

**FORMS TO ENTER INTO
AN ANZ COBALT TRANSACTION**

FORMS TO ENTER INTO AN ANZ COBALT TRANSACTION

In this Application Form we provide the following documents necessary to establish your ANZ Cobalt facility:

1. Application Form;
2. Customer Identification Form;
3. CHES Instruction Form;
4. Vested Employee Options Declaration;
5. Appendix A: Authorised Representative Certificate;
6. Appendix B: Solicitor's Declaration;
7. Appendix C: Direct Debit Authority;
8. Appendix D: Accountant's Certificate; and
9. Appendix E: Transaction Request Form

Having read the Product Disclosure Statement and taken appropriate advice, if you wish to apply for an ANZ Cobalt facility, please carefully complete and sign the relevant sections of the Application Form, attach supporting documentation as required, and send to:

ANZ Cobalt

ANZ Equity Markets
GPO Box 555
Sydney NSW 2001

Or lodge your application with your Financial Adviser.

Terms defined in section 11 of the PDS have the same meanings in this Application Form.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FORM TO ENTER INTO AN ANZ COBALT TRANSACTION

Applicants must carefully read all sections of the Application Form. Particular attention should be paid to Parts 8, 9 and 10 of the Application Form as these sections contain important information concerning ANZ's and your rights in connection with ANZ Cobalt.

A. Individual or Joint Applicants

- > Please ensure you complete Parts 1, 4, 5, 7 and 12 of the Application Form.
- > Individual applicants should ensure they have signed the relevant section of Part 12 and have their signature witnessed.
- > Joint applicants should ensure both applicants have signed Part 12 and have their signatures witnessed.

B. Company Applicants

- > Please ensure you complete Parts 1, 2, 4, 5, 7, 13 and 14 of the Application Form. Part 14 must include signatures from either:
 - > Two directors of the company or a director and secretary; or
 - > The sole director and sole secretary of the company
- > For all company applications, at least one of the directors of the company is required to act as Guarantor for the applicant. Please specify the Guarantor by ticking the relevant box

in Part 1. The Guarantor must sign the Application Form in the specified section in Part 14 in addition to signing in their capacity as director of the applicant in Part 13.

C. Trustee Applicants

If you are an individual applying in your capacity as the trustee of a trust, please:

- > Complete Parts 1, 3, 4, 5, 7, 12 and 14; and
- > Either:
 - > Have your solicitor complete the Solicitor's Declaration in Appendix B; or
 - > Attach a certified copy of the dated & stamped trust deed with any subsequent amendments.
- > For a trust other than a SMSF, an individual will be required to act as Guarantor for the applicant. Please complete the Guarantor details in Part 1. The Guarantor/s must sign the Application Form in the specified section in Part 14.
- > For SMSFs, all members will be required to act as Guarantors for the applicant. Please complete the Guarantor details in Part 1. The Guarantors must sign the Application Form in the specified section in Part 14.

If you are a company applying in your capacity as the trustee of a trust, please:

- > Complete Parts 1, 2, 3, 4, 5, 7, 13 and 14; and
- > Either:
 - > Have your solicitor complete the Solicitor's Declaration in Appendix B; or
 - > Attach a certified copy of the dated & stamped trust deed with any subsequent amendments.
- > For a trust other than a SMSF, one of the directors of the company will be required to act as Guarantor for the applicant. For a SMSF, all members of the SMSF will be required to act as Guarantors for the applicant. Please complete the Guarantor details in Part 1. The Guarantor/s must sign the Application Form in the specified section in Part 14.

D. Direct debit and/or credit

If you wish to provide ANZ with the ability to direct debit and/or credit your nominated bank account for amounts payable by or to you in connection with ANZ Cobalt please complete Part 6 of the Application Form.

E. Wholesale Requirements

In order to apply for an ANZ Cobalt facility, ANZ may require that you are a wholesale client (as defined under section 761G of the Corporations Act 2001 (Cth)). If ANZ specifies that you must be a wholesale client, you will need to (unless you have provided one to ANZ within the preceding two years) provide an original Accountant's Certificate to ANZ stating you have:

- > Ownership of net assets greater than \$2.5 million, or

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- > Gross income greater than \$250,000 per annum for the past 2 consecutive financial years.
Joint applications and Trusts must (if ANZ requires) provide evidence of Wholsale status for each Individual/Trustee.
A sample Accountant's Certificate is included as Appendix D.

F. Assistance with completing these forms

If you require assistance completing these forms or requesting a transaction please do not hesitate to contact ANZ in accordance with the details specified below. Alternatively you may contact your financial adviser.

WHAT TO INCLUDE WITH YOUR APPLICATION

TRUST APPLICANTS (INCLUDING SMSFS)

A completed Solicitor's Declaration in the form attached to this Application Form or, a certified copy of the dated & stamped trust deed with any subsequent amendments.

All Applicants

If the Securities are subject to an existing Security Interest, you must provide us with a properly executed deed of release and, evidence of the removal of any financing statement registered in respect of that Security Interest.

If you do not currently hold an ANZ service or product (eg a bank account or mortgage), you will need to provide two Identity Documents - refer page 21.

PAYMENTS

Payments in connection with ANZ Cobalt (including your Contribution, Loan repayments, Variable Premium Amount, Cash Settlement Amount and interest) can be made by cheque or direct debit.

Cheque Details

Please make cheques payable in Australian Dollars or, if different, the relevant Option Currency to "ANZ Banking Group Limited".

Direct Debit Authority

You can arrange for us to draw funds from your nominated bank account by completing the direct debit details in Part 6 of the Application Form.

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CORRECT FORMS OF REGISTRABLE NAMES

Note that ONLY legal entities are allowed to hold Securities. Applications must be in the name(s) of natural persons or companies. At least one full given name and the surname is required for each natural person. The name of the beneficiary or any other non-registrable name may be included by way of an account designation if completed exactly as described in the examples of correct forms below.

ENQUIRIES

Contact your ANZ Private Banker or your financial adviser, or
Toll Free: 1800 204 693 email: structuredinvestments@anz.com

TYPE OF INVESTOR	CORRECT FORM OF REGISTRATION	INCORRECT FORM OF REGISTRATION
Individual Use given names in full, not initials	Mrs Katherine Clare Edwards	K C Edwards
Companies Use company's full name, not abbreviations	Liz Biz Pty Ltd	Liz Biz P/L or Liz Biz Co
Joint Holdings Use full and complete names	Mr Peter Paul Tranche & Ms Mary Orlando Tranche	Peter Paul and Mary Tranche
Trusts Individual Trustee: Use the trustee(s) personal name(s) Corporate Trustee: Use the trustee(s) full name(s)	Mrs Alexandra Smith <Alexandra Smith A/C> Liz Biz Pty Ltd <Biz Family Trust A/C>	Alexandra Smith Family Trust Liz Biz P/L Family Trust
Deceased Estates Use the executor(s) personal name(s)	Ms Sophia Garnet Post & Mr Alexander Traverse Post <Est Harold Post A/C>	Estate of late Harold Post or Harold Post deceased
Minor (a person under the age of 18 years) Use the name of the responsible adult with an appropriate designation	Mrs Sally Hamilton <Henry Hamilton A/C>	Master Henry Hamilton
Partnerships Use the partners' personal names	Mr Frederick Samuel Smith & Mr Samuel Lawrence Smith <Fred Smith & Son A/C>	Fred Smith & Son
Long names	Mr Hugh Adrian John Smith-Jones	Mr Hugh A J Smith-Jones
Clubs/unincorporated Bodies/Business names Use office bearer(s) personal name(s)	Mr Alistair Edward Lilley <Vintage Wine Club A/C>	Vintage Wine Club
SMSFs Use the name of the trustee of the SMSF	XYZ Pty Ltd <Super Fund A/C>	XYZ Pty Ltd Super Fund

