

Cash Management Trust Account (CMA).

Complete this form to authorise the opening of a Cash Management Trust Account (CMA). This will allow you to make deposits via internet banking or BPAY to your margin loan facility or to earn interest when you have a credit variable loan balance. The funds in this CMA will form part of the security on your facility. The CMA will be opened in the name of Value Nominees Pty Limited, a wholly owned subsidiary of Westpac Banking Corporation.

Section 1 – Client Details

Name of borrower(s) on the BankSA Margin Lending Facility

Borrower(s) Client Reference Number

Section 2 – Terms and Conditions of the CMA

- This account will be opened with BankSA - A Division of Westpac Banking Corporation ABN 33 007 457 141 in the name of our nominee, Value Nominees Pty Limited ABN 90 001 827 998, a wholly owned subsidiary of Westpac Banking Corporation on your behalf, subject to these terms and conditions. You will remain the beneficial owner of any funds in this CMA account subject to our rights under your BankSA Margin Lending Facility Agreement.
- The funds in this account will form part of the "mortgaged property" on your BankSA Margin Loan facility, as defined in the BankSA Margin Lending Facility Agreement.
- You can make deposits directly from your CMA via Internet Banking or BPAY to your BankSA Margin loan facility.
- You can deposit funds directly into your CMA account via direct credit or Internet Banking facilities.
- Any withdrawals from your CMA must be approved by BankSA Margin Lending and/or the Account Issuer.
- You will receive monthly statements on your CMA account.
- Current interest rates on your CMA are available at banksa.com.au and are subject to change at the Account Issuer's discretion. Interest is calculated daily and credited to the account on the last business day in each month.
- We recommend that you seek independent tax advice in respect of any interest earned on this CMA.
- There are no fees and charges on this CMA.

Section 3 – Transfer of funds

Would you like the credit balance in your variable margin loan to be automatically transferred to your CMA and vice-versa?

- Yes We will automatically transfer any credit balance on your variable loan to the CMA so you can earn interest. We will also use any funds in the CMA to pay off your variable loan if it has a debit balance, reducing the total amount of interest you pay.
- No You will still be able to transfer funds between your CMA and your margin loan as required, upon written request.

Please note if you have not ticked any boxes you will be taken to have said YES.

Section 4 – Tax File Number (TFN) or Australian Business Number (ABN)

You do not have to provide us with your Tax File Number (TFN) or Australian Business Number (ABN). However, if you choose not to, tax may be charged on your Cash Management Trust Account at the highest marginal rate plus the Medicare levy.

First borrower

Borrower name

TFN/ABN or exemption category

Are you an Australian resident for tax purposes?*

- Yes No

Second borrower

Borrower name

TFN/ABN or exemption category

Are you an Australian resident for tax purposes?*

- Yes No

* If you are a non-resident for Australian taxation purposes then interest, dividends and royalties paid to you from an Australian source may be subject to withholding tax.

Are you a tax resident of any other country outside of Australia?

First borrower

Yes No

Second borrower

Yes No

If Yes, please refer to the Foreign Tax Residency Information provided in Section 7 of this form AND complete either Option A or B below:

Option A (applies to existing BankSA/Westpac customers only)

I am an existing BankSA or Westpac customer and I have previously provided BankSA/Westpac with my Foreign Tax Residency Information. Please note that in instances where we cannot substantiate this from our records, we will contact you for more information.

First borrower

Yes No

Second borrower

Yes No

Option B (applies to existing BankSA/Westpac customers who have not previously provided their Foreign Tax Residency Information AND new customers who are Foreign Tax Residents)

First borrower

I am a Foreign Tax Resident as follows:

Country Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

Second borrower

I am a Foreign Tax Resident as follows:

Country Tax Identification Number (TIN)

Reason (if a TIN is not available)

Reason 1 Reason 2 Reason 3

Section 5 – BankSA Privacy Statement and other reporting obligations

Personal information.

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy. Our privacy policy is available at banksa.com.au or by calling us on 13 13 76. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Credit information.

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial creditworthiness;

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- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website banksa.com.au includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

You can call us on 13 13 76 for a hard copy of the Statement of Notifiable Matters.

Other acknowledgements and consents.

- We may confirm the details of the information provided in your application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

We and members of the Westpac Group will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. Please call us on 13 13 76, if you do not wish to receive marketing communications from us.

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are an entity) any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 668 155 at the time of entering into this agreement. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of any Controlling Person which will constitute certification of US tax status for the purposes of the application for this facility.

Unless you notify us that you and/or any Controlling Person are a US citizen or US tax resident as specified above, accepting the terms of this agreement constitutes certification that you and/or each Controlling Person are not a US citizen or US tax resident.

If at any time after entering into this agreement, information in our possession suggests that you and/or any Controlling Person may be a US citizen or US tax resident, we may request you to provide further information on your US tax status and/or the US tax status of any Controlling Person. Failure to respond may result in us imposing additional reporting requirements on the facility.

* Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

FOR OUR CUSTOMERS LOCATED IN THE EUROPEAN UNION.

The General Data Protection Regulation (**GDPR**) regulates the collection, use, disclosure or other processing of personal data under European Union (**EU**) law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch;
- we offer products or services to you whilst you are located in the EU; and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

Please refer to our EU Data Protection Policy on our website at westpac.com.au/privacy/eu-data-protection-policy for information about how we manage your personal data under the GDPR.

Definitions.

"We", "our", "us" means BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

Section 6 – Signing section

By signing this section, you:

- request the Nominee to open the CMA on your behalf; and
- acknowledge that you have read and accepted the information under the heading BankSA Privacy Statement and other reporting obligations.

I/we confirm that the product features and Terms and Conditions of the CMA meet my/our likely objectives, financial situation and needs.

Borrower 1 Signature

Date

Borrower 2 Signature

Date

Company or Company Trustee Applicant

In all cases, either two directors, one director and one secretary or the sole director/secretary must sign.

Company Director signature

Date

Company Director/Secretary signature
(if applicable)

Date

Please send the completed form to:

**BankSA Margin Lending
Reply Paid 1467
Royal Exchange NSW 1224**

Section 7 – Foreign Tax Residency Information

If the Individual or Entity is a tax resident of any other country outside of Australia, please indicate the country(ies) in which they are a resident for tax purposes and each country's associated Tax Identification Number (TIN)*.

If a TIN is not available, please select one of the reasons against the appropriate country:

Reason 1: Foreign TIN is not issued by this country

Reason 2: Individual is under age (applies to individuals only)

Reason 3: Foreign TIN pending issue by the country's tax authority

* A Foreign TIN is an identifying number or equivalent issued by the Individual or Entity country of the tax residency that is used for tax purposes.

NOTE: If the Individual or Entity has more than one country in which they are a tax resident, please photocopy the relevant section to provide more details.

Office use only

Actioned by

Date

Reviewed by

Date