



CRAIGS[®]
INVESTMENT PARTNERS

Account Name

Account Number

Client Agreement

Trust or Deceased
Estate



Client Agreement

Please return the completed and signed Client Agreement and required documentation (including bank account and identity verification documents) to your Craigs Investment Partners adviser, as detailed below.

Please follow these steps to open your account with us:



Investment Adviser
Date D D M M Y Y Y Y

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OFFICE USE ONLY

Client Account No.

Adviser

Completing this Client Agreement

You will find additional information and instructions in the left panel of each page, to help guide you through the form.

If you have any questions or need assistance, please contact your investment adviser.

A Account Type

THIS ACCOUNT IS FOR

Please tick the best description

- A Trust
- A Deceased Estate that is continuing
- A Deceased Estate that is winding up

Please tick which service(s) you require

- Investment Administration Service (IAS)
- Managed Portfolio Service (MPS)
- Broking Service
- Discretionary Management Service (DIMS)
(DIMS require additional forms to be completed)

Services

For a description of each of these services, ask your investment adviser.

B Account Details

Full name of the Trust or Deceased Estate

Type of Trust

Family

Charitable *Registration No.*

Deceased Estate

Other *specify*

Trust Description

Discretionary

Charitable

Trust with more than 10 beneficiaries

Other *specify*

Country where Trust was established

NZ

Other *specify*

Date Trust was created | D | D | M | M | Y | Y | Y | Y |

Duration of Trust _____

IDENTITY VERIFICATION

To verify the identity of the Trust/Deceased Estate.

- For a Trust** - a copy of the Trust Deed together with any additional resolutions and deeds of appointment confirming the current Trustees
- For Deceased Estates** - a copy of one of the following options:
- Copy of Probate including Will and Certified/Verified Death Certificate for the deceased person; or
 - Copy of Will, Non-production of Probate and Certified/Verified Death Certificate; or
 - Copy of Letters of Administration and Certified/Verified Death Certificate.



C People with Roles on the Account

C1 Trustee, Appointer, Settlor, Executor

Please complete the following details for each person who has a role on the Estate or Trust. If there are more than four people, please contact your adviser for additional forms.

Trust distribution

If any beneficiary of the Trust has received or will receive a distribution please contact your adviser for the additional form each beneficiary will need to complete.

Preferred Salutation

This is how you would like your communication addressed.

This will be the main point of contact for this account. This person will be authorised to operate and give instructions for this account as described in the Terms and Conditions or Wholesale Terms and Conditions (as applicable).

Role *please select applicable roles*

Trustee Appointer Settlor Advisory Trustee Protector Executor

PERSONAL DETAILS

Title *please select one*

Mr Mrs Miss Ms Mx Dr Other *specify* _____

Gender Male Female Non Binary Prefer not to say

Full Name

First Name _____ *Middle Name* _____ *Last Name* _____

Preferred Salutation

Please complete all details and tick your preferred method of contact

Home Ph _____ Mobile _____

Work Ph _____ Post *as per mailing address*

Email _____

Residential Address

Postcode | | | | |

Mailing Address *(please enter if different from your residential address)*

Postcode | | | | |

Date of Birth | D | D | | M | M | | Y | Y | Y | Y |

Country of Birth NZ Australia Other *specify* _____

Town or City of Birth _____

CITIZENSHIP & RESIDENCY STATUS

New Zealand Citizen Australian Citizen Other *specify* _____

If **Other** please provide a copy of your residency documentation:

Permanent Resident / Resident Visa Work Visa

Do not reside in NZ Other Visa *specify* _____



Occupation _____ Retired

Public Office - Have you, or an immediate family member, held a public office position in the last two years e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

No Yes *specify* _____

Please contact your Tax Adviser if you require assistance completing this section.

Country/Jurisdiction of Tax Residence

TIN – is a tax processing number, 'Tax Identification Number'.

Dependent on the country of tax residency the 'TIN' may also be known by another name. Please see some common examples below.

Australia TIN

Tax File Number (TFN).

UK TIN

National Insurance Number (NINO) or Unique Taxpayer Reference (UTR).

US TIN

If you answered yes to the US question, please provide us with one of the following US Tax Identification Numbers (TIN):

- Social Security Number "SSN"
- Individual Taxpayer Identification Number "ITIN"

For further information on TINs or to find the type of tax identifier required for your country of tax residency, please see www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

PERSONAL TAX DETAILS

Tax resident in NZ Yes No *specify* _____

New Zealand IRD Number | | | | | | | | | | | | | | | | | | | | | |

I am a US citizen, green card holder or a US person for US tax purposes.

Please ensure you tick either Yes or No Yes No

Please only complete the following if you are a tax resident in one or more countries other than New Zealand.

Please confirm each country/jurisdiction in which you are a tax resident, including the US if indicated above, and provide your TIN for each country/jurisdiction.

Country/Jurisdiction of Tax Residence	TIN	If no TIN is available please select reason a, b or c from below if applicable
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

If no TIN is available please provide the appropriate reason a, b or c where indicated below:

- a) the country/jurisdiction does not issue TINs to its residents
- b) you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN above if you have selected this reason)
- c) no TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction)

Identity Verification

Craigs Investment Partners may request to sight the original of any identity verification document that has been used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

Certified Copy

Original documents can be sighted by a Craigs Investment Partners employee.

Alternatively all identity documents must be certified by one of the following:

- Justice of the Peace (JP)
- Lawyer
- Notary Public
- NZ Chartered Accountant
- NZ Police Constable
- Member of Parliament
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification.

Certification must have been carried out in the three months preceding presentation of the certified documents.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Client Portal

This is accessed via craigsip.com/login and is available to all clients and authorised persons associated with the account i.e. accountants, Trustees, beneficial owners. It is an online tool which enables monitoring of investment performance, plus access to research reports and investment reports.

IDENTITY AND ADDRESS VERIFICATION

Please tick which method you would like us to use to identify you:

- Electronically Manually

- 1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically. By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

- I authorise Craigs Investment Partners to electronically verify my identity and residential address. Please provide us with a copy of the document you select below - either your valid New Zealand/Australian Passport (including photo and signature pages) or New Zealand/Australian Driver Licence (both sides).

- NZ Passport NZ Driver Licence
 Australian Passport Australian Driver Licence



We will contact you if we are unable to verify your identity information electronically

- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Guidance Note for Manual Identity Verification (page 32).