Please complete relevant sections if you are:

AN INDIVIDUAL OR JOINT BORROWER

- CLIENT APPLICATION FORM
 - Part 1 Personal Details for each individual
 - Part 4 Employment Details for each individual
 - Part 5 Tax File Numbers
 - Part 6 ANZ Direct Debit Authority
 - Part 7 Statement of Position
 - Part 12 Individual Signatures: Executed as a Deed
- CUSTOMER IDENTIFICATION FORM
- TRANSACTION REQUEST FORM
- CHESS INSTRUCTION FORM
- VESTED EMPLOYEE OPTIONS DECLARATION
- APPENDIX A: AUTHORISED REPRESENTATIVE CERTIFICATE

Information you may need to complete this Application

- Driver's License
- ANZ CRN/Credit Card Number

AN INDIVIDUAL ACTING AS TRUSTEE

- CLIENT APPLICATION FORM
 - Part 1 Personal Details for each individual trustee and each Guarantor
 - Part 3 Trust Details
 - Part 4 Employment Details for each Guarantor
 - Part 5 Tax File Numbers
 - Part 6 ANZ Direct Debit Authority
 - Part 7 Statement of Position
 - Part 12 Individual Signatures: Executed as a Deed
 - Part 14 Guarantor: Executed as a Deed

- CUSTOMER IDENTIFICATION FORM
- TRANSACTION REQUEST FORM
- CHESS INSTRUCTION FORM
- APPENDIX A: AUTHORISED REPRESENTATIVE CERTIFICATE
- SOLICITOR'S DECLARATION
 - Not required if providing a certified copy of your trust deed

Information you may need to complete this Application

- Driver's License
- ANZ CRN/Credit Card Number
- Certified copy of a Trust Deed

A COMPANY BORROWER

- CLIENT APPLICATION FORM
 - Part 1 Personal Details for each Company Director and each Guarantor
 - Part 2 Company Applicant Details
 - Part 4 Employment Details for each Guarantor
 - Part 5 Tax File Numbers
 - Part 6 ANZ Direct Debit Authority
 - Part 7 Statement of Position
 - Part 13 Company Applicant: Executed as a Deed
 - Part 14 Guarantor: Executed as a Deed
- CUSTOMER IDENTIFICATION FORM
- TRANSACTION REQUEST FORM
- CHESS INSTRUCTION FORM
- APPENDIX A: AUTHORISED REPRESENTATIVE CERTIFICATE

Information you may need to complete this Application

- Driver's License
- ANZ CRN/Credit Card Number
- ABN/ACN

A COMPANY ACTING AS TRUSTEE

- CLIENT APPLICATION FORM
 - Part 1 Personal Details for each Trustee Company's Director(s) and each Guarantor
 - Part 2 Company Applicant Details
 - Part 3 Trust Details
 - Part 4 Employment Details for each Guarantor
 - Part 5 Tax File Numbers
 - Part 6 ANZ Direct Debit Authority
 - Part 7 Statement of Position
 - Part 13 Company Applicant: Executed as a Deed
 - Part 14 Guarantor: Executed as a Deed

- CUSTOMER IDENTIFICATION FORM
- TRANSACTION REQUEST FORM
- CHESS INSTRUCTION FORM
- APPENDIX A: AUTHORISED REPRESENTATIVE CERTIFICATE
- SOLICITOR'S DECLARATION
 - Not required if providing a certified copy of your trust deed

Information you may need to complete this Application

- Driver's License
- ANZ CRN/Credit Card Number
- ABN/ACN
- Certified copy of a Trust Deed



This Application Form must not be distributed unless accompanied by a copy of the ANZ Cobalt Product Disclosure Statement dated 1 April 2016.

ADVISER DETAILS & UNDERTAKING (TO BE COMPLETED BY FINANCIAL ADVISERS ONLY)

Adviser Full Name	Dealer Group		
Adviser Company Name	AFSL Number (mandatory)		
Street	Suburb	State	Postcode
Country	Work Phone		
Mobile Phone			
Email Address			

Adviser Option Payment

Tick this box if you consent to ANZ making Adviser Option Payments from the investor to you in accordance with the directions in the relevant Transaction Request.

Adviser Undertaking

I confirm that:

1. I hold, or I am an authorised representative of an entity that holds, a current Australian Financial Services Licence and that no application has been made or is pending to vary, amend or remove this licence;
2. I hold, or I am an authorised representative of an entity that holds, all appropriate licences and authorities and I am accredited to sell the financial product described in the ANZ Cobalt Product Disclosure Statement;
3. I am entitled to receive the Adviser Option Payment if this application is approved by ANZ and I have disclosed to the Applicant(s) any Adviser Option Payment I may receive;
4. I have not held myself out to any investor(s) disclosed in this Application Form, unless I am entitled to do so by law, as being a representative of ANZ or any member of the ANZ Group;
5. I have not misrepresented the financial product described in the Product Disclosure Statement or misled the investor(s) disclosed in this Application Form and I have acted honestly, responsibly and lawfully in providing the financial products and services described in and associated with this Application Form;
6. I certify that the information provided in respect of the Applicant is consistent with my understanding of the Applicant's financial position;
7. I have, on behalf of ANZ, provided the investor(s) with the current Product Disclosure Statement, a copy of the current Product Ruling issued by the Australian Taxation Office in respect of ANZ Cobalt, and any supplementary Product Disclosure Statement in relation to ANZ Cobalt.

Adviser Full Name

Adviser Signature

Date (DD/MM/YYYY)

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I/We wish to apply for the ANZ Cobalt facility.

In the Application Form, "I" and "we" means you, the investor(s) or the Guarantor (as applicable) under ANZ Cobalt.

PLEASE PRINT IN BLOCK LETTERS

PART 1 — ALL APPLICANTS AND GUARANTORS

This part must be completed by applicants who are individuals or directors of company applicants or of corporate trustee applicants, or individual trustees of trustee applicants and by each Guarantor.

FIRST APPLICANT / DIRECTOR / TRUSTEE

Title: Mr Mrs Ms Miss Dr Other

Surname

First Names

Residential Address

Suburb State Postcode

Length of time at address: Years

Months

Postal Address (If different from above)

Suburb State Postcode

Home Phone

Mobile

Work Phone

Facsimile

Email

Date of Birth (DD/MM/YYYY)

If you do not wish to receive information on other products and services that may be of benefit to you, please tick this box.
 Please see Section 9.13 of the Product Disclosure Statement for details on privacy and personal information.



SECOND APPLICANT / DIRECTOR / TRUSTEE (IF APPLICABLE)

Title: Mr Mrs Ms Miss Dr

Surname

Residential Address

Length of time at address: Years

Postal Address (If different from above)

Home Phone

Work Phone

Email

Date of Birth (DD/MM/YYYY)

If you do not wish to receive information on other products and services that may be of benefit to you, please tick this box. Please see Section 9.13 of the Product Disclosure Statement for details on privacy and personal information.

