

ORD MINNETT

ASSET MANAGEMENT

CMT Online Instruction Form

Ord Minnett Management Limited

ABN 55 002 262 240

AFS Licence 237123

ARSN 090 714 588

CMT Online Instruction Form

Ord Minnett Management Limited
Cash Management Trust

Ord Minnett Management Limited
GPO Box 2613 Sydney NSW 2001

AFS Licence 237 123 ABN 55 002 262 240

Note: Please complete using a black or blue pen and use BLOCKLETTERS.

1 Investors Details

Investor number

Investor name

Do you have an existing Ord Minnett equity account? Yes No

Note: You will need an Equity account number to register for the Private Client Login on the Ords website. If you do not have an Equity account we will create one for the purpose of registering on the website.

We will email details of this account to you along with instructions on how to register.

2 Operating Authority

To access online transaction services the operating authority on your account must be set to **"any investor to sign"**.

Would you like to amend your operating Authority Yes No

If yes, please select from options below.

Joint applicants

Any investor may sign

Company/incorporated bodies

Any one signatory to sign

3 Operating Instructions – Online Services

By completing this form you are requesting to operate your account online, make BPAY payments from your account and use the internet redemption facility.

Please quote the email address to which your electronic transaction code will be sent:

Investor 1

Investor 2 (if applicable)

Would you like to receive communications, including statements and distribution advices electronically? (If no selection is made, NO is the default option) Yes No

To request electronic communication an email address is mandatory. Please quote the authorised email address here for statement delivery

4 Bank/financial institution account details

Please provide your account details in this section if you require us to credit your bank/financial institution. Previously nominated bank accounts do not need to be requested

By providing your bank account details in this section you authorise Ord Minnett Cash Management Trust to use these details for transaction requests via all redemption facilities requested unless otherwise advised in writing.

1. Bank/financial institution

Branch

Account name

BSB number -

Account No

2. Bank/financial institution

Branch

Account name

BSB number -

Account No

To nominate additional bank accounts, please forward a separate signed sheet

BPAY Redemption Facility

The BPAY Redemption Facility allows you to redeem Units by making a BPAY payment directly from your CMT account via our secure Internet service, rather than in writing. A daily limit will apply.

Once you have applied for this facility you will be sent, separately, your confidential electronic transaction code. You will need to quote this code to access your account via our secure internet service. You can BPAY to a registered BPAY Biller. To apply for this facility please complete the relevant sections on the Client Information and Application Form.

In applying to use the BPAY Redemption Facility, you acknowledge your understanding of, and agree to be bound by, the following terms and conditions:

- a Bpay payment request is dealt with in the same manner under the CMT Constitution as a written redemption request; and
- to utilise this facility, your electronic transaction code must be quoted; and
- you will indemnify Ord Minnett Management and the Trust for any loss, damage or liability that may be suffered or incurred as a result of our acting in accordance with any Bpay request instructions in relation to your investment.

If your electronic transaction code is quoted by some other person seeking to access your account, whether authorised by you or not, you will be liable for any losses suffered by you or by us resulting from that other person accessing your account.

For additional Terms & Conditions that apply to the BPAY Facility, please see the BPAY Terms & Conditions section.

We may amend these terms and conditions at any time and we will notify you before the amendment takes effect.

For further information regarding this facility, please contact our Client Service Centre on 1800 700 713 between 8:30am- 5:00pm Monday to Friday Sydney time (excludes public holidays).

Internet Redemption Facility

The internet redemption facility allows you to redeem Units by requesting a funds transfer via our secure internet service, rather than in writing. A daily limit will apply. Once you have applied for this facility you will be sent, separately, your confidential electronic transaction code. You will need to quote this code to transact on your account. Your funds can be:

- credited to a previously nominated Australian Financial Institution bank account (nominations made via the Client Information and Application Form or Change of Details form); or
- Transferred to another Ord Minnett CMT

Note – payments may only be requested via the Internet Redemption Facility to recipient accounts previously nominated in writing.

To apply for this facility please complete the relevant sections on the Client Information and Application Form.