Information provided will be handled in accordance with (i) Clauses 26-28 of the Terms and Conditions or (ii) Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).

REPORTS & CONTRACT NOTES

Reports will be available on the Client Portal and you will receive an email notification when they are available.

Contract notes will be sent to you by email and will be available on the Client Portal.

If you would like to receive the reports or contract notes by post, please discuss this with your adviser.

SUBSCRIPTION

News & Views publication

A quarterly publication with topical articles and company events is available on the Client Portal. Please tick below if you would also like to receive News & Views by email and/or post.

- Email Post

Market Insights eNewsletter

A fortnightly email that covers current market information. Please tick if you wish to receive these.

- Email

Trustee, Appointer, Settlor, Executor

Role *please select applicable roles*

- Trustee
 Appointer
 Settlor
 Advisory Trustee
 Protector
 Executor

Authorisation

Are you authorised to instruct on the account (i.e. an Authorised Person)?

- Yes
 No

PERSONAL DETAILS

Title *please select one*

- Mr
 Mrs
 Miss
 Ms
 Mx
 Dr
 Other *specify* _____

Gender Male Female Non Binary Prefer not to say

Full Name

First Name

Middle Name

Last Name

Preferred Salutation

Please complete all details and tick your preferred method of contact

Home Ph Mobile

Work Ph Post as per mailing address

Email

Residential Address

Postcode | | | | |

Mailing Address *(please enter if different from your residential address)*

Postcode | | | | |

Date of Birth | D | D | M | M | Y | Y | Y | Y |

Country of Birth NZ Australia Other *specify* _____

Town or City of Birth _____

CITIZENSHIP & RESIDENCY STATUS

New Zealand Citizen
 Australian Citizen
 Other *specify* _____

If **Other** please provide a copy of your residency documentation:

Permanent Resident / Resident Visa
 Work Visa

Do not reside in NZ
 Other Visa *specify* _____



Occupation _____ Retired

Public Office - Have you, or an immediate family member, held a public office position in the last two years e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

No
 Yes *specify* _____

Preferred Salutation

This is how you would like your communication addressed.

Please contact your Tax Adviser if you require assistance completing this section.

Country/Jurisdiction of Tax Residence

TIN – is a tax processing number, 'Tax Identification Number'.

Dependent on the country of tax residency the 'TIN' may also be known by another name. Please see some common examples below.

Australia TIN

Tax File Number (TFN).

UK TIN

National Insurance Number (NINO) or Unique Taxpayer Reference (UTR).

US TIN

If you answered yes to the US question, please provide us with one of the following US Tax Identification Numbers (TIN):

- Social Security Number "SSN"
- Individual Taxpayer Identification Number "ITIN"

For further information on TINs or to find the type of tax identifier required for your country of tax residency, please see www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

PERSONAL TAX DETAILS

Tax resident in NZ Yes No *specify*

New Zealand IRD Number | | | | | | | | | |

I am a US citizen, green card holder or a US person for US tax purposes.

Please ensure you tick either Yes or No Yes No

Please only complete the following if you are a tax resident in one or more countries other than New Zealand.

Please confirm each country/jurisdiction in which you are a tax resident, including the US if indicated above, and provide your TIN for each country/jurisdiction.

Country/Jurisdiction of Tax Residence	TIN	If no TIN is available please select reason a, b or c from below if applicable
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

If no TIN is available please provide the appropriate reason a, b or c where indicated below:

- a) the country/jurisdiction does not issue TINs to its residents
- b) you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN above if you have selected this reason)
- c) no TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction)

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Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

Certified Copy

Original documents can be sighted by a Craigs Investment Partners employee.

Alternatively all identity documents must be certified by one of the following:

- Justice of the Peace (JP)
- Lawyer
- Notary Public
- NZ Chartered Accountant
- NZ Police Constable
- Member of Parliament
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification.

Certification must have been carried out in the three months preceding presentation of the certified documents.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Client Portal

This is accessed via craigsip.com/login and is available to all clients and authorised persons associated with the account i.e. accountants, Trustees, beneficial owners. It is an online tool which enables monitoring of investment performance, plus access to research reports and investment reports.

IDENTITY AND ADDRESS VERIFICATION

Please tick which method you would like us to use to identify you:

- Electronically Manually

1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically. By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

- I authorise Craigs Investment Partners to electronically verify my identity and residential address. Please provide us with a copy of the document you select below - either your valid New Zealand/Australian Passport (including photo and signature pages) or New Zealand/Australian Driver Licence (both sides).

- NZ Passport NZ Driver Licence
 Australian Passport Australian Driver Licence



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SUBSCRIPTION

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A quarterly publication with topical articles and company events is available on the Client Portal. Please tick below if you would also like to receive News & Views by email and/or post.

- Email Post

Market Insights eNewsletter

A fortnightly email that covers current market information. Please tick if you wish to receive these.

- Email

C3

Trustee, Appointer, Settlor, Executor

Role *please select applicable roles*

- Trustee
- Appointer
- Settlor
- Advisory Trustee
- Protector
- Executor

Authorisation

Are you authorised to instruct on the account (i.e. an Authorised Person)?

- Yes
- No

PERSONAL DETAILS

Title *please select one*

- Mr
- Mrs
- Miss
- Ms
- Mx
- Dr
- Other *specify* _____

Gender Male Female Non Binary Prefer not to say

Full Name

First Name
 Middle Name
 Last Name

Preferred Salutation

Please complete all details and tick your preferred method of contact

- Home Ph Mobile
- Work Ph Post as per mailing address
- Email

Residential Address

Postcode | | | | |

Mailing Address *(please enter if different from your residential address)*

Postcode | | | | |

Date of Birth | D | D | M | M | Y | Y | Y | Y |

Country of Birth NZ Australia Other *specify* _____

Town or City of Birth _____

CITIZENSHIP & RESIDENCY STATUS

- New Zealand Citizen
- Australian Citizen
- Other *specify* _____

If **Other** please provide a copy of your residency documentation:

- Permanent Resident / Resident Visa
- Work Visa
- Do not reside in NZ
- Other Visa *specify* _____



Occupation Retired

Public Office - Have you, or an immediate family member, held a public office position in the last two years e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

- No
- Yes *specify* _____

Preferred Salutation

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Please contact your Tax Adviser if you require assistance completing this section.

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National Insurance Number (NINO) or Unique Taxpayer Reference (UTR).