GUARANTOR 1 DETAILS

Select one of the following options:

Guarantor for Individual Trustee Applicant (including a SMSF)

Guarantor for Company Applicant

Guarantor for Corporate Trustee Applicant (including a SMSF)

Title: Mr Mrs Ms Miss Dr

Surname

Residential Address

Postal Address (If different from above)

Home Phone

Work Phone

Email

Date of Birth (DD/MM/YYYY)

Other

First Names

Suburb State Postcode

Months

Suburb State Postcode

Mobile

Facsimile

Other

First Names

Suburb State Postcode

Suburb State Postcode

Mobile

Facsimile



GUARANTOR 2 DETAILS

Select one of the following options:

- Guarantor for Individual Trustee Applicant (including a SMSF)
- Guarantor for Company Applicant

- Guarantor for Corporate Trustee Applicant (including a SMSF)

Title: Mr Mrs Ms Miss Dr

Surname

Residential Address

Postal Address (If different from above)

Home Phone

Work Phone

Email

Date of Birth (DD/MM/YYYY)

Other

First Names

Suburb State Postcode

Suburb State Postcode

Mobile

Facsimile

PART 2 — COMPANY APPLICANT

This part must be completed by applicants who are companies. Please ensure details of the Guarantor are completed in Part 1.

Company Name

ACN

Registered Office

Suburb State Postcode

Postal Address (If different from above)

Suburb State Postcode

Contact Persons

Name

Position

Telephone

Facsimile

Email

- If you do not wish to receive information on other products and services that may be of benefit to you, please tick this box. Please see Section 9.13 of the Product Disclosure Statement for details on privacy and personal information.*



PART 3 — TRUSTEE APPLICATIONS (INCLUDING SMSFS)

Only complete this part if you are applying as the trustee of a trust (including a SMSF). If the trustee is a corporate trustee, please ensure details are completed in Part 2 and details of company directors and a Guarantor are completed in Part 1. If the trustee is an individual trustee, please ensure individual and Guarantor details are completed in Part 1.

Type of Trust

- SMSF
 Discretionary/Family
 Testamentary
 Other

Any Other Trust, Please Specify

Name Of Trust

Superannuation Fund Number

ARSN For Registered Scheme

Country Of Establishment Australia Other, Please Specify

If you are a trust applicant and you intend to borrow from ANZ under ANZ Cobalt, ANZ will need to confirm your ability to borrow and grant a security interest under your trust deed. Consequently, you must either:

- a) arrange for your solicitor to complete the declaration set out in Appendix B, and submit that signed declaration with your Application Form; OR
- b) provide a complete and current copy of your trust deed to ANZ, who will arrange for a review of the relevant terms for a fee of up to A\$500, to be direct debited from your account specified in Part 6. Please attach a certified copy of the trust deed for the trust with any subsequent amendments.

If you are an SMSF applicant please complete the below acknowledgement. If you are unable to make the acknowledgement please contact ANZ

- If at any time I apply for a Loan under the ANZ Cobalt Facility I acknowledge and undertake that the combined purchase price of all Securities in relation to all Loan Transactions under the ANZ Cobalt Facility represents not more than two thirds of the net assets of my SMSF.**



PART 4 — EMPLOYMENT DETAILS (INDIVIDUAL APPLICANTS, INDIVIDUAL TRUSTEE APPLICANTS AND ALL GUARANTORS)

Individual 1

Please tick this box if you are a student, unemployed, receiving a government pension/benefit or are a retiree.

Occupation

Employer's Name

Employer's Phone Number

How long have you worked for your current employer?

Years Months

Income Details (Gross Annual)

Base Salary

\$

Other income

\$

Description of other income (e.g. rent, overtime, bonus etc.)

Investment income (e.g. rental and dividend income)

\$

Total yearly income

\$

Individual 2

Please tick this box if you are a student, unemployed, receiving a government pension/benefit or are a retiree.

Occupation

Employer's Name

Employer's Phone Number

How long have you worked for your current employer?

Years Months

Income Details (Gross Annual)

Base Salary

\$

Other income

\$

Description of other income (e.g. rent, overtime, bonus etc.)

Investment income (e.g. rental and dividend income)

\$

Total yearly income

\$

Verification of income:

Please ensure that you attach the relevant supporting documentation to your application as outlined below.

For PAYG Income Earners:

Verification of salary confirming amount and employer for a period of three months by providing:

- > Payslips for a period of three months confirming income and employer details;
- > Transaction history from a bank account showing salary payments;
- > Most recent PAYG Payment Summary; or
- > Most recent tax return (but must not be more than 18 months old).

For Self Employed Applicants:

The following information is required for loan applications up to AUD1,000,000:

- > Tax return or ATO Assessment Notice for the past 12 months; and
- > Accountant's Certificate verifying current net asset position and income position for the previous year.

The following information is required for loan applications greater AUD1,000,000:

- > Tax return or ATO Assessment Notice for the past 24 months; and
- > Accountant's Certificate verifying current net asset position and income position for the previous two years.

For Business and Trust Applicants:

The following information is required for loan applications up to AUD1,000,000:

- > Tax return or ATO Assessment Notice for the past 12 months; and
- > Accountant's Certificate verifying current net asset position and income position for the previous year.

The following information is required for loan applications greater AUD1,000,000:

- > Tax return or ATO Assessment Notice for the past 24 months; and
- > Accountant's Certificate verifying current net asset position and income position for the previous two years.

ANZ reserves the right to request, at its discretion, any further supporting documentation as required for any application.



PART 5 — TAX FILE NUMBERS (ALL APPLICANTS)

You may be asked to provide your Tax File Number (TFN), Australian Business Number (ABN) or exemption details to various entities in connection with your ANZ Cobalt facility.

By providing your TFN/ABN or exemption details in this Application Form, you request and authorise ANZ to provide your TFN/ABN or exemption details to such entities on your behalf in the conduct of your affairs during the term of your ANZ Cobalt facility.

FIRST APPLICANT (INDIVIDUAL)

TFN

Or, exemption details / reason for exemption

SECOND APPLICANT (INDIVIDUAL)

TFN

Or, exemption details / reason for exemption

COMPANY APPLICANT

ABN

Or, exemption details / reason for exemption

The collection and use of TFNs is strictly regulated by the tax laws and the Privacy Act 1988 (Cth). You are not required by law to provide your TFN. However, if you do not supply your TFN or a valid exemption (or in certain cases an ABN), tax may be withheld from any income earned on your investment and remitted to the Australian Taxation Office.

PART 6 — FACTA SELF CERTIFICATION

The self certification provided herein is to enable ANZ to meet its obligations in relation to the U.S. Foreign Tax Compliance Act ("FACTA").

Individual

I certify that:

- Yes, I am a US tax resident or US citizen
- No, I am not a US tax resident or US citizen

Entity (which includes incorporated bodies as well as partnerships, trusts ect)

We certify that:

- our place of incorporation or establishment is [Specify country, not suburb or city];
- our "Nature of Business" listed in the Customer Details section above generates at least 50% of our gross income; and
- we will promptly notify ANZ if any of our details change.