In applying, you agree to be bound by the following terms and conditions:

- an internet redemption request is dealt with in the same manner under the CMT Constitution as a written redemption request; and
- to make an internet redemption request, your electronic transaction code must be quoted; and
- you will indemnify Ord Minnett Management and the Trust for any loss, damage or liability that may be suffered or incurred as a result of our acting in accordance with any internet redemption request instructions in relation to your investment.

If your electronic transaction code is quoted by some other person seeking to access your account, whether authorised by you or not, you will be liable for any losses suffered by you or by us resulting from that other person accessing your account.

For additional Terms & Conditions that apply to the Internet Redemption Facility, please see the Internet Terms & Conditions section.

We may amend these terms and conditions at any time and we will notify you before the amendment takes effect.

Note – you can not fully redeem your investment via an online request.

5 Declarations and Signatures

I/We declare that:

- All details on this form are true and correct;
- If this application is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (if we have not been previously advised of the Power of Attorney, a certified copy of the Power of Attorney should be submitted with this form);
- Sole signatories signing on behalf of a company confirm that they are signing as sole director and sole secretary of the company;
- I/We release and indemnify Ord Minnett Management Limited against all liabilities whatsoever arising out of the use of or participation in communications received by telephone, fax, or other electronic means including and not limited to internet, including unauthorised or fraudulent activities in respect to my/our investment;
- I/We acknowledge that none of Ord Minnett Management Limited or any other member of the Ord Minnett Management Limited group of companies guarantees the performance of the Trust or the repayment of capital or any particular rate of return or any distribution.
- I/We have read and understood the terms and conditions for the use of internet redemption facility and BPAY redemption facility and discharge, release and indemnify Ord Minnett Management Limited against all losses, actions, proceedings, claims, liabilities and demands whatsoever arising out of the use of, or participation in, internet redemption facilities and BPAY redemption facilities including any unauthorised, fraudulent or purposed use of internet or BPAY instructions;

Investor 1 or Director/Sole Director (please circle if Sole Director)



Signed by (Full Name)

/

Investor 2 or Director/ Company Secretary (please circle)



Signed by (Full Name)

/

Investor 3 or Director/ Company Secretary (please circle)



Signed by (Full Name)

/

BPAY Redemption Facility Terms and Conditions

1 Payments

- 1.1 We will not accept an order to stop a BPAY Payment once you have instructed us to make that BPAY Payment.
- 1.2 You should notify us immediately if you become aware that you may have made a mistake (except when you make an underpayment - for those errors see clause 1.6 below) when instructing us to make a BPAY Payment, or if you did not authorise a BPAY Payment that has been made from your account. Clause 2 describes when and how we will arrange for such a BPAY Payment (other than in relation to an underpayment) to be refunded to you.
- 1.3 Subject to clause 10 - Cut off Times Billers who participate in the BPAY Scheme have agreed that a BPAY Payment you make will be treated as received by the Biller to whom it is directed:
- (a) on the date you make that BPAY Payment, if you tell us to make the BPAY Payment before our Payment Cut Off Time on a Business Day; or
 - (b) on the next Business Day, if you tell us to make a BPAY Payment after our Payment Cut Off Time on a Business Day, or on a non Business Day.
- 1.4 A delay may occur in processing a BPAY Payment where:
- (a) there is a public or bank holiday on the day after you tell us to make a BPAY Payment;
 - (b) you tell us to make a BPAY Payment either on a day which is not a Business Day or after the Payment Cut off Time on a Business Day;
 - (c) another financial institution participating in the BPAY Scheme does not comply with its obligations under the BPAY Scheme; or
 - (d) a Biller fails to comply with its obligations under the BPAY Scheme.
- 1.5 While it is expected that any delay in processing under this agreement for any reason set out in clause 1.4 will not continue for more than one Business Day, any such delay may continue for a longer period.
- 1.6 You must be careful to ensure that you tell us the correct amount you wish to pay. If you instruct us to make a BPAY Payment and you later discover that the amount you told us to pay was less than the amount you needed to pay, you can make another BPAY Payment for the difference between the amount actually paid to a Biller and the amount you needed to pay.

2 Liability

EFT Code

- 2.1 OMML has not signed up to The Electronic Funds Transfer (EFT) Code of Conduct.

