Box/RMB/Locked Bag is not acceptable)

Unit | Street number | Street name

Suburb | State | Postcode | Country

Contact details

Home number (including country and area code) | Mobile number (including country code)

Email (default address for all investor correspondence)

Individual trustee 2

Title

Given name(s)

Surname

Date of birth (DD/MM/YYYY) / /

Occupation

Residential address - (A PO Box/RMB/Locked Bag is not acceptable)

Unit

Street number

Street name

Suburb

State

Postcode

Country

Contact details

Home number (including country and area code)

Mobile number (including country code)

Email

All correspondence will be sent to the email address provided by **Individual trustee**

2.3 Corporate trustee details

Corporate trustee 1

Company name

ACN

Nature of business

Registered office address - (A PO Box/RMB/Locked Bag is not acceptable)

Property/building name (if applicable)

Unit

Street number

Street name

Suburb

State

Postcode

Country

Corporate trustee 2

Company name

ACN

Nature of business

Registered office address - (A PO Box/RMB/Locked Bag is not acceptable)

Property/building name (if applicable)

Unit

Street number

Street name

Suburb

State

Postcode

Country

Now go to **section 3**.

3. COMPANY DETAILS

Please complete this section if you are:

- A company investing on your own behalf, or
- A corporate trustee.

Full legal name of company as registered by ASIC

ACN

Nature of business

Do you have an authorised signatories list (ASL)? ☐ No ☐ Yes - For the ASL to be valid, please provide all the requirements below

A certified copy of the ASL with the full name, position and signature of each authorised representative	☐
A certified copy of the authorising document (e.g. Power of Attorney)	☐
Please tick to confirm the authorising document or Power of Attorney is still valid and it has not been revoked	☐

Do you have a verifying officer? ☐ No ☐ Yes - Please provide all of the following

Full name of verifying officer

Date of birth (DD/MM/YY) ☐☐ / ☐☐ / ☐☐☐☐

Verifying officer residential address

☐ certified copy of your ID (see **section 5**)

☐ letter of appointment in company's letterhead signed by an authorised person

I confirm I have:

- Identified the authorised representatives or signatories of the above customer in accordance with requirements of the Anti-Money Laundering and
  Counter-Terrorism Financing (AML/CTF) Act and Rules and have provided with this form the full name and signature of each authorised representative
  or signatory (ASL).
- collected the following details from each authorised representative or signatory:
  - full name of authorised representative/signatory
  - title of the position/role held by the authorised representative/signatory with the customer
  - a copy of the authorised representative/signatory's signature; and
  - evidence of the authorised representative/signatory's authorisation to act on behalf of the customer
- made a record of the above details for each authorised representative/signatory which will be retained by the customer.

Signature of Verifying Officer

Date (DD/MM/YY) ☐☐ / ☐☐ / ☐☐☐☐

If you are an Australian company, go to **3.1**.

If you are a foreign company, go to **3.2**.

3.1 Australian company

Registered office address - (A PO Box/RMB/Locked Bag is not acceptable)

Property/building name (if applicable)

Unit | Street number | Street name

Suburb | State | Postcode | Country

Principal place of business address (if different to registered office address) - (A PO Box/RMB/Locked Bag is not acceptable)

Property/building name (if applicable)

Unit | Street number | Street name

Suburb | State | Postcode | Country

Postal address (if different to above) - (RMB/Locked Bag is not acceptable)

Unit | Street number | Street name

Suburb | State | Postcode | Country

ACN | ABN

Contact details (for company or contact person)

Name | Email

Business number (include country and area code) | Mobile number (include country code)

Now go to **3.3.**

3.2 Foreign company

Country of formation

Registered in Australia? ☐ No ☐ Yes - please provide below the ARBN

Registered in country of formation? ☐ No ☐ Yes - Name of foreign registration body and identification number (if any)

If you are a foreign company registered in Australia, please provide your principal place of business in Australia, or the full name and address of your Australian authorised representative.

If you are not registered in Australia, please provide either the full address of the company as registered by the foreign registration body **or** the principal place of business in the country of formation.

A PO Box/RMB/Locked Bag is not acceptable.

Unit | Street number | Street name

Suburb | State | Postcode | Country

Postal address (if different to above) - (RMB/Locked Bag is not acceptable)

Unit | Street number | Street name

Suburb | State | Postcode | Country

Contact details (for company or contact person)

Name | Email

Business number (include country and area code) | Mobile number (include country code)

3.3 Type of company

Are you a public company or a private/proprietary company?

☐ Private/proprietary company – please go to **3.4**

☐ Public company – please go to **3.5**.