PART 7

If you hold/will hold US securities as part of your ANZ Cobalt facility, ANZ is required to collect US Internal Revenue Service (IRS) W series forms (e.g. W8-BEN, W8-BEN-E, W8-ECI, W8-EXP, W8-IMY & W9). These forms are used to represent your US tax status and to provide the information necessary to comply with US tax information reporting rules.

Please visit the IRS website (<https://www.irs.gov/Forms-&-Pubs>) where you will find the downloadable W series forms as well as the official IRS instructions to assist in completion of the appropriate W series form.



PART 8 — ANZ DIRECT DEBIT AUTHORITY (ALL APPLICANTS)

ANZ will direct debit monies due under your Loan from the bank account specified below if and when your application is accepted.

Direct debits are expected to be processed within two weeks from the date your application is accepted but may be processed on any other date in accordance with the terms of the Direct Debit Authority.

An amount sufficient to cover your total payment obligations must be in the specified account.

PLEASE NOTE THAT YOU CANNOT SUPPLY A THIRD PARTY BANK ACCOUNT. THIS MEANS THAT THE BANK ACCOUNT BELOW MUST BE IN THE NAME OF THE INVESTOR MAKING THIS APPLICATION.

REQUEST AND AUTHORITY TO DEBIT THE ACCOUNT NAMED BELOW TO PAY ANZ

Request and Authority to debit

Applicant Name	ACN ("You")
<input type="text"/>	<input type="text"/>

request and authorise ANZ to arrange, through its own financial institution, for ANZ (user ID number 144263 or 144301) to debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below and paid to ANZ subject to the terms and conditions of the Direct Debit Request Service Agreement. ANZ will only arrange for funds to be debited from your account if we have notified you or your financial adviser of the amount payable by you and when it is due. Such notification can be given verbally, by email or in writing.

Insert the name and address of financial institution at which account is held

Financial Institution Name			
<input type="text"/>			
Address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Insert details of account to be debited

Name of account	BSB number:	A/C Number:
<input type="text"/>	<input type="text"/>	<input type="text"/>

Acknowledgment By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and ANZ as set out in this Request and in your Direct Debit Request Service Agreement (refer to Appendix C of this Application Form).

Insert your signature and address

All persons in the account name must sign. If using a joint account both signatures are required, even if you have authorised your bank to operate with one signature.

Full Name (please print)	Full Name (please print)
<input type="text"/>	<input type="text"/>
Signature	Signature
<input type="text"/>	<input type="text"/>

(If signing for a company, sign and print full name and capacity for signing eg. Director)

Address	Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date (DD/MM/YYYY)			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



PART 9 — STATEMENT OF POSITION (INDIVIDUAL APPLICANTS, INDIVIDUAL TRUSTEE APPLICANTS AND ALL GUARANTORS)

To help us assess your personal circumstances and approve your requested limit, we require some details about your financial circumstances and obligations. For Joint Applications, please combine financial details.

9.1 — YOUR CURRENT MONTHLY FINANCIAL COMMITMENTS

Real estate loan payment/rent	\$	
Other investment loan repayments	\$	
Lease and personal loan payments	\$	
Other financial commitments	\$	
Living/other expenses (this should include day-to-day expenses such as food, petrol etc)	\$	
Your total monthly financial commitments	\$	

9.2 - YOUR CURRENT STATEMENT OF POSITION

Assets

Real estate value (main residence)	\$	
Other real estate (land and building)	\$	
Shares	\$	
Other investment assets (not including superannuation)	\$	
Cash (include all cash or cash-based assets such as term deposits or high yield accounts)	\$	
Your total assets	\$	

Liabilities

Name of credit provider(s)

Real estate loans(s) (main residence)	\$	
Other real estate loans	\$	
Other investment loans	\$	
Other personal loans (e.g. car loans and other personal loan commitments)	\$	
Credit cards (total credit limit)	\$	
Your total liabilities	\$	

PART 10 — POWER OF ATTORNEY AND OFFER OF SECURITY INTEREST

PART 10.1 — POWER OF ATTORNEY

This part of the Application Form comprises a deed, made by the applicant(s) on the day specified at the end of this Application Form.

1. Each applicant described in Part 1, Part 2 or Part 3 of the Application Form (“I/we”) for valuable consideration irrevocably appoints Australia and New Zealand Banking Group Limited and each of its related bodies corporate (as defined in the Corporations Act) and each of their respective directors, secretaries or officers (attorneys) jointly and each of them severally as its true and lawful attorneys. Any attorney may appoint sub-attorneys.
2. The attorneys may do in my/our name everything necessary or expedient to:
 - (a) do all such things required to sign and deliver on my/our behalf all of the documents in respect of ANZ Cobalt;
 - (b) do all such things that are required for the conversion of any of my/our Securities to the CHESS system;
 - (c) if I/we are a company, to complete, sign and date any document required to register the Security Interest contained in the ANZ Cobalt Terms on the Personal Property Securities Register;
 - (d) date and to complete any blanks which may be left in any documents;
 - (e) do anything which I/we can do or are obliged to do as owner of the Secured Property (including completing blanks in any of those documents, executing agreements, signing any off market transfer, authorising, instructing or requesting the amendment of your details as necessary, authorising and instructing a person to accept directions in respect of the Secured Property) or do anything which I/we can do in respect of the transactions contemplated by those documents; and
 - (f) do all things necessary to sign and deliver on my/our behalf all of the documents needed to enter into ANZ Cobalt Transactions and any subsequent transactions in relation to my/our ANZ Cobalt Transaction.
3. I/we declare that a person (including but not limited to a firm, body corporate, an incorporated association or authority) who deals with any of the attorneys in good faith may accept a written statement signed by any of the attorneys to the effect that this power of attorney has not to their knowledge been revoked as conclusive evidence of that fact.
4. I/we declare that anything the attorneys do in exercising the powers granted to them under this power of attorney will be as binding on me/us and anyone else as if I/we had done the act myself/ourselves. I/we agree to ratify and confirm whatever an attorney does under and in accordance with this power of attorney.
5. I/we indemnify the attorneys against liability, loss or costs they suffer or incur in exercising powers under this power of attorney.
6. I/we authorise the attorneys to exercise the powers under this power of attorney even if this involves a conflict of duty or the attorneys (or a person known to them) have a personal interest in doing so.

PART 10.2 — OFFER OF SECURITY INTEREST

Each applicant described in Part 1, Part 2 or Part 3 of the Application Form (other than an applicant that is a SMSF Investor, or all applicants in respect of Transactions over International Securities) that applies for:

- > a Loan; or
- > a Sold Call Option, a Capped Purchase Put Option or a Capped Put Spread Option,

irrevocably offers to give a Security Interest to us on the terms and conditions in Part G of the Terms.

If we accept a Transaction Request for a Loan, a Sold Call Option, a Capped Purchase Put Option or a Capped Put Spread Option, we will accept the offer for a Security Interest by oral communication to you (by telephone) or by our conduct (for example, in the case of a Loan by advancing a Loan to you) and such acceptance will, without any further action by us, create a binding Security Interest on the terms and conditions in Part G of the Terms.

Each applicant described in Parts 1, 2 or 3 acknowledges that, if they are a SMSF Investor and they enter into:

- (a) a Loan, the applicant authorises the grant of the Nominee Security Interest and acknowledges that the relevant Securities held on its behalf on trust by the Nominee are held subject to the Nominee Security Interest described in Part H of the Terms contained in the PDS; or
- (b) a Sold Call Option, a Capped Purchase Put Option or a Capped Put Spread Option, the applicant gives an irrevocable direction to the Nominee concerning the relevant Securities as described in Part C of the Terms contained in the PDS.