Under this clause 2 you are liable for an unauthorised or fraudulent payment made from your CMT. Your liability is the amount of any unauthorised or fraudulent payment.

Mistaken payments, unauthorised transactions and fraud

- 2.2 We will attempt to make sure that your BPAY Payments are processed promptly by the participants in the BPAY Scheme, including those Billers to whom your BPAY Payments are to be made. You must promptly tell us if:

- you become aware of any delays or mistakes in processing your Bpay Payments
- if you did not authorise a Bpay Payment that has been made from your account, or
- if you think that you have been fraudulently induced to make a Bpay Payment.

We will attempt to rectify any such matters in relation to your BPAY Payments in the way described in this clause. However, except as set out in this clause 2 and clause 13, we will not be liable for any loss or damage you suffer as a result of using the BPAY Scheme.

The longer the delay between when you tell us of the error and the date of your BPAY payment, the more difficult it may be to perform the error correction. For example, we or your Biller may not have sufficient records or information available to us to investigate the error. If this is the case, you may need to demonstrate that an error has occurred, based on your own records, or liaise directly with the Biller to correct the error.

Mistaken payments

- 2.3 If a BPAY Payment is made to a person or for an amount, which is not in accordance with your instructions (if any), and your account was debited for the amount of that payment, we will investigate the payment. However, if you were responsible for a mistake resulting in that payment and we cannot recover the amount of that payment from the person who received it within 20 Business Days of us attempting to do so, you must pay us that amount.

Unauthorised payments

- 2.4 If a BPAY Payment is made in accordance with a payment direction, which appeared to us to be from you or on your behalf but for which you did not give authority, we will investigate the payment. However, you must pay us the amount of that unauthorised payment if:
- (a) we can not recover within 20 Business Days of us attempting to do so that amount from the person who received it, and
 - (b) the payment was made as a result of a payment direction, which did not comply with our prescribed security procedures for such payment directions.

Fraudulent payments

- 2.5 If a BPAY Payment is induced by the fraud of a person involved in the BPAY Scheme, then that person should refund you the amount of the fraud-induced payment. However, if that person does not refund you the amount of the fraud-induced payment, you must bear the loss unless some other person involved in the BPAY Scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced payment. Resolution principles
- 2.6 If a BPAY Payment you have made falls within the type described in clause 2.4 and also clause 2.3 or 2.5, then we will apply the principles stated in clause 2.4.

If a BPAY Payment you have made falls within both the types described in clauses 2.3 and 2.5, then we will apply the principles stated in clause 2.5. Indemnity

BPAY Redemption facility

Terms and Conditions

Indemnity

- 2.7 You indemnify us against any loss or damage we may suffer due to any claim, demand or action of any kind brought against us arising directly or indirectly because you
- did not observe any of your obligations under these terms and conditions; or
 - acted negligently or fraudulently in connection with this agreement.

Billers consent

- 2.8 If you tell us that a BPAY Payment made from your account is unauthorised, you must first give us your written consent addressed to the Biller who received that BPAY Payment, consenting to us obtaining from the Biller information about your account with that Biller or the BPAY Payment, including your customer reference number and such information as we reasonably require to investigate the BPAY Payment. If you do not give us that consent, the Biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY Payment.

3 BPAY Scheme

- 3.1 We are a member of the BPAY Scheme. The BPAY Scheme is:
- an electronic payments scheme through which you can ask us to make payments on your behalf to organisations (Billers) who tell you that you can make payments to them through the Bpay Scheme (Bpay payments).
- We will tell you if we are no longer a Member of the BPAY Scheme. For the purposes of the BPAY Scheme, we may also be a Biller.
- 3.2 When you tell us to make a BPAY Payment, you must give us the information specified in clause 6 below. We will then debit your account with the amount of that BPAY Payment.