3.4 Private/Proprietary company

Please complete the director details below if you are an Australian proprietary company or a foreign private company. Do not complete for public companies.

Directors details

How many directors are there? ☐

Please provide below the full name of all the directors. If there are more than four directors, please complete the details on a separate sheet and attach to this application form.

Director 1

Title | Given name(s) | Surname

Director 2

Title | Given name(s) | Surname

Director 3

Title | Given name(s) | Surname

Director 4

Title | Given name(s) | Surname

Now go to **3.6**.

3.5 Public company

Are you an Australian listed company?

☐ No – please go to **3.6** ☐ Yes – please provide name of the market/exchange on which the company is listed

Listed company name	Market/exchange

Now go to **3.8.**

3.6 Majority owned subsidiary of an Australian public listed company

Are you a majority-owned subsidiary of an Australian publicly listed company?

☐ No – please go to **3.7**

☐ Yes – please provide name of the parent listed company and the market/exchange on which the company is listed

Listed company name	Market/exchange

Now go to **3.8**.

3.7 Regulated company

This only includes companies that are licensed by an Australian Commonwealth, State or Territory statutory regulator and are subject to regulatory oversight for example, Australian Financial Services Licensees (AFSL), Australian Credit Licensees (ACL) and Registrable Superannuation Entity (RSE) Licensees.

Are you a regulated company?

☐ No – please go to **3.9** ☐ Yes – please provide details of the regulator and licence number below

Regulator	Licence number

Now go to **3.8**.

3.8 Verification procedures for regulated companies

If you have answered Yes to 3.6, please provide evidence of being a majority or wholly owned subsidiary of a listed company by providing a copy of one or more of the following:	
ASIC company extract	☐
company annual statement	☐
certified company share structure	☐
a public document issued by the relevant company	☐

3.9 Verification process for all other company types

Please provide evidence of beneficial ownership by providing a copy of one or more of the following:	
ASIC or Foreign Company Extract	☐
company annual statement	☐

certified company share structure	☐
a public document issued by the relevant company	☐

4. BENEFICIAL OWNER

4A Beneficial owner of a company (including a company acting in the capacity of trustee)

You must complete this section if you are an unregulated company and you have answered no to:

- **3.5** (you are an Australian domestic listed company)
- **3.6** (you are a majority-owned subsidiary of an Australian listed company)
- **3.7** (you are a company that is licensed and subject to the regulatory oversight of a Commonwealth, State or Territory statutory regulator).

You are exempt from completing **section 4** if you are a regulated company or:

- You are a foreign listed company or a wholly owned subsidiary of a listed company in a financial market that is subject to disclosure requirements that ensure transparency of beneficial ownership.

  Listed company name ____________ Market/exchange ____________

A beneficial owner is an individual who ultimately owns (directly or indirectly) 25% or more of the customer, or controls (directly or indirectly) the customer (see FAQs). If you cannot identify any beneficial owners, please go to the fallback procedure at **4.2**.

Please provide details of your beneficial owner(s) below (see FAQs for guidance).

4.1 Beneficial owner(s) details

Beneficial owner 1

Title ____ Given name(s) ____________ Surname ____________

Residential address - (A PO Box/RMB/Locked Bag is not acceptable)

____

Date of birth (DD/MM/YYYY) __ __ / __ __ / __ __ __ __

Beneficial owner 2

Title ____ Given name(s) ____________ Surname ____________

Residential address - (A PO Box/RMB/Locked Bag is not acceptable)

____

Date of birth (DD/MM/YYYY) __ __ / __ __ / __ __ __ __

Beneficial owner 3

Title ____ Given name(s) ____________ Surname ____________

Residential address - (A PO Box/RMB/Locked Bag is not acceptable)

____

Date of birth (DD/MM/YYYY) __ __ / __ __ / __ __ __ __

Beneficial owner 4

Title | Given name(s) | Surname

Residential address - (A PO Box/RMB/Locked Bag is not acceptable)

Date of birth (DD/MM/YYYY) / /

4.2 Fallback procedure

If you are a company (investing on your behalf) or corporate trustee and cannot identify any beneficial owner owning 25% or more, please complete **4.2.1**.

4.2.1 Senior managing official

Please provide the details of the senior managing official (or equivalent) (please see FAQs for the meaning of 'senior managing official')

Title | Given name(s) | Surname

Date of birth (DD/MM/YYYY) / /

Company Title

Residential address - (A PO Box/RMB/Locked Bag is not acceptable)

Unit | Street number | Street name

Suburb | State | Postcode | Country

4B BENEFICIAL OWNER OF THE TRUST

You must complete this section if you are an unregulated trust. The beneficial owner of a trust is an individual who controls (directly or indirectly) the operations of the trust and has power to appoint or remove the trustee(s) of the trust.