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If you answered yes to the US question, please provide us with one of the following US Tax Identification Numbers (TIN):

- Social Security Number "SSN"
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For further information on TINs or to find the type of tax identifier required for your country of tax residency, please see www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

PERSONAL TAX DETAILS

Tax resident in NZ Yes No *specify* _____

New Zealand IRD Number | | | | | | | | | | | | | | | | | | | | | |

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- Lawyer
- Notary Public
- NZ Chartered Accountant
- NZ Police Constable
- Member of Parliament
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification.

Certification must have been carried out in the three months preceding presentation of the certified documents.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

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IDENTITY AND ADDRESS VERIFICATION

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- I authorise Craigs Investment Partners to electronically verify my identity and residential address. Please provide us with a copy of the document you select below - either your valid New Zealand/Australian Passport (including photo and signature pages) or New Zealand/Australian Driver Licence (both sides).

- NZ Passport NZ Driver Licence
 Australian Passport Australian Driver Licence



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- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Guidance Note for Manual Identity Verification (page 32).

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A fortnightly email that covers current market information. Please tick if you wish to receive these.

- Email

C4

Trustee, Appointer, Settlor, Executor

Role *please select applicable roles*

- Trustee
- Appointer
- Settlor
- Advisory Trustee
- Protector
- Executor

Authorisation

Are you authorised to instruct on the account (i.e. an Authorised Person)?

- Yes
- No

PERSONAL DETAILS

Title *please select one*

- Mr
- Mrs
- Miss
- Ms
- Mx
- Dr
- Other *specify* _____

Gender Male Female Non Binary Prefer not to say

Full Name

First Name _____ *Middle Name* _____ *Last Name* _____

Preferred Salutation

This is how you would like your communication addressed.

Preferred Salutation

Please complete all details and tick your preferred method of contact

- Home Ph _____
- Mobile _____
- Work Ph _____
- Post *as per mailing address*
- Email _____

Residential Address

 _____ **Postcode** | | | | |

Mailing Address *(please enter if different from your residential address)*

 _____ **Postcode** | | | | |

Date of Birth | D | D | | M | M | | Y | Y | Y | Y |

Country of Birth NZ Australia Other *specify* _____

Town or City of Birth _____

CITIZENSHIP & RESIDENCY STATUS

- New Zealand Citizen
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If **Other** please provide a copy of your residency documentation:

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- NZ Police Constable
- Member of Parliament
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- Registered Teacher
- Minister of Religion.

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- Email Post

Market Insights eNewsletter

A fortnightly email that covers current market information. Please tick if you wish to receive these.

- Email

Only complete this section if applicable.

C5 Company as Trustee

COMPANY DETAILS

Company Name

Company Number

Country where incorporated NZ Other *specify*

Mailing Address

Postcode | | | | |

Registered Office Address (if not the same as mailing address)

Postcode | | | | |

IDENTITY VERIFICATION FOR THE COMPANY

- NZ Companies Office extract including shareholders and directors
- Copy of Certificate of Incorporation



Is the Company:

- A Corporate Trustee
- A Trading Company*

*If a Trading Company, customer due diligence will need to be performed on all directors, and on shareholders who own more than 25% of the Company. Please speak with your Adviser about completing an Additional Details form to meet this requirement.

NOMINEE SHAREHOLDERS/NOMINEE DIRECTORS

Does the company have nominee shareholders and/or nominee directors?

- Yes
- No

If yes, please list the names of those people below:

Full Name	Relationship to Company	% Held

A Nominee Shareholder is an arrangement where an individual or company (Nominee) holds the shares of other persons (Beneficial Owners) on trust.

A Nominee Director is someone who allows their name to be used by you and your company. On paper, the nominee takes the role of company director, and they act in place of the company in that jurisdiction. The nominee is responsible for maintaining a company's legal responsibilities.

Shares in bearer form
Shares in bearer form are negotiable instruments whose terms state that they are payable to the bearer.

SHARES IN BEARER FORM

Does the Company have shares in bearer form?

- Yes
- No

This foreign tax guidance is a summary only. By selecting an entity classification for US Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) purposes, you confirm that it meets all the relevant criteria.

Please consult a professional adviser if you are unsure as to your entity's classification.

NFE

A Non-Financial Entity is a New Zealand entity that is not an Financial Institution.

Passive NFEs predominantly have non-trading investment income in the form of: interest or equivalents, dividends, annuities, other financial arrangements' income, rents and royalties.

Active NFEs have:

- a) less than 50% of their income is passive income; and
- b) less than 50% of their assets are held or used to produce passive income.

Registered charities generally qualify as active NFEs irrespective of whether they derive predominantly passive income from passive assets.

Financial Institution

Trusts that appoint an investment adviser with a discretionary mandate would be considered 'professionally managed' and, therefore, would be a Financial institution. They would be required to obtain a GIIN.

Global Intermediary Identification Number (GIIN)

Obtained by an FI registering with the US Internal Revenue Service.

Investment entity

An entity that conducts as a business, for or on behalf of customers, one or more specified investment activities. These include trading in money market instruments, FX, securities; undertaking portfolio management services; or investing or managing funds on behalf of other persons.

It also includes an entity that is managed by another FI and derives at least half of its gross income over the relevant period from investing or trading in financial assets.

A Trustee-documented Trust is a non-reporting FI if the Trust is a managed investment entity and has a Trustee that a) is a FI itself and b) reports all the Trust's required information.

COMPANY TAX DETAILS

Please provide the TIN for each country/jurisdiction where the trustee company is a tax resident.

New Zealand Tax Details

IRD Number

Foreign Tax Details

Australian Tax Number

US IRS Tax Identification Number (SSN or TIN)

UK National Insurance Number

Other

Country Identification Number

Country Identification Number

ENTITY CLASSIFICATION FOR TAX REPORTING

1) Is the entity a Financial Institution for CRS/FATCA purposes?

- Yes No

If yes, provide GIIN Number

If yes, does the Trustee report all of the financial information of the Trust or deceased estate (and its account holders and controlling persons) for CRS and FATCA purposes such that the Trust is a 'Trustee-documented Trust'?