4 How to use the BPAY Scheme

- 4.1 *BPAY Payments can be made from your CMT account.*
- 4.2 The BPAY Redemption facility allows you to redeem Units by making a BPAY payment rather than redeeming in writing. Once you have applied for this facility you will be sent, separately, your confidential electronic transaction code. You will need to quote this code to access your account.
- 4.3 If there is any inconsistency between the terms and conditions applying to the account and the BPAY terms and conditions, the BPAY terms and conditions will apply to the extent of that inconsistency. The EFT Code of Conduct does not apply.
- 4.4 The Payer acknowledges that the receipt by a Biller of a mistaken or erroneous payment does not or will not constitute under any circumstances part or whole satisfaction of any underlying debt owed between the Payer and that Biller.

5 Valid payment direction

We will treat your instruction to make a BPAY Payment as valid if, when you give it to us you comply with *the security procedures specified in the current PDS*:

6 Information you must give us

The information you must give us to instruct us to make a BPAY Payment is:

- your electronic transaction code must be quoted.

You acknowledge that we are not obliged to effect a BPAY Payment if you do not give us all of the above information or if any of the information you give us is inaccurate.

7 Payment queries

Ord Minnett Management Limited is a member of the Financial Ombudsman Service.

Please refer to the Compliance, Complaints and Privacy section of the current PDS.

8 Changes to terms

- We can change these terms at any time.
- We will tell you about any changes by emailing the new conditions to you and posting the new conditions on our web site.

9 Suspension

- We may suspend your right to participate in the BPAY Scheme at any time.
- The circumstances in which we may suspend your right to participate are:
Non compliance with any of these Terms & Conditions of the BPAY Redemption Facility or if you or someone acting on your behalf, is suspected of acting fraudulently.

10 Cut-off times

If you tell us to make a payment before the time specified below, it will in most cases be treated as having been made on the same day.

Cut-off times: 11.00 a.m on a Business Day

However, the payment may take longer to be credited to a Biller if you tell us to make a Payment on a Saturday, Sunday or a public holiday or if another participant in the BPAY Scheme does not process a Payment as soon as they receive its details.

11 When a Biller cannot process a payment

If we are advised that your payment cannot be processed by a Biller, we will:

- advise you of this;
- credit your account with the amount of the BPAY Payment; and
- take all reasonable steps to assist you in making the BPAY Payment as quickly as possible.

12 Account records

You should check your account records carefully and promptly report to us as soon as you become aware of them, any BPAY Payments that you think are errors or are BPAY Payments that you did not authorise or you think were made by someone else without your permission.

BPAY Redemption facility

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13 Consequential damage

This clause does not apply to the extent that it is inconsistent with or contrary to any applicable law or code of practice to which we have subscribed. If those laws or that code would make this clause illegal, void or unenforceable or impose an obligation or liability which is prohibited by those laws or that code, this clause is to be read as if it were varied to the extent necessary to comply with those laws or that code or, if necessary, omitted.

We are not liable for any consequential loss or damage you suffer as a result of using the BPAY Scheme, other than due to any loss or damage you suffer due to our negligence or in relation to any breach of a condition or warranty implied by law in contracts for the supply of goods and services and which may not be excluded, restricted or modified at all or only to a limited extent.

14 Privacy

14.1 If you register to use the BPAY Scheme, you:

(a) *agree to our disclosing to Billers nominated by you and if necessary the entity operating the BPAY Scheme (BPAY Pty Ltd) or any other participant in the BPAY Scheme and any agent appointed by any of them from time to time, including Cardlink Services Limited, that provides the electronic systems needed to implement the BPAY Scheme:*

- (i) such of your personal information (for example your name, email address and the fact that you are our customer) as is necessary to facilitate your registration for or use of the BPAY Scheme;
- (ii) such of your transactional information as is necessary to process your BPAY Payments. Your BPAY Payments information will be disclosed by BPAY Pty Ltd, through its agent, to the Biller's financial institution.

14.2 You must notify us, if any of your personal information changes and you consent to us disclosing your updated personal information to all other participants in the BPAY Scheme referred to in clause 14.1, as necessary.

14.3 You can request access to your information held by us, BPAY Pty Ltd or its agent, Cardlink Services Limited at their contact details listed in the Definitions clause 15.

14.4 If your personal information detailed above is not disclosed to BPAY Pty Ltd or its agent, it will not be possible to process your requested BPAY Payment.