You are exempt from completing this section if:

- You are a custodian and the beneficial owner is the underlying investor(s). If not, complete **4.2.2**.

4.2.2 Beneficial owner of the trust (individual with power to appoint or remove trustees)

Please provide the details of the individual who directly or indirectly controls the Trust. If this is confirmed to be the same individual as the trustee, he/she must be listed again below to confirm the trust's beneficial owner.

Title | Given name(s) | Surname

Date of birth (DD/MM/YYYY) / /

Company title

Residential address - (A PO Box/RMB/Locked Bag is not acceptable)

Unit | Street number | Street name

Suburb	State	Postcode	Country

Please follow the verification procedure in **section 5**, unless the individual is already providing the ID as a trustee or beneficial owner of the corporate trustee.

5. VERIFICATION PROCEDURE FOR INDIVIDUAL TRUSTEE, BENEFICIAL OWNER(S), SENIOR MANAGING OFFICIAL AND APPOINTOR

Please complete the below verification procedure in respect of each individual identified in **section 4**. You may also need to complete the below in respect of an individual trustee if directed to do so under **2.2**. If you cannot meet the requirements of **option A**, please follow the instructions in **option B**.

OPTION A

Provide a certified copy* of one of the following:	
Current Australian Driver's Licence containing a photo of the person (scan the front and back)	☐
Current Australian Passport or an Australian Passport that has expired within the preceding 2 years	☐
Current Australian State or Territory Government Identity Card showing the person's date of birth, photo and signature	☐
Current Foreign Government Identity Card showing the person's date of birth, photo and signature**	☐
Current Foreign Driver's Licence showing the person's date of birth, photo and signature**	☐
Current Foreign Passport showing the person's date of birth, photo and signature**	☐

OPTION B

If you can't provide any document from option A, then please provide a certified copy* of one document from group 1 and one document from group 2.	
GROUP 1	
Birth Certificate or Birth Extract issued by an Australian State or Territory	☐
Australian Government issued Citizenship Certificate	☐
Current Concession or Health Care Card issued by Centrelink (scan the front and back)	☐
GROUP 2	
Commonwealth, State or Territory Government Notice within the preceding 12 months and recording the provision of financial benefits	☐
Australian Taxation Office Notice within the preceding 12 months and recording the debt payable to or by the individual by or to (respectively) the ATO	☐
Local Government or Utilities Provider Statement within the preceding 3 months and recording the provision of services	☐

If the investor is below the age of 18, please contact us on 1300 788 031

*Please see the FAQs at the end of this form for the meaning of certified copy.

**If the document is written in a language other than English, it must be accompanied by an English translation prepared by an accredited translator.

6. INVESTMENT DETAILS & DISTRIBUTION INSTRUCTIONS

Specify your initial application amount.

The minimum investment amount is $5,000 per fund.
Indicate your distribution choice below. If you do not make an election, distributions will be reinvested.

Fund name	APIR	Investment amount AUD$	Distribution option (indicate (X) one option per fund)	
			Pay to my bank a/c	Reinvest
Australian Ethical Altius Credit Income Fund - Retail	AUS1392AU		☐	☐
Wholesale Cash Fund	WCF0001AU		☐	☐
Australian Ethical Altius Green and Sustainable Bond Fund - Retail	AUS9041AU		☐	☐
Australian Ethical Altius Short Duration Bond Fund	AUS0071AU		☐	☐

Please indicate the source & origin of funds being invested.

Savings	☐
Superannuation contributions	☐
Income from employment - regular and/or bonus	☐
Normal course of business	☐
Investment	☐
Donation/gift	☐
Inheritance	☐
Sale of assets (e.g. shares, property)	☐
Other	☐

7. PAYMENT OF APPLICATION AMOUNT

Select your payment method and complete the relevant section if applicable. All payments must be made in AUD.

☐ **EFT** ☐ **Direct debit**

EFT	**Electronic Funds Transfer**
Account name:	AUSTRALIAN ETHICAL INVESTMENT LTD- ALTIUS APPS ACCOUNT
BSB:	082-967
Account number:	795221420
Your reference:	[please use the name of the investor and investor number]

Direct debit authority – Australian bank accounts only

You can allow us to deduct your application amount directly from your nominated financial institution account by completing the direct debit authority below. This debit will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below.