Each applicant described in Parts 1, 2 or 3 acknowledges that, if they are a Non-SMSF Investor and they enter into a Loan, a Sold Call Option, a Capped Purchase Put Option or a Capped Put Spread Option over International Securities, the applicant authorises the grant of the Nominee Security Interest and acknowledges that all Secured Property held on its behalf on trust by the Nominee is held subject to the Nominee Security Interest described in Part H of the Terms contained in the PDS.

PART 11 — DECLARATIONS AND RISK DISCLOSURE

By signing the Application Form below:

I/we declare that:

- > all the information I/we have given in this Application Form or otherwise to ANZ is correct;
- > no proceedings are current, pending, or to my/our knowledge, threatened which could affect my/our financial position adversely;
- > I/we have read and understood the entire Product Disclosure Statement including the Terms set out in Section 10 of the Product Disclosure Statement and that I/we will comply with those provisions;
- > I/we have taken such independent financial, legal and taxation advice as I/we think fit prior to entering into this Agreement, and I/we have relied upon my/our own judgement or of that of my/our advisers in deciding whether to enter into an ANZ Cobalt Transaction.

I/we understand that:

- > if my/our application is approved, I/we have appointed an attorney (pursuant to a power of attorney) to execute any necessary documents on my/our behalf; and
- > if my/our application is approved, I/we will be bound by all of the Terms of ANZ Cobalt; and
- > if my/our application for a Loan, a Sold Call Option, a Capped Purchase Put Option or a Capped Put Spread Option is approved and the offer to give a Security Interest is accepted in accordance with Part 8.2, I/we secure to ANZ the Secured Property, including any Securities which are placed in a CHESS account with the Sponsoring Participant, ANZ or its nominee or lodged with ANZ (unless I am a SMSF Investor or the Transaction relates to International Securities);
- > If I am/we are a SMSF Investor, for each:
 - (a) Loan I/we enter into, the relevant Securities held on my/our behalf on trust by the Nominee are held subject to the Nominee Security Interest described in Part H of the Terms contained in the PDS; and
 - (b) Sold Call Option, Capped Purchase Put Option or Capped Put Spread Option I/we enter into, I/we give an irrevocable direction to the Nominee concerning the relevant Securities as described in Part C of the Terms contained in the PDS
- > If I am/we are a Non-SMSF Investor and I/we enter into a Loan, a Sold Call Option, a Capped Purchase Put Option or a Capped Put Spread Option over International Securities, all Secured Property held on my/our behalf on trust by the Nominee is held subject to the Nominee Security Interest described in Part H of the Terms contained in the PDS.
- > ANZ may pay the fees and costs of the Sponsoring Participant and, if applicable, the Nominee, in connection with an ANZ Cobalt Transaction; and
- > If more than one individual is applying for ANZ Cobalt, the obligations of each individual under the Terms set out in Section 10 of the Product Disclosure Statement are joint and several and ANZ may enforce its rights under the Terms against any one individual without reference or action against the other.

Unless notified in writing, ANZ assumes that any of the individuals named in Parts 1 or 2 of this Application Form are authorised to operate ANZ Cobalt and make Transaction Requests.

I/we acknowledge that:

- > I/we are prepared to accept the risk outlined in this statement and all other risks associated with ANZ Cobalt;
- > if I/we were introduced to ANZ by my/our financial planner or adviser, my/our financial planner or adviser may require that all communications go through them, in which case I/we authorise ANZ to deal with my/our financial planner or adviser only and I/we agree that ANZ have no obligation to contact me/us directly whatsoever, including in the event that an ANZ Cobalt Transaction is terminated or varied;
- > I/we have authorised ANZ to collect, use and disclose information about me/us as described in clause 33.18 and 33.19 of the Terms. Where I/we have provided information about any other individual, I/we will make that individual aware of the provisions of clause 33.18 and 33.19 of the Terms;
- > ANZ may disclose information relating to my/our application as required by law;
- > I/we authorise the appointment of the Sponsoring Participant under Part H of the Terms;
- > I/we confirm the representations and warranties in clause 12 of the Terms are true and correct as at the date I/we sign this application form; and
- > I/we have not relied on any statement made or purported to be made by ANZ or its related entities or their employees, agents or professional advisers in relation to the applicant's investment in the ANZ Cobalt, other than the information in the Product Disclosure Statement and acknowledge that ANZ has not made any representations about the suitability or otherwise of ANZ Cobalt for the applicant's personal circumstances.

GUARANTOR

By signing the Application Form below:

Each Guarantor declares and acknowledges that:

- > the Guarantor has read and understood the risks that an applicant for ANZ Cobalt must consider and understands that by providing a Guarantee for ANZ Cobalt, the Guarantor is guaranteeing all the money which the applicant owes under the ANZ Cobalt Transaction and therefore the Guarantor will also bear those risks;
- > before signing the Application Form, the Guarantor:
 - received the Product Disclosure Statement; and
 - had an opportunity to seek and obtain independent legal advice about ANZ Cobalt and the risks of providing a Guarantee and [obtained independent advice]/[after carefully considering the risks of not obtaining advice]/[decided not to obtain legal advice]; (delete as applicable)
- > the representations and warranties given by the Guarantor under clause 12 of the Terms are true and correct as at the date of signing the Application Form;
- > the Guarantor has not relied in any way whatsoever on any statements made by or purported to be made by ANZ or its related entities or any of their servants, agents, employees or professional advisors other than the information contained in the Product Disclosure Statement;
- > ANZ has not made any promise or inducement about, or been party to any conduct material to, the Guarantor's decision to enter into the Guarantee. ANZ does not want the Guarantor to rely on any such promise or inducement and excludes liability for any such promise or inducement to the fullest extent permitted by law; and
- > the information about the Guarantor contained in the Application Form is in all respects complete and correct and is not misleading, by omission or otherwise.

PART 12 — CREDIT INFORMATION

Please note that for the purpose of this declaration, "I/we" includes a company, its directors, secretary and any other officer.

I/we agree that ANZ may use the information provided by me/us in connection with ANZ Cobalt, and obtain information about me/us, in the following ways, and for the duration of my/our ANZ Cobalt Transaction:

- (a) ANZ may collect, use and disclose about me/us as described in clauses 33.18 and 33.19 of the Terms;
- (b) ANZ may give any person I/we are using, or seek to use, as a Guarantor the information ANZ has about me/us, personal and commercial credit history and standing, including any notices ANZ has sent to me/us;
- (c) ANZ may ask for any additional information about me/us at any point in time.

PART 13 — DECLARATION OF BUSINESS OR INVESTMENT PURPOSE UNDER THE NATIONAL CREDIT CODE

You should only apply for ANZ Cobalt if you plan to use the funds for business or investment purposes, other than investment in residential property. By signing Part 12 or 13 below, you make the following declaration:

I/We declare that the credit to be provided to me/us by Australia and New Zealand Banking Group Limited is to be applied wholly or predominantly for business purposes or investment purposes other than investment in residential property.