- Yes No

2) Please confirm the Company entity classification by ticking one of the following boxes:

- Passive NFE - (e.g. entity that derives the majority of its income via passive means)
- Active NFE/Exempt Beneficial Owner - (e.g. entity trading in goods or services, certain tax exempt organisation, Govt entity, Central Bank, International Organisation, Corporation (the stock of which is regularly traded on an established securities market))
- Financial Institution - (e.g. bank, custodian, fund, other investment entity, passive NFE managed by a Financial Institution (e.g. a DIMS clients))
- Financial Institution - Other
- US Tax Resident Financial Institution

If the Company is a financial institution, please provide your

GIIN Number

3) If the entity is a Passive NFE or US Financial Institution, are any of the Company controlling persons tax resident in other non-New Zealand countries such as the US?

- Yes No

If yes, please list the controlling persons below:

Full Name	Relationship to Account (e.g. Director)
1. <input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>
3. <input type="text"/>	<input type="text"/>

NB: A self certification (Section C) should be completed for each controlling person.

PERSON AUTHORISED TO ACT ON BEHALF OF THE COMPANY AS TRUSTEE

Only complete these details if the Company acting as Trustee is authorised to instruct on the account.

PERSONAL DETAILS

Relationship to Company

Title *please select one*

Mr Mrs Miss Ms Mx Dr Other *specify* _____

Gender Male Female Non Binary Prefer not to say

Full Name

First Name

Middle Name

Last Name

Preferred Salutation

Please complete all details and tick your preferred method of contact

Home Ph Mobile

Work Ph Post as per mailing address

Email

Residential Address

Postcode | | | | |

Mailing Address *(please enter if different from your residential address)*

Postcode | | | | |

Date of Birth | D | D | M | M | Y | Y | Y | Y |

Country of Birth NZ Australia Other *specify* _____

Town or City of Birth _____

CITIZENSHIP & RESIDENCY STATUS

New Zealand Citizen Australian Citizen Other *specify* _____

If **Other** please provide a copy of your residency documentation:

Permanent Resident / Resident Visa Work Visa

Do not reside in NZ Other Visa *specify* _____



Occupation Retired

Public Office - Have you, or an immediate family member, held a public office position in the last two years e.g. diplomat, high level judicial, military or ministerial position in New Zealand or overseas?

No Yes *specify* _____

Preferred Salutation

This is how you would like your communication addressed.

Identity Verification

Craigs Investment Partners may request to sight the original of any identity verification document that has been used by you for identity verification purposes.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

Certified Copy

Original documents can be sighted by a Craigs Investment Partners employee.

Alternatively all identity documents must be certified by one of the following:

- Justice of the Peace (JP)
- Lawyer
- Notary Public
- NZ Chartered Accountant
- NZ Police Constable
- Member of Parliament
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification.

Certification must have been carried out in the three months preceding presentation of the certified documents.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Client Portal

This is accessed via craigsip.com/login and is available to all clients and authorised persons associated with the account i.e. accountants, Trustees, beneficial owners. It is an online tool which enables monitoring of investment performance, plus access to research reports and investment reports.

IDENTITY AND ADDRESS VERIFICATION

Please tick which method you would like us to use to identify you:

- Electronically Manually

- 1) **Electronically** – Please indicate below if you authorise us to verify your identity and residential address electronically. By selecting this option, you are authorising Craigs Investment Partners to use your personal information to verify your identity and residential address electronically with information held in third party databases (including the Department of Internal Affairs, NZ Transport Agency and a credit reporting agency).

- I authorise Craigs Investment Partners to electronically verify my identity and residential address. Please provide us with a copy of the document you select below - either your valid New Zealand/Australian Passport (including photo and signature pages) or New Zealand/Australian Driver Licence (both sides).

- NZ Passport NZ Driver Licence
 Australian Passport Australian Driver Licence



We will contact you if we are unable to verify your identity information electronically

- 2) **Manually** – If you choose manual verification, you will need to provide us with certified copies of the documents listed in the Guidance Note for Manual Identity Verification (page 32).

Information provided will be handled in accordance with (i) Clauses 26-28 of the Terms and Conditions or (ii) Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).

SUBSCRIPTION

News & Views publication

A quarterly publication with topical articles and company events is available on the Client Portal. Please tick below if you would also like to receive News & Views by email and/or post.

- Email Post

Market Insights eNewsletter

A fortnightly email that covers current market information. Please tick if you wish to receive these.

- Email

Please contact your Tax Adviser if you require assistance completing this section.

Country/Jurisdiction of Tax Residence

TIN - is a tax processing number, 'Tax Identification Number'.

Dependent on the country of tax residency the 'TIN' may also be known by another name. Please see some common examples below.

Australia TIN

Tax File Number (TFN).

UK TIN

National Insurance Number (NINO) or Unique Taxpayer Reference (UTR).

US TIN

If you answered yes to the US question, please provide us with one of the following US Tax Identification Numbers (TIN):

- Social Security Number "SSN"
- Employer Identification Number "EIN"
- Individual Taxpayer Identification Number "ITIN"

For further information on TINs or to find the type of tax identifier required for your country of tax residency, please see www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

PERSONAL TAX DETAILS

Country of Tax Residence NZ Other *specify* _____

IRD Number | | | | | | | | | | | | | | | | | | | | | |

I am a US citizen, green card holder or a US person for US tax purposes.
 Please ensure you tick either Yes or No Yes No

PERSONAL FOREIGN TAX DETAILS

Please only complete the following if you are a tax resident in one or more countries other than New Zealand.

FATCA Self-Certification

Please provide your TIN for each country/jurisdiction of tax residency indicated.

Country/Jurisdiction of Tax Residence	TIN	If no TIN is available please select reason a, b or c from below if applicable
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Please explain why you are unable to obtain a TIN if you selected reason **b** above.

If no TIN is available please provide the appropriate reason a, b or c where indicated below:

- a) the country/jurisdiction does not issue TINs to its residents
- b) you are otherwise unable to obtain a TIN or equivalent number (please explain why you are unable to obtain a TIN above if you have selected this reason)
- c) no TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by the jurisdiction)

As an NZX Market Participant, Craigs Investment Partners Limited is prohibited under the NZX Participant Rules from buying or selling securities for a Prescribed Person of any other NZX Firm.

C6 NZX Prescribed Person Confirmation

A Prescribed Person of an NZX Market Participant is any one of the following:

- a) an Employee of that NZX Market Participant;
- b) the spouse or de facto partner and dependent children of an Employee of that Market Participant.

Employees of an NZX Market Participant include directors, partners, full and part-time employees, temporary and fixed-term contractors, secondees and interns.