We use SS&C Solutions Pty Limited as our external service provider to process your application and payment. By completing this section, you have understood and agreed to the terms and conditions governing the debit arrangements between you and SS&C Solutions Pty Limited, as set out in this request and in your Direct Debit Request Service Agreement.

Financial institution name

Branch name

Account name

BSB number

Account number

I/We request and authorise SS&C Solutions Pty Limited to arrange, through its own financial institution, a debit to the nominated account as deemed payable by our administrator. SS&C Solutions Pty Limited provides it's services to Australian Ethical Investment Ltd (ABN 47 003 188 930)

Signature of primary account holder

Please print full name

Date (DD/MM/YYYY)

/ /

Signature of joint account holder (if applicable)

Please print full name

Date (DD/MM/YYYY)

/ /

8. FINANCIAL INSTITUTION ACCOUNT DETAILS

Australian bank account details

Please provide your bank account details if you have selected to take your distribution in cash or wish to provide these details for future redemptions. We will only pay cash proceeds to a bank account in the name(s) of the investor(s). We will not make any payments into third party bank accounts.

Financial institution name

Branch name

Account name

BSB number

Account number

Foreign bank account details

Financial institution name

Financial institution address

Account number

Account name

SWIFT/BIC

ABA/FED (US)

IBAN (Europe)

9. REGULAR SAVINGS PLAN

☐ I/We would like to establish a regular savings plan

Monthly investment amount AUD$ ______ (minimum $100 per month).

Please complete the direct debit request in **section 7** above (Payment of application amount).

10. COMMUNICATION

Automatic online account access

Online access enables you to view details of your investments (account balance, investment details and account statements). We will send you the necessary registration details by post once your application is processed.

Note: You may receive marketing material (e.g. market commentary, event invitations) from us, from time to time. Please indicate if you do not wish to receive these communications.

Annual & semi-annual report options

The annual and any semi-annual financial statements of the fund are available free on our website. If you would like to receive a copy by post or email, please indicate below. (This refers to annual and semi-annual reports only. This will not affect communication instructions regarding general correspondence for your fund).

☐ By email ☐ By post

Marketing Material

☐ You may receive information from us via mail, telephone, email or other electronic messaging service relating to market commentary, services or information that may be of interest to you. By providing us with your contact details you consent to being contacted by these methods for these purposes. Please indicate if you do not wish to receive marketing information from us or any companies within our group.

11. FINANCIAL ADVISER DETAILS

Use this section to tell us about your financial adviser. If you change your financial adviser, it's important to let us know in a timely way. If you would like your financial adviser to receive copies of your statements by email, please enter their email address below.

Adviser email address

Operating your account

Do you want your financial adviser to be able to operate your account?

☐ No

☐ Yes - Please complete **section 12** (Authorised representative of investor).

In general, an appointed financial adviser can do everything you can do with your investment, except appoint another person to operate your account. It is important to tell us promptly if you no longer wish your financial adviser to operate your account, or if your financial adviser changes – SS&C will keep accepting their instructions until you or your adviser inform us in writing that the appointment has terminated.

We may suspend or terminate their appointment for any reason considered reasonable, and may change the terms on which they operate your account.

You indemnify us from any loss you or we suffer as a result of the actions of your appointed financial adviser, and agree to ratify their actions if we ask.

Notice to financial adviser: by completing this section of the application form, you are confirming that you hold a current Australian Financial Services Licence (AFSL), or are otherwise authorised to advise on and arrange this product.

Details

AFSL holder name

AFSL number

Adviser name

Advisor code or Authorised representative number

ABN

Postal address (if different to above) - (RMB/Locked Bag is not acceptable

Property/building name

Unit

Street number

Street name

Suburb

State

Postcode

Country

Phone

Mobile

Contact details

Business number (include country and area code)

Mobile number (include country code)

Adviser signature

Performance of investor identification & verification procedures

Please indicate below whether client identification and verification procedures have been performed.

☐ No - I have not performed the applicable customer identification procedure on this investor.

☐ Yes - I have completed the applicable customer identification procedure on this investor.

Financial adviser declaration

Notice to financial adviser: please note that reliance on the KYC performed by the financial advisor is only acceptable if all the criteria below is met.

☐ I hold an AFSL in my own name or have been appointed as an authorised representative by the licensee.

☐ I am a reporting entity for AML/CTF purposes.

☐ The issuer has reasonable grounds to believe that it is appropriate to rely on the KYC procedure I have undertaken.

☐ I have attached the KYC documents to this form.