15 Definitions

Biller – see clause 3.1.

BPAY Pty Ltd – ABN 69 079 137 518
of Level 11, 1 York Street, Sydney, NSW 2000.
Telephone (02) 8252 0500.

BPAY Payments – see clause 1.

Cardlink Services Limited – ABN 60 003 311 644
of Cnr. Park Road and South Parade, Auburn,
New South Wales, Australia.
Telephone (02) 9646 9222.

Payment Cut Off Time – with respect to a Business Day, the time specified in clause 10 for that day.

You – the account holder instructing us to make BPAY Payments from time to time. Any other grammatical form of the word “you” has a corresponding meaning.

We – Ord Minnett Management Limited

Any other grammatical form of the word “we” has a corresponding meaning.

Trust – is the Ord Minnett Cash Management Trust ARSN 090 714 588.

Internet Services Terms and Conditions

Use of Internet Services

Security

Whilst we have security procedures in place, someone trying to use your account or impersonate you may contact us about your account and attempt to change your details and/ or make a withdrawal.

We will not be liable for any losses which occur on instructions that you have not authorised but which appear to be authorised by you. We may have additional requirements for receiving instructions from you. You will be notified if this affects your instructions.

Electronic Transaction Code

You must keep your Electronic Transaction Code (ETC) secret. You should not disclose your ETC to anyone or record it in a way which could affect its confidentiality. We will not be liable for any losses that may be incurred because we acted on instructions received which used your ETC, whether or not these instructions were authorised by you.

You must tell us immediately if you think that someone else has accessed your account, or if someone else may know your ETC. We will stop access to the account and issue a new ETC as soon as reasonably practicable.

Access to your account via the internet

You can tell us if you want to permanently stop using internet access for your CMT account by sending us an original signed request.

We will block internet access to your account on the second business day after we receive that request. Until your account is blocked, all of these terms and conditions continue to apply. We can cancel or restrict your access at any time and for any reason.

We will take all reasonable steps to make sure that the information that you access through our internet service is up-to-date and correct, however we do not guarantee or warrant that your access to your CMT account via our internet service will be uninterrupted or error free.

If access to the Website is unavailable, delayed or limited, or if this Website does not operate quickly or efficiently, you may be unable to transmit your instructions, transactions and other matters, or such instructions may not be promptly executed or you may be unable to retrieve information on a timely basis. Accordingly, you agree that you will not use the Website or Email for the communication of any instructions to Ord Minnett that are critical or time sensitive. Ord Minnett will not be required to act upon any such types of instructions and will not be liable for any actions taken or omissions to act as a result of any communication from the Website or E-mail message you send to Ord Minnett. If your operations depend on such communications with Ord Minnett, and such communications are disrupted or delayed, you may suffer losses.

If you are joint account holders, when one of you registers for the Internet Redemption Facility or the BPAY Redemption Facility, both of you are taken to have agreed to any transactions on your account initiated via our internet service.

Transacting via the internet

We will only act on redemption requests that are received in full and do not appear to contain any errors. We will not be liable for any losses that occur because we did not receive an instruction or received an instruction that appeared to be incomplete or contain errors. If there are any government fees and charges incurred by us in relation to your use of this service we can debit these from your account.

Electronic Transaction and Periodic Statements

You may request that your statements are delivered to you electronically, rather than in paper form. To authorise and instruct this please make this nomination and provide your email address in the Client Information Section.

Electronic Statements – Terms & Conditions

- We will send statements to the email address noted on the account.
- You will indemnify Ord Minnett Management and the Trust for any loss, damage or liability that may be suffered or incurred as a result of acting in accordance with your instructions to email statements.

We can amend these terms and conditions at any time without notice to you. We recommend that you check these terms and conditions on a regular basis by accessing our website at ords.com.au

Ord Minnett Offices

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Fax: (02) 8216 6411
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| | |
|-------------------------------------|----------------|
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| Buderim, Sunshine Coast | (07) 5430 4444 |
| Caloundra, Sunshine Coast | (07) 5491 3100 |
| Canberra | (02) 6206 1700 |
| Gold Coast, Surfers Paradise | (07) 5557 3333 |
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