NZX PRESCRIBED PERSON DETAILS

Are you or any person associated with this account an Employee of an NZX Market Participant (including Craigs Investment Partners)?

Yes No

If yes, please complete the details below:

NZX Market Participant Employee Name _____

NZX Firm _____

Position _____

Are you, or anyone associated with this account, the spouse, de facto partner or dependent child of an Employee of an NZX Market Participant (including Craigs Investment Partners)?

Yes No

If yes, please complete the details below:

Name _____

Relationship to NZX Market Participant Employee _____

Name _____

Relationship to NZX Market Participant Employee _____

C7 Listed Entity Director/Officer Details

Are you or any person associated with this account a Director or Officer of an entity that has securities listed on any Recognised Securities Exchange?

Yes No

If yes, please complete the details below:

LISTED ENTITY DIRECTOR/OFFICER DETAILS

Director/Officer Name _____

Relationship to Listed Entity _____

Listed Entity Name _____

Registered Exchange _____

Director/Officer Name _____

Relationship to Listed Entity _____

Listed Entity Name _____

Registered Exchange _____

C8 Authorisation to Instruct on the Account

Please select one of the following options

- Any one authorised person can instruct on the account**
- Multiple authorised persons** – *Please indicate below which persons from Section C, and how many, are required to jointly instruct on the account e.g three authorised persons, any two can instruct:*

Source of Funds

For a Trust, this may be the origin of the Settlor's wealth or the source of any income that the Trust is receiving.

Examples of documents to verify the source of funds:

- Settlement statement from solicitors for a sale of a property/business
- Pay slip - wage slip
- Business financials
- Proof of drawings from a business
- Wills and any other reliable legal documents regarding gifting or inheritance.

Where the client cannot provide proof of source of funds

Craigs Investment Partners will accept a letter from the client's solicitor or accountant where it meets the following requirements:

- on letterhead from the client's solicitor or accountant (or that includes the solicitor or accountant's branding if it sent in email format)
- explains their relationship and how long they have acted for the entity
- explains in detail how the entity has acquired its funds or wealth
- is dated and signed
- is certified and verified by somebody other than the person signing the letter.

C9

Source of Funds or Wealth of the Trust/Deceased Estate and Nature and Purpose of the Business Relationship

We are required to obtain:

- > Information relating to the original source of wealth or the source of funds for the Trust/Deceased Estate.
- > Information on the nature and purpose of the relationship between ourselves and clients to allow us to understand our clients' activities over time and to anticipate our clients' transactions and activities.

SOURCE OF FUNDS OR WEALTH

Please select from the list below and provide a detailed description of the origin of the Settlor's Wealth or the Funds of the Trust/Deceased Estate.



Employment earnings *(please specify the nature and period of employment)*

Sale of a property *(please specify the date of sale, type of property and location)*

Inheritance *(please specify the date and type of inheritance)*

Income from a company *(please specify the company, amount, type and frequency of payments)*

Deposit(s) from a family bank account *(please specify the amount, type and frequency of payments)*

Other *(please provide a detailed description of the activity that generated the Settlor's wealth or funds)*

NATURE AND PURPOSE OF RELATIONSHIP

We are required to obtain information on the nature and purpose of the relationship between ourselves and clients to allow us to understand our clients' activities over time and to anticipate our clients' transactions and activities. Please select from the list below, those that best describe the nature and purpose of your investment:

- To receive investment advice
- To help grow my savings
- To save for my retirement
- To obtain access to new issues
- To manage an inheritance
- To sell shares
- To generate income
- To obtain access to international securities
- Other *(please provide as much detail as possible)*

Tax Residency Self-Certification

Please read the Tax residency self-certification instructions in Section E before completing this section. This section will also outline how your foreign tax details are collected, held and disclosed.

If you have any questions regarding this section, please contact your tax adviser. Further information about both CRS and FATCA can be found on the IRD website.

Prescribed Investor Rate (PIR)

A PIR is the rate at which income from a PIE is taxed. It is based on your taxable income. If you are unsure which PIR to use, we recommend you speak with a tax adviser.

Resident Withholding Tax (RWT)

If you do not provide an IRD Number, RWT will be deducted at 45%.

D Tax Information for the Account

Please contact your tax adviser if you have any queries regarding this section.

Trust/Deceased Estate IRD Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Trust/Deceased Estate Financial Year

1 April to 31 March

Other *specify* _____

Prescribed Investor Rate (PIR)

select one option only

0%

17.5%

28%

10.5% (*Only available for Testamentary Trusts*)

Resident Withholding Tax (RWT)

select one option only

Please deduct resident withholding tax (RWT) at the rate of:

0%

17.5%

30%

33%

39%

10.5% (*Only available for Testamentary Trusts*)

Exempt *please provide a copy of your RWT exemption certificate*



Foreign Investment Funds (FIF)

Have you elected or are you required to apply the Foreign Investment Fund Fair Dividend Rate rules when calculating taxable income on your overseas investments?

Yes

No

For non-residents investing in New Zealand assets, please choose one of the following:

Non-Resident Withholding Tax (NRWT) to be deducted; or

Approved Issuer Levy to be applied

(this option applies to certain approved interest-bearing investments only)

D1

Foreign Tax and Entity Classification

This foreign tax guidance is a summary only. By selecting an entity classification for US Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) purposes, you confirm that it meets all the relevant criteria.

Please consult a professional adviser if you are unsure as to your entity's classification.

NFE

A Non-Financial Entity is a New Zealand entity that is not a Financial Institution.

Passive NFEs predominantly have non-trading investment income in the form of: interest or equivalents, dividends, annuities, other financial arrangements' income, rents and royalties.

Active NFEs

- a) less than 50% of their income is passive income; and
- b) less than 50% of their assets are held or used to produce passive income.

Registered charities generally qualify as active NFEs irrespective of whether they derive predominantly passive income from passive assets.

Financial Institution

Trusts that appoint an investment adviser with a discretionary mandate would be considered 'professionally managed' and, therefore, would be a Financial institution. They would be required to obtain a GIIN.

Global Intermediary Identification Number (GIIN)

Obtained by an FI registering with the US Internal Revenue Service.

Investment entity

An entity that conducts as a business, for or on behalf of customers, one or more specified investment activities. These include trading in money market instruments, FX, securities; undertaking portfolio management services; or investing or managing funds on behalf of other persons.