AFSL full legal entity name

AFSL number

Please print full name

Signature

12. AUTHORISED REPRESENTATIVE OF INVESTOR

Please complete this section if you wish to appoint an individual or individuals to act on your behalf in relation to your investment in the fund. If you have appointed an entity as your authorised representative, please contact us on 1300 788 031 to obtain the relevant KYC form.

12.1 Authorised representative details

Authorised representative 1

Title

Given name(s)

Surname

Authorised representative's phone number

Email

Authorised representative's signature

Authorised representative 2

Title	Given name(s)	Surname

Authorised representative's phone number

Email

Authorised representative's signature

If you wish to appoint more than two authorised representatives, please complete the details on a separate sheet and attach to this application form.

12.2 How authorised representatives may act in relation to the account?

Please tick as applicable	
Each authorised representative listed above may provide instructions in relation to the investment individually without the consent of the other	☐
All authorised representatives must act jointly to provide instructions in relation to the investment	☐
Other arrangement – please provide details below	☐

12.3 Verification procedure for authorised representatives who are individuals

For each authorised representative, please provide verification documents in accordance with the verification procedure in **section 5**. In addition, please provide evidence of each authorised representative's authority to act on behalf of the investor. Please tick the document(s) you have provided.

Verification documents - mandatory	
A certified copy of ID as per **section 2**	☐
Authorised representative's authority - one of the following (not required for a Financial Adviser listed in **Section 11**)	
Certified copy of the authorising document (e.g. POA); or	☐
A certified copy of a guardianship order; or	☐
Other arrangement – please provide details	☐

☐ I confirm that the document authorising each authorised representative is still valid and has not been revoked.

13. TAX INFORMATION - GLOBAL TAX REPORTING REQUIREMENTS (CRS/FATCA)

Why you need to complete this section?

The Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) are regulatory requirements that aim to deter tax evasion by US and other foreign taxpayers. The Australian and a number of other foreign Governments have an agreement which requires us to obtain certain information from investors, including taxation information. You may be liable to a penalty if you provide information that is false or misleading in a material particular. We may decide not to open an account without first receiving the required information. For more information, visit www.ato.gov.au.

If you are unsure of any of the answers, please contact a legal or accounting professional.

HELP

Tell me about tax residence

You can be a resident of more than one country for tax purposes. Whether you are tax resident of a particular country for tax purposes is often based on the amount of time you spend in a country and the location of your residence and/or place of work. If you pay tax or have a tax liability somewhere, you are probably a tax resident there. Dual citizenship often brings dual tax residency.
It depends on the country. For the US, tax residency can be as a result of citizenship or residency for tax purposes.

If you are unsure, ask someone who knows, usually your accountant.

13.1 Companies and non-superannuation trusts

13.1.1 Are you a specified US person for tax purposes?

☐ No

☐ Yes - please tell us your **TIN**

13.1.2 Are you a resident of any other country for tax purposes? Other than the US or Australia.

☐ No

☐ Yes - please tell us which ones, using the following table

HELP

No TIN? Reasons we accept are:

Reason A: The country of tax residency does not issue TINs to its tax residents

Reason B: The entity/individual has not been issued with a TIN

Reason C: The country of tax residency does not require the TIN to be disclosed

	Country or jurisdiction of tax residency	TIN	**No TIN? Which reason?** If **Reason B** has been selected please provide an explanation. See above **HELP** box.
1			
2			
3			
4			

13.1.3 Are you a financial institution?

Be careful - financial Institution is broadly defined - see **HELP** box

☐ No

☐ Yes - please tell us your **GIIN*** - see **HELP** box.

HELP

What is a Financial Institution?

For further details about a Financial Institution, please refer to the ATO's AEOI Guidance - https://www.ato.gov.au/general/international-tax-agreements/in-detail/international-arrangements/automatic-exchange-of-information---crs-and-fatca/?page=2#2_Financial_institutions.

HELP

What is a GIIN?

This stands for Global Intermediary Identification Number. GIINs are 19 digits long, issued by US tax authorities (the IRS) to non US financial institutions and sponsoring entities for purposes of identifying their registration with the IRS under US tax laws (called FATCA).

For further details about the GIIN please refer to the IRS GIIN Composition Information - Please refer to https://www.irs.gov/businesses/corporations/fatca-registration-and-ffi-list-giin-composition-information.

Where to now?

I ticked **yes** and completed my **GIIN** - go to **13.1.4**.

I ticked **yes** and I am a Managed Investment Entity in a non-CRS participating jurisdiction - If no, proceed to question **13.1.4**.

I ticked **yes** but did not write a GIIN – please tick below why you did not write a **GIIN** - then go to **13.1.4**.