IMPORTANT

YOU SHOULD ONLY SIGN THIS DECLARATION IF THIS LOAN IS WHOLLY OR PREDOMINANTLY FOR BUSINESS PURPOSES OR INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY. BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CREDIT CODE.

I/we acknowledge that ANZ's obligations in relation to ANZ Cobalt are not deposit liabilities, and they are not guaranteed by any party. They are unsecured contractual obligations which will rank equally with ANZ's other unsecured contractual obligations and with ANZ's unsecured debt (other than liabilities mandatorily preferred by law). Neither ANZ nor any member of the ANZ group of companies guarantees the performance of ANZ Cobalt or any Transaction under it.



PART 14 — INDIVIDUAL SIGNATURES: EXECUTED AS A DEED (INDIVIDUAL APPLICANTS AND INDIVIDUAL TRUSTEE APPLICANTS)

Date of Signing (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>
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FIRST APPLICANT

Signed, Sealed And Delivered By:
Signature of Applicant

Name of Applicant (please print)
Surname

First Names

In the Presence of:
Signature of Witness

Name of Witness (please print)
Surname

First Names

Address of Witness

Suburb

State

Postcode

SECOND APPLICANT (IF APPLICABLE)

Signed, Sealed And Delivered By:
Signature of Applicant

Name of Applicant (please print)
Surname

First Names

In the Presence of:
Signature of Witness

Name of Witness (please print)
Surname

First Names

Address of Witness

Suburb

State

Postcode



PART 15 — COMPANY APPLICANT: EXECUTED AS A DEED (COMPANY APPLICANTS AND CORPORATE TRUSTEE APPLICANTS)

Signed, Sealed And Delivered By:

Name of Company

[Redacted] LIMITED

BY:

Signed, Sealed And Delivered By:

Signature of Director/ Sole Director and Sole Secretary
(delete as applicable)

[Redacted]

Name of Director/ Secretary

[Redacted]

Signature of Director/ Secretary (delete as applicable)

[Redacted]

Name of Director/ Secretary

[Redacted]



PART 16 — GUARANTOR (FOR COMPANY OR TRUST APPLICANTS): EXECUTED AS A DEED

GUARANTOR 1

Signed, Sealed And Delivered By:
Signature of Guarantor

In the Presence of:
Signature of Witness

Address of Witness

Date of Signing (DD/MM/YYYY)

GUARANTOR 2

Signed, Sealed And Delivered By:
Signature of Guarantor

In the Presence of:
Signature of Witness

Address of Witness

Date of Signing (DD/MM/YYYY)

Name of Guarantor (please print)

Surname

First Names

Name of Witness (please print)

Surname

First Names

Suburb

State

Postcode

Name of Guarantor (please print)

Surname

First Names

Name of Witness (please print)

Surname

First Names

Suburb

State

Postcode

BANK USE ONLY

Application Number:

HIN:

Account Number:

To comply with Anti Money-laundering and Counter-Terrorism Financing Legislation (AML/CTF), ANZ has a Customer Identification Process for customers seeking banking services.

Note: If you currently hold an ANZ service or product (bank account, mortgage), you may not be required to complete the Customer Identification Process.

WHAT'S REQUIRED?

1. The standard requirement is for a person to provide 2 Identity Documents (ID) which are acceptable in a number of limited combinations.
2. The relevant ID should be copied and then certified by an 'Australian Authorised Person'.

WHAT TYPES OF DOCUMENTS CAN I USE?

Option A: 1 primary photographic ID.

Option B: 2 secondary photographic IDs.

Note: All documents must be current unless specified. All documents may be Australian or Foreign except where otherwise specified.

Primary Photographic IDs – Government - issued photographic ID

- > Australian Driver Licence or Learner Permit
- > Australian Passport (current or expired less than 2 years) or Foreign Passport
- > One of the following types of other photo ID:
 - Proof of age card
 - Government issued national identification card
 - Army, Navy or Air Force identification card
 - Dept. of Defense identification card
 - Police Officer identification card
 - Firearms/shooting Licence
 - Explosive Licence
 - Waterways/Boat Licence

Note: It is not acceptable to produce two forms of the same ID type (e.g. Australian Passport and an overseas Passport) or from the same issuer.

Secondary Photographic IDs

- > Government issued birth certificate, birth card, birth extract
- > Citizenship certificate
- > Foreign drivers licence
- > Australian Centrelink pension card including:
 - Health and Veterans Affairs cards
 - Pensioner Concession cards (including interim cards)
- > Notice issued by the Australian Tax Office (ATO) within preceding 12 months recording debt payable/ refund due by/to the person at the stated address
- > Notice issued within last 3 months by a local government body or a utility provider (Electricity, Gas, Water, Telephone) containing the name of the individual and their residential address recording provision of services to that address or person
- > Notice issued by an Australian approved aged care facility detailing the residents name and residential address
- > Notice issued within last 12 months by Australian Commonwealth, State or Territory, recording provision of financial benefits to person at the stated address
- > Letter issued by the Australian Electoral Commission within the last 3 months confirming name and residential address
- > Another Australian bank account statement issued within last 3 months. (The bank must be a member of Australian Banking Association)
- > Bank statement issued by an ANZ point of representation within the last 3 months
- > Australian Medicare card
- > Australian ImmiCards
- > Evidence of Immigration Status (EIS) ImmiCard
- > Permanent Resident Evidence (PRE) ImmiCard
- > Residence Determination ImmiCard (RDI)



WHO IS AN 'AUSTRALIAN AUTHORISED PERSON'?

The following is a list of persons authorised to certify a copy. An Authorised Person must be either be an Australian Citizen or Permanent Resident of Australia.

1. 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).
2. A judge of a court.
3. A magistrate.
4. A chief executive officer of a Commonwealth court.
5. A registrar of deputy registrar of a court.
6. A Justice of the Peace.
7. A notary public (for the purposes of the Statutory Declaration Regulations 1993).
8. A Police officer.
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
10. 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.
11. An Australian consular office or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955).
12. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993).
13. 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 1993).
14. 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 licences.
15. 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.

A. INDIVIDUAL'S DETAILS

Where more than on applicant is required to provide identification, please make additional copies of this form.

Title: Mr Mrs Ms Miss Dr Other

Surname First Names

Residential Address Suburb State Postcode

Date of birth (DD/MM/YYYY) Occupation

If the address is not an Australian address, please state the reason for seeking a banking relationship in Australian

Citizenship

B. COMPANY DETAILS

Company Name

Type of Company: Private Public Nature of Business

Directors of the Company

Please provide the full names, dates of birth and addresses of all directors of the company.

Full Name	Date of Birth	Address
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>



Beneficial Owners of the Company

Please provide the full names, dates of birth and addresses of all beneficial owners (e.g. shareholders) of the company who have 25% or more of ultimate ownership. For EACH beneficial owner, please complete Section A above with details of the individual beneficial owner.

Full Name	Date of Birth	Address

C. TRUST DETAILS (INCLUDING SMSFS)

Please attach certified copy of Trust Deed.

Name of Trust	Nature of Business

Settlor of the Trust (not applicable for SMSF)

Please provide the full name of the settlor of the trust.

--

Beneficial Owners of the Trust

Please provide the full names, dates of birth and addresses of all individual beneficial owners of the trust. Please provide full names and addresses of all non-individual beneficial owners. For EACH individual, please complete section A above with the details of the beneficial owner.