It also includes an entity that is managed by another FI and derives at least half of its gross income over the relevant period from investing or trading in financial assets.

- 1) Is the Trust/Deceased Estate a current tax resident of another country other than NZ?
 Yes No
- 2) Is the Trust/Deceased Estate an exempt US entity for the purposes of the Foreign Account Tax Compliance Act (FATCA)?
 Yes No

If either of the above questions were answered YES, please list countries other than NZ below along with Tax Identification Number for the Trust/Deceased Estate.

Country/Jurisdiction of Tax Residence	TIN
1. _____	_____
2. _____	_____
3. _____	_____

- 3) Please confirm the Trust/Deceased Estate entity classification by ticking one of the following boxes:
 - Passive NFE – (e.g. entity that derives the majority of its income via passive means)
 - Active NFE/Exempt Beneficial Owner – (e.g. entity trading in goods or services, certain tax exempt organisation, Govt entity, Central Bank, International Organisation, Corporation (the stock of which is regularly traded on an established securities market)
 - Financial Institution – (e.g. bank, custodian, fund, other investment entity, passive NFE managed by a Financial Institution (e.g. a DIMS clients)
 - Financial Institution – Other
 - US Tax Resident Financial Institution

If the Trust/Deceased Estate is a financial institution, please provide your

GIIN Number | | | | | | | | | | | | | | | | | | | | | |

- 4) If the entity is a Passive NFE or US Financial Institution, are any of the Trust/Deceased Estate controlling persons tax resident in other non-New Zealand countries such as the US?
 Yes No

If yes, please list the controlling persons below:

Full Name	Relationship to Account (e.g. Trustee)
1. _____	_____
2. _____	_____
3. _____	_____

NB: A self certification (Section C) should be completed for each controlling person.

D2 Settlement Instructions

BANK ACCOUNT DETAILS

Name of Bank

Account Name

Account Number

BANK				BRANCH				ACCOUNT NUMBER								SUFFIX					

PROOF OF BANK ACCOUNT

It is important to notify us if your bank account details change.

Please attach one of the following:

- A certified copy of a bank account statement; or
- A verification letter or other document of confirmation provided by your bank; or
- A printed version of your bank account details from your online banking



Proof of bank account

Additional information and identification documents must be provided for all account holders where the bank account is in a name other than the name of the Craigs Investment Partners account.

SETTLEMENT METHOD

The settlement method selected below will be used as the default settlement method for your buy and sell transactions for the account. Please contact your Craigs Investment Partners adviser if you do not wish this settlement method to be used for a particular transaction.

Please note: All security buy and sell transactions for an IAS, MPS or DIMS account will settle through your Craigs Investment Partners Cash Management Account. If you do not already have a Cash Management Account, by ticking the Cash Management Account box below one will be created for you.

HOW WOULD YOU LIKE YOUR TRANSACTIONS SETTLED?

Select one method only

- To my/our Craigs Investment Partners Cash Management Account
- To the bank account as detailed above

A Cash Management Account is a convenient way of holding cash within your investment portfolio. Funds can be held in NZD and a range of foreign currencies. For further information on Cash Management accounts, please enquire with your Investment Adviser.

E Tax Residency Self-Certification Guidance

Information to assist with the Foreign Tax Details Sections in C1 – C5.

The OECD's Common Reporting Standard ("CRS") and the US Foreign Account Tax Compliance Act ("FATCA") have both been incorporated into New Zealand tax law, as part of a broader framework for the exchange of tax information. The legislation requires Craigs Investment Partners to collect and report certain information about our clients' personal and financial information, depending on whether a client is tax resident in a jurisdiction other than New Zealand.

Each jurisdiction has its own rules for defining tax residence, and jurisdictions have provided information on how to determine if you are resident in the jurisdiction on the OECD Automatic Exchange of Information portal. In general, a person will be tax residence in the jurisdiction in which they ordinarily reside. Special circumstances may cause you to be tax resident elsewhere or tax resident in more than one jurisdiction at the same time (dual residency). If you are a US citizen or tax resident under US law, you should indicate that you are a US tax resident on this form and you may also need to fill in an IRS W-9 form. For more information on tax residence, please consult your tax adviser or the information at the OECD Automatic Exchange of Information portal.

If the account holder or a controlling person is tax resident in a jurisdiction or jurisdictions other than New Zealand, we may be legally obliged to pass on certain personal information in this form and information on their financial accounts to the Inland Revenue Department. They may exchange this information with the tax authority of each foreign jurisdiction in which tax residency resides. The foreign tax authority may use this information for their review and audit purposes. In return, the Inland Revenue Department receives from foreign tax authorities similar information relating to New Zealand tax residents.

As a financial institution, we are not allowed to give tax advice. Your tax adviser may be able to assist you in answering specific questions on this Client Agreement. Your domestic tax authority can provide guidance regarding how to determine your tax status.

You can also find out more, including a list of jurisdictions that have agreed to automatically exchange tax information, along with details about the information being requested, on the OECD Automatic Exchange of Information portal: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/ and the Inland Revenue Department website: www.ird.govt.nz/international-tax/exchange-of-information/crs/aeoi-and-crs

F Client Undertakings and Signatures

F1 Undertakings

I/We as Trustee(s)/Executor(s) of the Trust/Deceased Estate request that Craigs Investment Partners accept the Trust/Deceased Estate as a client and open an account in the Trust/Deceased Estate's name.

I/We as Trustee(s)/Executor(s) of the Trust/Deceased Estate confirm that I/we on behalf of the Trust/Deceased Estate (if applicable):

1. Have received and read the Disclosure Statements for the Trust/Deceased Estate's Craigs Investment Partners adviser(s).
2. Have received a copy of (i) the Craigs Investment Partners Terms and Conditions (the "Terms and Conditions") or (ii) the Craigs Investment Partners Wholesale Client Terms and Conditions (the "Wholesale Terms and Conditions") (as applicable). Words beginning with a capital letter used in this Client Agreement and not otherwise defined have the same meaning as used in the Terms and Conditions or Wholesale Terms and Conditions (as applicable).
3. Agree to be bound by the Terms and Conditions or the Wholesale Terms and Conditions (as applicable).
4. Have read and understood (i) the risk warnings set out in Clause 16 of the Terms and Conditions and the use and disclosure of personal information provisions set out in Clauses 26-28 of the Terms and Conditions or (ii) the risk warnings set out in Clause 15 of the Wholesale Terms and Conditions and the use and disclosure of personal information provisions set out in Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).
5. Agree to be bound by any terms and conditions included within the Terms and Conditions or Wholesale Terms and Conditions (as applicable) relating to a Nominee holding securities on the Trust/Deceased Estate's behalf as bare trustee.