Exempted financial institution	☐
Deemed compliant financial institution	☐
Exempt beneficial owner	☐
Non-participating financial institution	☐
Non-reporting IGA financial institution	☐
Sponsored financial institution - their GIIN is	☐
Other	☐

13.1.4 Are you a public company listed on a stock exchange or a related entity of a publicly listed company or a governmental entity?

☐ No

☐ Yes - then go to **section 14** and **15**.

13.1.5 Are you active or passive?

☐ I am an 'active' non financial entity. Please tell us what type of active NFE you are below - then go to **section 14** and **15**.

☐ I am a 'passive' non financial entity.

HELP

What is active and passive?

A non-financial entity (NFE) is any entity that is not a financial institution as defined above.

You will be a passive NFE if you are not an active NFE.

Generally, you will be an active NFE if:

☐ your stock (or a related entity's stock) is regularly traded on established securities market less than 50% of your gross income for the previous reporting period was passive income and less than 50% of your assets during that period produce or were held to produce passive income.

☐ you are a Governmental entity, an international organisation, a central bank or an entity wholly owned by one of the above.

☐ you are exempt from income tax in your residential jurisdiction and were established and operated exclusively for religious, charitable, scientific, artistic, athletic or educational purposes and meet certain other specific criteria.

☐ you have not been a financial institution in the past five years and are in the process of liquidating your assets or reorganising with the intent to recommence operations other than as a financial institution.

If you are unsure whether you are an active or passive NFE, please get advice.

13.1.6 Do you have any controlling persons who are resident of another country or jurisdiction of tax residency for tax purposes?

☐ I am passive, and **yes** I do have controlling persons who are resident of a country or jurisdiction other than Australia for tax purposes

Complete the **controlling persons details** in the table below - then go to **section 14** and **15**. If there is not enough room in the table, please copy the page and attach it to your completed form.

☐ I am passive, but **no** I do not have controlling persons who are resident of a country or jurisdiction other than Australia for tax purposes.

It would be unusual to think of no-one. Please read the **HELP** box. If you are sure - go to **section 14** and **15**.

HELP

Controlling persons

Controlling persons are natural persons who exercise control over an entity.

For trusts, the settlor(s), the trustee(s), the protector(s) (if any), and the beneficiary(ies) or class(es) of beneficiaries, must always be treated as Controlling Persons of a trust, regardless of whether or not any of them exercises control over the trust for FATCA/CRS purposes.

For companies, controlling persons generally include any person who holds (directly or indirectly) more than 25% of the shares in the company and any person who has the power to influence decisions about the company's financial and operating policies, such as senior managing officials or directors.

Controlling person 1

Title	Given name(s)	Surname

Date of birth (DD/MM/YYYY)	City and country of birth
__ __ / __ __ / __ __ __ __	

Residential address

Unit | Street number | Street name

Suburb | State | Postcode | Country

	Country or jurisdiction of tax residency	TIN	**No TIN? Which reason?** If **Reason B** has been selected please provide an explanation. See **13.1.2 HELP** box.
1			
2			
3			
4			

Controlling person 2

Title | Given name(s) | Surname

Date of birth (DD/MM/YYYY) | City and country of birth

/ /

Residential address

Unit | Street number | Street name

Suburb | State | Postcode | Country

	Country or jurisdiction of tax residency	TIN	**No TIN? Which reason?** If **Reason B** has been selected please provide an explanation. See **13.1.2 HELP** box.
1			
2			
3			
4			

Controlling person 3

Title | Given name(s) | Surname

Date of birth (DD/MM/YYYY) | City and country of birth

/ /

Residential address

Unit	Street number	Street name

Suburb	State	Postcode	Country

	Country or jurisdiction of tax residency	TIN	**No TIN? Which reason?** If **Reason B** has been selected please provide an explanation. See **13.1.2 HELP** box.
1			
2			
3			
4			

Controlling person 4

Title	Given name(s)	Surname

Date of birth (DD/MM/YYYY)	City and country of birth
/ /	

Residential address

Unit	Street number	Street name

Suburb	State	Postcode	Country

	Country or jurisdiction of tax residency	TIN	**No TIN? Which reason?** If **Reason B** has been selected please provide an explanation. See **13.1.2 HELP** box.
1			
2			
3			
4			

14. DECLARATIONS & ACKNOWLEDGMENTS

Please read the declarations below before signing this form. The required signature(s) are detailed at the bottom of this form.

