

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.

Questions?

If you have any questions regarding completing this form please contact the Account Management Team on 1300 305 172 Monday to Friday, 8am–5pm (Adelaide time).

Section 1 – Client Details

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

Borrower(s) Client Reference Number

Section 2 – CMA Information

- 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.
 - For the full Terms and Conditions, please refer to the St.George Cash Management Trust Account Terms and Conditions available at banksa.com.au/marginlending.

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 are not obliged to provide us with your Tax File Number (TFN). However, if you do not provide us with your TFN we are required to deduct tax from your distribution at the highest marginal rate to meet Australian Taxation Office (ATO) requirements, unless you claim an exemption or provide your ABN. Please contact the ATO for more information about your TFN and its use.

Any details you do provide us (including your TFN) that are personal information will be collected, used and disclosed in accordance with our Privacy Statement (in particular please see Section 11 as regards TFNs) which is available at banksa.com.au/privacy/privacy-statement or by calling us on 13 13 76.

First borrower

Borrower name

TFN/ABN or exemption category

Second borrower

Borrower name

TFN/ABN or exemption category

First borrower

Are you an Australian resident for tax purposes?*

Yes No

Second borrower

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 8 of this form AND complete either Option A or B below:

Option A (applies to existing BankSA 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 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 – Privacy Statement and consent request

Privacy Statement.

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at banksa.com.au/privacy/privacy-statement or by calling us on 13 13 76. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Marketing Communications.

We will use your personal information to send you offers for products and services we believe may be of interest and value to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners. If you do not want to receive direct marketing offers from us, you can manage your marketing preferences in your online banking profile, let us know using the contact details in our Privacy Statement banksa.com.au/privacy/privacy-statement or follow the opt-out instructions in the message.

Section 6 – Anti-Money Laundering and Counter-Terrorism Financing Act Requirements

You confirm that:

- The account(s) will be held in the name of a person;
- The account(s) will not be held in trust; and
- If you are known by any other name, you have already provided your other name(s) to us or you will contact us to provide your other name(s) as part of your application for the account(s).

Note: It is an offence under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* to give false or misleading information; receive a loan, credit card or deposit account in a false name.

Section 7 – Signing section

By signing this section, you:

- request the Nominee to open the CMA on your behalf; and
- acknowledge you have read and accept the St.George Cash Management Account Terms and Conditions (available at banksa.com.au/marginlending) and the other information set out in section 2 above; and
- acknowledge where you are a tax resident of a country(ies) other than Australia, you have provided this information in this application.

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

For Company or Company Trustee, Borrowers, either two Directors, or one Director and the Company Secretary OR the Sole Director and Secretary must sign. Please indicate your company capacity by marking the appropriate box below your signature.

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

Director Sole Director and Secretary

Director Company Secretary

Please send the completed form to:

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

Section 8 – Foreign Tax Residents

We are required under domestic and international laws to collect and report financial and account information relating to individuals and organisations who are, or may be, foreign tax residents. We may ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident from time to time, such as when you open an account with us, or if your circumstances change. If you do not provide this information to us we may be required to limit the services we provide to you.

Unless you tell us otherwise, by completing any application, you certify that any shareholder, named beneficiary, settlor or controlling person is not a foreign tax resident. You must tell us if you, or any shareholder, named beneficiary, settlor or controlling person is, or becomes, a foreign tax resident (unless an exemption applies, such as for shareholders of listed companies). Where there are no named beneficiaries (e.g. for beneficiaries identified only as a class) you must tell us if a beneficiary is a foreign tax resident immediately when any decision is made to identify and make a distribution to them. You may contact us to provide foreign tax residence information by calling 13 33 76.

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

We cannot give tax advice, so please contact your independent tax advisor if you need help finding out whether any person is a foreign tax resident.

*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.