I/We as Trustee(s)/Executor(s) of the Trust/Deceased Estate acknowledge that:

1. Where the Terms and Conditions are deemed to govern my relationship with Craigs Investment Partners, the Trust/Deceased Estate will be treated as a Retail Investor unless I/we certify the Trust/ Deceased Estate to be a "Wholesale Investor" for the purposes of the Financial Markets Conduct Act 2013, where such certification is approved by Craigs Investment Partners in writing.
2. Where the Wholesale Terms and Conditions are deemed to govern my relationship with Craigs Investment Partners, the Trust/Deceased Estate will be treated as a Wholesale Investor for the purposes of the Financial Markets Conduct Act 2013.
3. It is my/our responsibility to provide Craigs Investment Partners with up to date information of the Trust's/Deceased Estate's financial situation, financial needs, financial goals and tolerance for risk (the 'Financial Information').
4. The Financial Information is required by Craigs Investment Partners to enable its advisers to determine suitability of the advice being provided.
5. If I/we decline to provide some or all Financial Information required I/we accept that Craigs Investment Partners may not be able to provide me/us with advice that takes into account my financial situation, needs or goals or it may be limited in the extent that it can do so.
6. I/We acknowledge that if I/we do not instruct Craigs Investment Partners and/or its Investment Adviser s to take into account my/our financial situation, needs, goals or risk tolerance when providing advice, I/we accept that the advice will not do so and I/we are aware of the limitations of this type of advice.
7. Craigs Investment Partners may register a Financing Statement over the securities at the Personal Property Securities Register if I/we do not pay the purchase price for the securities to Craigs Investment Partners by the due date for payment.
8. I/We must obtain the written consent of a nominee that is not associated with Craigs Investment Partners, before Craigs Investment Partners completes a Client Outward Transfer (as term is defined in the NZX Participant Rules) on the Trust/Deceased Estate's behalf into the name of that nominee.
9. Where I/we have provided information about any other individual, I/we will make that individual aware of (i) the provisions of Clauses 26-28 of the Terms and Conditions or (ii) the provisions of Clauses 25-27 of the Wholesale Terms and Conditions (as applicable).
10. Communication that Craigs Investment Partners send to us by way of email or other electronic means will not be encrypted.
11. I/We understand that the information supplied by me/us is covered by the Terms and Conditions or the Wholesale Terms and Conditions (as applicable) governing my relationship with Craigs Investment Partners setting out how Craigs Investment Partners may use and share the information supplied by me/us.

12. Without limiting the Terms and Conditions or the Wholesale Terms and Conditions (as applicable), I/we acknowledge that the information contained in this Client Agreement and in relation to any Reportable Account(s) may be provided to the Inland Revenue Department and exchanged with the tax authority of each country/jurisdiction in which I/we may be a tax resident, as governed by New Zealand tax law and provisions on the exchange of tax information.
13. Without limiting the Terms and Conditions or the Wholesale Terms and Conditions (as applicable), I/we consent to Craigs Investment Partners using the personal information that I/we have provided to verify my/our identity electronically and where necessary providing the information to external and independent agencies for the purpose of matching my/our information with identification information held in third party databases (whether in New Zealand or overseas) including the Department of Internal Affairs, the New Zealand Transport Authority and a credit reporting agency.
14. I/We undertake to advise Craigs Investment Partners within 30 days of any change in circumstances which:
 - a. affects the tax residency status of any person associated with this account; or
 - b. causes the information contained herein to become incorrect or incomplete;
 and, if so, to provide Craigs Investment Partners with a suitably updated self-certification and declaration within 60 days of such change in circumstances.
15. I/We certify that I am/we are the applicant(s) (or am/are authorised to sign and provide information on behalf of the applicant(s)).

I/We as Trustee(s)/Executor(s) of the Trust/Deceased Estate consent to:

1. The Authorised Person(s) (if any) acting on the Trust's/Deceased Estate's behalf.
2. Receiving contract notes by the method indicated in Section C1 of this Client Agreement.
3. Craigs Investment Partners retaining the Trust's/Deceased Estate's Authorisation Code in encrypted format pursuant to Clause 7 of the Terms and Conditions or Clause 7 of the Wholesale Terms and Conditions (as applicable).
4. The Trust's/Deceased Estate's Orders being put to market for the Trust/Deceased Estate at the careful discretion of Craigs Investment Partners pursuant to Clause 8 of the Terms and Conditions or Clause 8 of the Wholesale Terms and Conditions (as applicable).

For Trustees Only

I/We certify that:

1. Current Trustees: Each of the below named Trustees is a current and validly appointed Trustee of the Trust and there are no other Trustees of the Trust.
2. Power to Transact: The Trust has the power to open and operate a Client Account with Craigs Investment Partners and to enter into any related documentation and has the power to invest in securities.
3. Validity of Transactions: The transactions entered into by the Trust are binding on the Trust.
4. Authority to Operate a Cash Management Account: The Trustees have the right (jointly and severally) to open and operate a Cash Management Account with Craigs Investment Partners Cash Management Nominees Limited.
5. Trust Resolutions: All Trust resolutions and approvals required by law and necessary pursuant to the Deed of Trust have been passed or given to enable the Trust to enter into a Client Agreement and any related documentation ("documentation").
6. Trust Compliance: The Trustees in approving any transaction have acted in compliance with the duties imposed on the Trustees at law.
7. Alteration of Trustees, Trustee Power and Trust Deed: Where there is any alteration to the Trustees named above or any change to the Trust Deed or any Trustees Power which may adversely affect Craigs Investment Partners, the Trustees will notify Craigs Investment Partners in writing immediately and forward a new Trustee Certificate with the requisite identification documentation.*
8. Validity of Documentation: The documentation entered into by the Trust are binding on the Trust, and the Terms and Conditions or the Wholesale Terms and Conditions (as applicable) of the Client Agreement and any related documentation are enforceable against the Trust.**
9. Execution of Documents: The Client Agreement and any related documentation have been properly completed and signed by the Trustees of the Trust.
10. No Invalidity: There are no circumstances which would invalidate any of the transactions or the Client Agreement and any related documentation.
11. The Trustees confirm that the Trustees/Authorised Person(s) listed in this Client Agreement are authorised to operate the account with Craigs Investment Partners (jointly/jointly and severally) on behalf of the Trust.