When you apply to invest, you (the applicant) are telling us:

- to the best of your knowledge, all details in this application (including all related documents provided) are true, correct and complete
- you have received, read and understood the current PDS. You agree to be bound by the constitution of the fund, the PDS as supplemented, replaced or re-issued from time to time
- you are not bankrupt or a minor, and are authorised to sign this form
- you have received and accepted this offer in Australia
- you have read and understood the information relating to privacy in the PDS
- I consent to the issuer disclosing my personal information to any issuer's service providers, in relation to any identification and verification that the issuer is required to undertake on me, as required under the AML/CTF Act. This shall include any information:
    - required by any third party document verification service provider, and/or
    - provided to any third party document verification service provider.

By applying to invest you also acknowledge that:

- monies deposited are not associated with crime, money laundering and/or financing terrorism. We may decide to delay or refuse any request or transaction, including by suspending the issue or redemption of units. If we are concerned that the request or transaction may breach any obligation of, or cause us to commit or participate in an offence under any AML/CTF and Sanctions Law and FATCA/CRS obligations, we will incur no liability to you if we do so
- we may take other action we reasonably believe is necessary to comply with AML/CTF and Sanctions Law and FATCA/CRS obligations, including disclosing any information held about you to any of our related bodies corporate or service providers whether in Australia or outside Australia, or to any relevant Australian or foreign regulator, and
- we collect additional information about you from time to time, from you or from third parties, for the purposes of satisfying AML/CTF and Sanctions Law and FATCA/CRS obligations, and that any such information may be used and disclosed as described in Australian Ethical's privacy policy available online at www.australianethical.com.au/privacy-policy or by contacting us.

Important information

- nothing in this form is advice and 'help' is general guidance only. Seek professional advise to be sure of your answers
- it is a condition of investing that you keep your details (including tax detail) with us, up to date. We recommend that you review this tax information form at the end of the financial year and update your details if required. You must contact us when you learn new things about the matters in this form. Failing to update us can have tax and other consequences. You can update us by requesting and completing this form and emailing, faxing or posting it to our Administrator.

By completing and signing this form:

- you represent having read and understood this form
- you represent this form is complete and accurate
- if you have applied for but not received your TIN or GIIN, you undertake to inform us within 30 days of receiving it
- you undertake that if information in this form changes, you will tell us within 30 days
- you declare that to the best of your knowledge and belief the information provided in the Global Tax Reporting section is true and correct
- you agree to notify Australian Ethical of any changes to your tax residency or that of any beneficial owners or controlling person.

15. SIGNATURE(S)

For individual trustees, all trustees to sign. For companies or corporate trustee, the signature(s) of either a sole director, or two directors, or one director and the company secretary.

Signature 1

Signature

Date (DD/MM/YY) __ __ / __ __ / __ __ __ __

Full name

Capacity	
Individual trustee 1	☐
Director	☐
Company Secretary	☐
Authorised Representative	☐

Signature 2

Signature

Date (DD/MM/YY) __ __ / __ __ / __ __ __ __

Full name

Capacity	
Individual trustee 2	☐
Director	☐
Company Secretary	☐
Authorised Representative	☐

Signature 3

Signature

Date (DD/MM/YY) __ __ / __ __ / __ __ __ __

Full name

Capacity	
Individual trustee 3	☐
Director	☐
Company Secretary	☐
Authorised Representative	☐

Signature 4

Signature

Date (DD/MM/YY) __ __ / __ __ / __ __ __ __

Full name

Capacity	
Individual trustee 4	☐
Director	☐
Company Secretary	☐
Authorised Representative	☐