Full Name	Date of Birth	Address

Trustees of the Trust

Please provide the full names, dates of birth and addresses of all individual trustees of the trust. Please provide the full names and addresses of all non-individual trustees. For ONE trustee, if an individual, please complete Section A above with details of the individual trustee, if a company, please complete Section B above with details of the company trustee.

Full Name	Date of Birth	Address

Beneficiaries of the Trust

Please provide the full names, dates of birth and addresses of all individual beneficiaries of the trust.

Full Name	Date of Birth	Address



D. DOCUMENTS CERTIFIED – ENSURE CERTIFIED COPIES ARE ATTACHED TO THIS FORM

Please provide these documents for each individual that must be identified including company directors, company shareholders, trustees or beneficiaries as outlined above.

Primary Photographic ID

Type of Document

Secondary Photographic IDs

Type of Documents

Warning: It is an offense under Part 12 of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) to produce false or misleading information, produce a false or misleading document or forge a document for use in an applicable customer identification procedure.

Guidance Notes for Certified Copies

Certified copy means a document that has been certified as a true copy of an original document by one of the authorised persons. To produce a certified copy, you should make photocopy of the original document and take the original and the copy to an authorised person.

E. DETAILS OF AUSTRALIAN AUTHORISED PERSON

Full name of Australian Authorised Person (no initials).

Title: Mr Mrs Ms Miss Dr

Other

Surname

First Names

Name of Organisation

Address of Organisation

Suburb

State

Postcode

Phone Number

Professional Membership Number

Signature

Date (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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This form should be completed if you are applying for:

- A Loan; or
- A Sold Call Option, a Capped Purchase Put Option or a Capped Put Spread Option, in respect of Australian listed securities that you already hold

Send to: **ANZ Cobalt**
 ANZ Equity Markets
 GPO Box 555
 Sydney NSW 2001

These instructions are given to ANZ and my existing margin lender or sponsoring participant, details of which are as follows:

Name of Holder	Facility Number
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

I/we authorise the Sponsoring Participant (or the relevant registrar of an issuer-sponsored sub-register) to deliver the quantity of Securities below, to my account with ANZ Securities Limited (PID 22353), AFS licence number 237531 or to the Nominee after ANZ has accepted my application for ANZ Cobalt, and to provide ANZ with any information regarding the Securities of any of my accounts with the Sponsoring Participant as its affiliates.

SPONSORSHIP DETAILS

ASX Code	Number of Securities	Broker Name	HIN / SRN

Note: Securities with automatic DRP will not be accepted

If your Securities are CHESSE sponsored, please provide your Holder Identification Number (HIN).
 If your Securities are issuer sponsored, please provide your Shareholder Reference Number (SRN).
 If the Securities have an optional dividend reinvestment plan, we authorise and instruct you to elect on our behalf not to participate in such dividend reinvestment plan.

Full Name*

Signature

Date (DD/MM/YYYY)

Full Name*

Signature

Date (DD/MM/YYYY)

** If signing on behalf of a company either 2 directors of the company or a director and the company secretary must sign this form*



Are you exercising options using this facility?
 If yes, complete all sections in this form
 If no, complete the Chess Instruction Form

Send to: **ANZ Cobalt**
 ANZ Equity Markets
 GPO Box 555
 Sydney NSW 2001

Dear Sir / Madam

We refer to our application for ANZ Cobalt offered under the Product Disclosure Statement dated 1 April 2016.

VESTED EMPLOYEE OPTIONS DECLARATION

1. Employee Declaration:

I wish to use a Loan under ANZ Cobalt, to exercise Vested Employee Options which have been issued to me by the Listed Entity below which I am entitled to.

I:

- confirm that once those options have been exercised, I will be entitled to hold the Securities free of encumbrance, Security Interest and the rights of others and will be entitled to enter into the ANZ Cobalt Transaction under the Terms of ANZ Cobalt;
- authorise the Sponsoring Participant (or the relevant registrar of an issuer-sponsored sub-register) to deliver the quantity of Securities in the Listed Entity as indicated to ANZ PID 22353; and
- give irrevocable notice to ANZ to exercise the options in respect of fully paid ordinary shares in:

VESTED EMPLOYEE OPTIONS DETAILS

Options	Number of Options	Exercise Price per Option	Total Payable	Maturity Date

LOAN TRANSACTION REQUEST

Loan Amount requested	Fixed or variable	Repayment Date i.e. Maturity Date

ANZ COBALT TRANSACTION REQUEST

Nominated Approved Securities — Exchange Code	Number of Securities	Protection Level (\$ or %)	Cap Level (\$ or %) (if any)



Signature Of Employee

Full Name Of Employee

Date (DD/MM/YYYY)

Complete this section if a company holds the options:

Signed By:

 LIMITED

BY:

Signature of Director/ Sole Director and Sole Secretary

Name of Director

Signature of Director/ Secretary

Name of Director/ Secretary

This section should be completed by the listed entity which has issued your Vested Employee Options

LISTED ENTITY ACKNOWLEDGEMENT

We confirm that: (Please write name of Employee)

1. is the registered holder of the employee options referred to in the Employee Options Declaration above. Once the payment of the exercise price set out above has been made, the Employee will be entitled to the Securities in the Listed Entity identified below. The Securities will be free from any encumbrances and the rights of others to the best of our knowledge;
2. Upon receipt of this notice signed by the Employee and payment of the total exercise amount referred to above, the Securities will be fully paid and issued in the name of the Employee.

Name Of Listed Entity

Signature Of Authorised Representative Of Listed Entity

Full Name and Capacity

Date (DD/MM/YYYY)



Please circle terms as appropriate.

AUTHORISED REPRESENTATIVE CERTIFICATE

Name of applicant

("Applicant")

To **Australia and New Zealand Banking Group Limited**

[I]/[We] refer to the Application Form to which this Appendix A is attached, that constitutes the Agreement (the "Agreement") between the ANZ and the Applicant.

Terms used in this certificate that are defined in the Agreement have, unless the context otherwise requires, the same meanings as in the Agreement.

[I am]/[We are]/[a director]/[directors]/[a director and a company secretary]/[of] the Applicant.

The schedule and attachments to this certificate are complete and up to date copies of:

1. A list of the Applicant's Authorised Representatives with the signature, or a copy of the signature, of each Authorised Representative appearing beside their name.
2. In the case of company applicants, the certificate of incorporation of the Applicant.

[I]/[We] certify that [each of] the above document[s] is complete, correct, fully in force and not subject to amendment

(A) SCHEDULE

List of Authorised Representatives

Name (Printed)	Position (Printed)	Signature	Date of birth

Dated (DD/MM/YYYY)

Signature of Individual

Signature of Director

Signature of [Director]/[Secretary]

Signed on behalf of

by

Print full name of individual

Print full name of Director

Print full name of [Director]/[Secretary]



This form should be completed if you are a trustee applying for ANZ Cobalt and you are not providing a certified copy of your trust deed

Name of Trust
 ("Trust")

Name of Trustee
 ("Trustee")

This form must be provided to ANZ by you together with your Application Form if you are applying for ANZ Cobalt as a Trustee of a Trust.

Send to: **ANZ Cobalt**
 ANZ Equity Markets
 GPO Box 555
 Sydney NSW 2001

Dear Sir / Madam,

I am a solicitor holding a current unrestricted practicing certificate. I have examined the documents constituting the Trust ("the Trust Documents") purporting to establish, and relating to, the Trust.

