

Overview

The Regular Access Option provides investors with the option, after an initial investment period, to access portions of their invested capital regularly throughout the course of subsequent investment terms.

The Regular Access Option is designed for medium to long term Investors who want to have the option to access part of their capital after the initial investment period. Where the Regular Access Cycle is nominated at the time of investment, after the initial investment period, a proportionate component of your total investment 'frees up' each cycle.

Investment Account	Initial Investment Period	Notice Period	Regular Access Cycles (following initial investment period)	Regular Access Period
12 Month Investment Account	12 months	30 days	<ul style="list-style-type: none"> 8.33% (or one twelfth) of capital available monthly 25% of capital available quarterly 50% of capital available half yearly 	1 year
2 Year Investment Account	2 years	60 days	<ul style="list-style-type: none"> 25% of capital available half yearly 50% of capital available annually 	2 years
4 Year Investment Account	4 years	3 months	<ul style="list-style-type: none"> 25% of capital available half yearly 50% of capital available annually 	2 years

- Regular access is available for investments held in the following accounts:
 - 12 Month Investment Account
 - 2 Year Investment Account
 - 4 Year Investment Account
- Exercise of one periodic withdrawal right does not impact later periods' rights.
- Capital will be reduced by withdrawing funds at any regular access period, and
- Prior notice of the intention to exercise the regular access option must be provided by investors.
- In the case of moving to shorter periods (increased frequency), the right to withdraw will commence upon the previous option's next scheduled access date, with a minimum notice period required as noted above.

Key Benefits

The Regular Access option provides Investors much greater interim access to their investment. The result is to substantially reduce the risk of investment illiquidity for Investors, that is, the inability to convert their investment to cash.

12 Month Investment Account

As an example, if you have an investment in the 12 Month Investment Account and selected the 'monthly' regular access option, after the initial 12 month minimum period, one twelfth of your total investment becomes available for withdrawal. Where you do not opt to exercise this right by giving 30 days' written notice, the respective proportionate investment amount will be reinvested for a further period of twelve (12) months.

Once written instruction is received from you, we can direct a progressive release program of all or part of your investment funds over twelve (12) months. The overall intended effect is an ongoing investment to which Investors know they have partial access should they wish for liquidity purposes, with total exit still requiring an extended 'withdrawal period'. The Regular Access Option is not an immediate right to exit the 12 Month Investment Account in entirety, nor to 'trade' any investment securities (as in a 'listed security'). The 'liquidity' characteristic is the ability to access a proportion of invested capital more regularly than the present annual basis. It is emphasised that the initial investment period of 12 months continues to apply to 100% of the investment, subsequent to which the Regular Access Option commences. The advantage is therefore for medium term Investors with horizons beyond 12 months.

- 30 days' written notice is required;
- a minimum initial investment period of 12 months must be completed on each investment; and
- where there are multiple maturity dates, the regular access cycle will commence from the next maturity date.

2 Year Investment Account

For example, if you have an investment in the 2 Year Investment Account and selected the 'half yearly' option, after the initial 2 year investment period, one quarter of your investment becomes available each 6 months and will be paid according to your instructions unless you instruct otherwise.

Sixty days' written notice is required if you opt to withdraw under the Regular Access Cycle. If we do not receive the relevant written notice then that part of your investment will be reinvested for a further 2 year investment term.

Once written instruction is received from you, we can direct a progressive release of all or part of your investment within the 2 Year Investment Account after the initial 2 year investment. For existing investors wishing to move from the 2 Year term to a shorter regular access cycle. The advantage is therefore for medium term Investors with horizons beyond 2 years.

- 60 days' written notice is required;
- a minimum initial investment period of 24 months must be completed on each investment; and
- where there are multiple maturity dates, the regular access cycle will commence from the next maturity date.

4 Year Investment Account

For example, if you have an investment in the 4 Year Investment Account and selected the 'half yearly' option, after the initial 4 year investment period, one quarter of your investment becomes available each 6 months and will be paid according to your instructions unless you instruct otherwise.

Three months' written notice is required if you opt to withdraw under the Regular Access Cycle. If we do not receive the relevant written notice then that part of your investment will be reinvested for a further 2 year investment term.

Once written instruction is received from you, we can direct a progressive release of all or part of your investment within the 4 Year Investment Account after the initial 4 year investment. For existing investors wishing to move to a shorter regular access cycle.

- 3 months' written notice is required;
- a minimum initial investment period of 4 years must be completed on each investment; and
- where there are multiple maturity dates, the regular access cycle will commence from the next maturity date.

When you wish to commence the regular access cycle, you will need to provide a separate request in writing. Withdrawals will then commence from the next access date, provided sufficient notice has been provided. If we do not receive a request to commence the regular access cycle, your investment will roll over for a further term.

Investor Number

Account Name

Application

I/We nominate the Regular Access Cycle for my/our investment in the following investment product/s & request the following access cycle/s to be paid to the following account:

- 12 Month Investment Account – 30 days' notice before maturity date
- Monthly – 8.33% of investment capital available every month
- Quarterly – 25% of investment capital available every quarter
- Half-Yearly – 50% of investment capital available every 6 months
- 2 Year Investment Account – 60 days' notice before maturity date
- Half Yearly – 25% of investment capital available every 6 months
- Annually – 50% of investment capital available each year
- 4 Year Investment Account – 3 months' notice before maturity date
- Half Yearly – 25% of investment capital available every 6 months
- Annually – 50% of investment capital available each year

Funds to be paid to:

- Nominated Bank Account Classic Notice Account 6 Month Notice Account
- 90 Day Notice Account 12 Month Investment Account 2 Year Investment Account

Note: For each new retail investment that you wish to open (including to reinvest interest) you need to complete a consumer questionnaire. If you have any questions about how to complete the questionnaire, please call us on 1800 818 818.

Signature

Signature

Full name

Full name

Date

Date