What should a trust deed extract include?	An extract of the trust deed should include the following information: • the full name (if any) of the trust; • the full name of the trustee(s), and • the full name of the settlor of the trust.
Who is a senior managing official'?	A senior managing official is an individual who makes, or participates in making, decisions that affect the whole, or a substantial part of the company, or that may significantly affect the company's financial standing.
Who is a 'beneficial owner'?	A beneficial owner is an individual who ultimately owns (directly or indirectly) 25% or more of the customer, or controls (directly or indirectly) the Customer. Control includes control as a result of, or by means of, trusts, agreements, arrangements, understandings and practices, whether or not having legal or equitable force and whether or not based on legal or equitable rights, and includes exercising control through the capacity to determine decisions about financial and operating policies. Information that may assist you in determining your beneficial owner includes (as relevant): • a certificate of incorporation of a company with ASIC/and or an annual statement including the amendments submitted to ASIC • a trust deed • a partnership agreement • the constitution and/or certificate of information for an incorporated association, or • the constitution of a registered co-operative.
Determining the beneficial owner of a trust	A beneficial owner of a trust may include: • any individual shareholder who holds the legal title to 25% or more of the issued shares in the trustee; • directors of the trustee (if they own or control the trustee) • company secretary of the trustee (if they own or control the trustee), and/or • any other individual who has the power to appoint or remove the trustee as the trustee of the trust. For a nominee that has been appointed by a related body corporate to hold interests in the fund on trust, the nominee agreement may specify the beneficial owner. This may be (but is not necessarily) the person that appointed the nominee. For a foreign company making an investment as a custodian under a single trust with multiple beneficiaries, the trust document under which the custodian is appointed may specify the beneficial owner/s. For a foreign company making an investment acting as a custodian for multiple trusts with multiple underlying investors, each trust document with each underlying investor may specify the beneficial owner/s.
Guidance on types of trusts	You will be the trustee of a trust if you are an individual or a company that will hold interests in the fund on trust for another person or persons (known as the beneficiary). It is important to carefully consider who is the beneficiary of the trust for which you are the trustee, keeping in mind that the beneficiary may hold its interest on trust for someone else (i.e. there may be layers of trust relationships down to the underlying investor). Trustees may include: • **Trustees of a managed investment scheme**: Managed investment schemes are a type of trust. The trustee of a managed investment scheme is generally a company. If the managed investment scheme is registered with ASIC, the trustee is known as the responsible entity. • **Custodians or nominees:** These are companies that provide custodial or depository services. In the context of managed investment schemes, custodians or nominees may hold interests on trust for the responsible entity of the scheme. The responsible entity for the scheme then holds interests on trust for the investors in that scheme. In the context of margin lending, a nominee may hold interests on trust for the borrower who has borrowed money from the margin lender. • **Trustees of self - managed super funds**: SMSFs are a type of trust. The trustee of an SMSF may be a company or two to six individuals. If the trustee is a company, there can be one to six members (or beneficiaries) of the SMSF and each member of the SMSF must be a director of the company trustee. If the trustees are individuals, there can be two to six members (or beneficiaries) of the SMSF and each of those members must be a trustee. • **Trustees of retail super funds**: Retail super funds are a type of trust. The trustee of a retail super fund is a company. • **Trustees of family trusts**: The trustee of a family trust may be one ore more individuals or a company or other type of entity. The trustee holds money or property for the beneficiaries of the family trust. • **Trustees of charitable trusts:** Some charities are structured as trusts. Trustees of charitable trusts are commonly individuals (for example, a board of trustees) or a company. Other charities may be structured as companies or associations. • **Trustees of deceased estates and testamentary trusts**: Testamentary trusts are discretionary trusts established in wills, that allow the trustees of each trust to decide, from time to time, which of the nominated beneficiaries (if any) may receive the benefit of the distributions from that trust for any given period.

Translating documents by an accredited translator	In Australia an accredited translator means a professional translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI) at or above professional level. • NAATI (https://www.naati.com.au/) In an overseas country, an accredited translator is a professional translator accredited by a NAATI equivalent authority. For these, escalate to the AML compliance officer for assistance.
Getting your copies or extracts certified	Any document(s) requiring certification for verification purposes must be certified by an eligible person to be a true copy of the original document. Documents must be either certified on all pages or certified on the front page with a clear reference to the number of subsequent pages that are included.
Example of certification	I certify that this is a true and correct copy of the original document Signature of Certifier Name of Certifier Capacity of certifier – e.g. Justice of the Peace Date of certification (DD/MM/YYYY)
List of occupations that can certify (from the Statutory Declaration Regulations 2018)	• Architect • Chiropractor • Dentist • Financial advisor or financial planner • Legal practitioner • Medical practitioner • Midwife • Migration authorised representative registered under Division 3 of Part 3 of the Migration Act 1958 • Nurse • Occupational therapist • Optometrist • Patent attorney • Pharmacist • Physiotherapist • Psychologist • Trade marks attorney • Veterinary surgeon
List of persons that can certify	• a person who is enrolled on the roll of the Supreme Court of a State or Territory or the High Court of Australia, as a legal practitioner (however described); • a judge of a court • a magistrate • a chief executive officer of a Commonwealth court • a registrar or deputy registrar of a court • a Justice of the Peace • a notary public (for the purposes of the Statutory Declaration Regulations 2018) • a police officer • an authorised representative of the Australian Postal Corporation who is in charge of an office supplying postal services to the public • a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public • an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955) • an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 2018) • a finance company officer with 2 or more continuous years of service with one or more financial companies (for the purposes of the Statutory Declaration Regulations 2018) • an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees and • a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.