1. The Trust appears from the Trust Documents to have been validly constituted and is subsisting at the date of this opinion.
2. The Trust Documents comprise all of the documents constituting the Trust and there has been no other amending document.
3. The Trustee appears to have been properly appointed as trustee and is the sole trustee of the Trust.
4. The Trustee is empowered and authorised by the terms of the Trust Documents examined by me to enter into and bind the Trust to the transactions contemplated by the Terms of ANZ Cobalt and the Product Disclosure Statement dated 1 April 2016.
5. The terms of the Trust Documents examined by me do not restrict the right of the Trustee to be fully indemnified out of the assets of the Trust to satisfy any liability to Australia and New Zealand Banking Group Limited (or any of its related bodies corporate) properly incurred by the Trustee as trustee of the Trust arising out of the transactions contemplated by the Terms of ANZ Cobalt and the Product Disclosure Statement dated 1 April 2016.
6. There is no conflict of interest or duty of the Trustee, and if the Trustee is a company, of any of its directors, which would preclude the Trustee entering into the transactions contemplated by the Terms of ANZ Cobalt and the Product Disclosure Statement dated 1 April 2016.

Name of Solicitor

Solicitor's Firm

Address of Solicitor's Firm

Suburb State Postcode

Telephone

Facsimile

Email Address

Signature Of Solicitor

Date (DD/MM/YYYY)

**OUR COMMITMENT TO YOU,****Drawing arrangements:**

We will advise you, in writing, the details of the ANZ direct debit drawing arrangements at least 2 calendar days prior to the first drawing.

Where the due date falls on a non-business day, we will draw the amount on the next business day.

We will not change the amount or frequency of drawings arrangements without giving you at least fourteen (14) days written notice.

We reserve the right to cancel the ANZ direct debit drawing arrangements if three or more drawings are returned unpaid by your nominated Financial Institution and to arrange with you an alternate payment method.

We will keep all information pertaining to your nominated account at the Financial Institution, private and confidential.

Your rights:

You may terminate the direct debit drawing arrangement or stop payment of a drawing under the ANZ direct debit drawing arrangement at any time by giving written notice directly to us, or through your nominated Financial Institution. Notification of your intention to terminate the direct debit drawing arrangements must be received at least 7 business days prior to the due date.

You may request changes to the drawing arrangements by contacting us and advising your requirements no less than 7 business days prior to the due date.

Where you consider that a drawing has been initiated incorrectly (that is, outside the ANZ direct debit drawing arrangements) you may take the matter up directly with us, or lodge a Direct Debit Claim through your nominated Financial Institution.

YOUR COMMITMENT TO US,**Your responsibilities:**

It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date.

It is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the Financial Institution where the account is based.

It is your responsibility to advise us if the account nominated by you to receive the ANZ direct debit drawings is transferred or closed.

It is your responsibility to arrange with us a suitable alternate payment method if the ANZ direct debit drawing arrangements are cancelled either by yourselves or the nominated Financial Institution.



Asset and income declaration for wholesale investors

I, (insert full name of qualified accountant)
 am member of one or more of the following professional bodies:

> Australian Society of Certified Practising Accountants, entitled to use the post-nominals "CPA" or "FCPA";

Member number:

> Institute of Chartered Accountants in Australia, entitled to use the post-nominals "CA", "ACA" or "FCA";

Member number:

> National Institute of Public Accountants, entitled to use the post-nominals "AIPA", "MIPA" or "FIPA"

Member number:

and am subject to and comply with the continuing professional development requirements of the above bodies (as applicable), hereby certify that using the assessment criteria contained within Section 708 and Section 761G of the Corporations Act (Cth) 2001

(insert full name of applicant)

(i) net assets to the value of at least AUD\$2.5 million

and/or

(ii) gross income for each of the last 2 financial years of at least AUD\$250,000

Signature of qualified accountant

Dated (DD/MM/YYYY)

This declaration is only valid for 24 months from the date of signing. ANZ and its related companies (including subsidiaries) is collecting information to verify the status of the client. The Corporations Act 2001 requires ANZ to verify this status with information supplied by a qualified accountant. You may request access to your information at any of our branches, and if it is inaccurate, request that it be corrected. Your information will be treated in accordance with ANZ's privacy policy available at www.anz.com



Only complete this form if you are making a Transaction Request in writing

Send to: **ANZ Cobalt**
 ANZ Equity Markets
 GPO Box 555
 Sydney NSW 2001

Dear Sir / Madam

This is a Transaction Request under the Terms of ANZ Cobalt.

I wish to apply for a:

- Loan Options Only – I do not wish to apply for a Loan

LOAN DETAILS

Loan Term 1 Year 2 Years 3 Years 4 Years 5 Years

or Maturity Date (DD/MM/YYYY)

Interest Rate Fixed for the term of the Loan Reset annually

TRANSACTION DETAILS – LOAN APPLICATION

My Transaction will consist of: Securities I already own (existing Securities) New Securities

I wish to have the following existing/new Parcels of Securities included in my Transaction.

Exchange Code	Security Name	Number or initial value of Securities in Parcel	Loan Amount (\$ or %)	Contribution (\$ or %)	Protection Level (\$ or %)	Cap Level (\$ or %)
Parcel 1						
Parcel 2						
Parcel 3						
Parcel 4						
Parcel 5						
Total Loan Limit requested						

ADVISOR OPTION PAYMENT FACILITY

Please complete the below if you agree to pay your adviser an amount (“Adviser Option Payment”) in connection with entering into a Transaction under the Cobalt Facility

I hereby request and direct that \$ be paid to my adviser as an Adviser Option Payment. I hereby appoint ANZ to act as my agent in respect of the Adviser Option Payment and authorise and direct ANZ to pay the Adviser Option Payment to my nominated adviser. Where I have entered in to a Sold Call Option, I direct you to deduct the above Adviser Option Payment from the Initial Option Fee.



OPTION TRANSACTIONS – OPTIONS ONLY APPLICATION

I wish to enter into the Option Transactions below.

Note: If you wish to access either the Sold Call Option, the Capped Purchase Put Option or the Capped Put Spread Option then ANZ will require you to own the underlying Securities and to transfer their CHESS sponsorship to ANZ Securities or into the Nominee.

If you do not own the underlying Securities, you can authorise ANZ Securities to purchase the underlying Securities on your behalf.

If you wish to access the Purchase Put Option, Purchase Call Option or Put Spread Option this can be undertaken without you owning the underlying securities over which the options relate.

	Option Transaction 1	Option Transaction 2	Option Transaction 3	Option Transaction 4	Option Transaction 5	Option Transaction 6
Exchange Code						
Name						
No. of Securities						
Option Type (e.g. Sold Call Option)						
Strike Level (\$ or %)						
Protection Level (\$ or %)						
Cap Level (\$ or %)						
Floor Level (\$ or %)						

I authorise ANZ Securities to purchase the underlying Securities on my behalf. I agree to pay for those Securities within T+2 settlement Days of the purchase.

Full Name*

Signature

Date (DD/MM/YYYY)

Full Name*

Signature

Date (DD/MM/YYYY)

** If signing on behalf of a company either 2 directors of the company or a director and the company secretary must sign this form*