* In the case of a change to the Trustees, Beneficiaries or Investment Powers the Trustees will provide a new Trustee Certificate with the requisite identification documents. The Trustees undertake to provide amendments to the Trust Deed on request.

** The Trustees undertake to provide copies of the record of Trustee decisions relevant to the transactions signed by all Trustees upon request.

12. CRS Obligations: The trustees undertake to provide Craigs Investment Partners with self certifications for each beneficiary that has received a distribution from the trust and in the future to provide an additional self certification (for the relevant beneficiary) whenever an additional beneficiary first receives a distribution.
13. Limitation of Liability: If you are an Independent Trustee, we agree that in exercising our powers under the Client Agreement, you will have no personal liability under the Client Agreement and we will not have any recourse to assets that are not Trust assets. However, this limitation on our rights will not apply if:
 - a. you are in wilful or grossly negligent breach of the Trust or have acted gross negligently or dishonestly;
 - b. you lack the power or authority to sign the Client Agreement in your capacity as Trustee;
 - c. any representations or acknowledgements you have made are untrue or incorrect; or
 - d. you have signed the Client Agreement in your personal capacity as well as your Trustee capacity and in such case you will have full personal liability under the Client Agreement and we may have recourse to your personal assets as well as to the Trust assets.
14. You are an 'Independent Trustee' for the purpose of this clause if you have signed the Client Agreement as Trustee and neither you, nor any spouse (de facto or otherwise), civil union partner, child or grandchild:
 - a. is a beneficiary (discretionary or otherwise); or
 - b. has a power of appointment of additional beneficiaries under the Trust.

If you have requested a Craigs Investment Partners Cash Management Account please read the following:

The purpose of this subsection is to ensure that you are aware of and have understood certain important information prior to requesting that a Craigs Investment Partners Cash Management Account is opened and funds are held on your behalf by Craigs Investment Partners Cash Management Nominees Limited with ANZ Bank New Zealand Limited, or any successor or other registered banks selected by Craigs Investment Partners Cash Management Nominees Limited.

1. I/We acknowledge that I/we have read and understood the information contained in the Terms and Conditions or Wholesale Terms and Conditions (as applicable) to my/our satisfaction.
2. I/We understand the manner in which the fees will be applied to my/our investment and commission will be paid to Craigs Investment Partners Cash Management Nominees Limited. Further information on the fees and commission can be found in the Investment Adviser Disclosure Statement and current rates of gross interest and commission may be obtained from my/our Craigs Investment Partners adviser.

F2 Signatures

Instructions for Signing

All Trustees, Executors, or their respective Attorneys (i.e Power of Attorney if applicable) must sign the Client Agreement and indicate their capacity i.e. Trustee, Executor, Attorney for <Name of Trustee/Executor>.

If the Trustee is a Company, this Client Agreement must be signed by:

- Those Directors in accordance with the signing authority for the Company; or
- One or more Attorneys appointed by the Trustee in accordance with section 181 of the Companies Act 1993.

Where a person is signing as Attorney for the Trustee/Executor, a copy of the Power of Attorney and Certificate of Non-Revocation of Power of Attorney must be completed and returned to Craigs Investment Partners with this Client Agreement and a completed Attorney Details Form.



Full Name

First Name

Middle Name

Last Name

Capacity

Signature

Date

| D | D | M | M | Y | Y | Y | Y |

Full Name

First Name

Middle Name

Last Name

Capacity

Signature

Date

| D | D | M | M | Y | Y | Y | Y |

Full Name

First Name

Middle Name

Last Name

Capacity

Signature

Date

| D | D | M | M | Y | Y | Y | Y |

Full Name

First Name

Middle Name

Last Name

Capacity

Signature

Date

| D | D | M | M | Y | Y | Y | Y |

Full Name

First Name

Middle Name

Last Name

Capacity

Signature

Date

| D | D | M | M | Y | Y | Y | Y |

Full Name

First Name

Middle Name

Last Name

Capacity

Signature

Date | D | D | M | M | Y | Y | Y | Y |

You are required to return the Client Agreement within one month from the date of signing, otherwise we may, at our sole discretion, require you to complete a new Client Agreement or provide additional documentation to verify information in the Client Agreement.

You will become a client once Craigs Investment Partners Limited, Custodial Services Limited (if applicable) and Craigs Investment Partners Cash Management Nominees Limited (if applicable) accept your application.

G

Manual Identity Verification Requirements

Identification documents provided must be current at the time of presentation i.e. not expired where an expiry date is applicable to the form of identification.

Certification

Original documents can be sighted and verified by a Craigs Investment Partners employee.

Alternatively all identity documents must be certified by one of the following: Justice of the Peace (JP), Lawyer, Notary Public, NZ Chartered Accountant, NZ Police Constable, Member of Parliament, Registered Medical Doctor, Registered Teacher or Minister of Religion.

This person certifying must not be related to you, be your spouse or partner, live at the same address as you or be involved in this Client Agreement.

Certified documents must include the full name, occupation and an original signature of the certifier and the date of certification. Certification must have been carried out in the three months preceding presentation of the certified documents. The certifier must sight the original documents and make a statement that the documents provided are a true copy and represent the identity of the named individual.

PROOF OF IDENTITY

For each Individual, Director, Trustee, Executor, Settlor, Partner, Officer, Fixed Beneficiary, Discretionary Beneficiary, Authorised Person, Attorney appointed under a Power of Attorney or Beneficial Owner please provide the following documents:

Option 1

A certified/verified photocopy of one of the following:



- New Zealand or overseas passport containing name, date of birth, photograph and signature, the document must not be cropped in anyway
- A national identity card containing name, date of birth, photograph and signature

OR

Option 2

A certified copy of a New Zealand or Australian Driver Licence (both sides if expiry is displayed on the back) AND a certified/verified copy of one of the following:



- New Zealand full birth certificate
- Certificate of New Zealand or overseas citizenship
- Credit/debit/eftpos card issued by a registered bank that contains client's name and signature - CVC/CVV must not be visible
- Bank/Credit Card statement in client's name issued by a registered bank in 3 months before the application (if address has changed - this can still be used as second form of ID but not for proof of current address)
- A statement issued by a government agency in the 12 months before date of the application (e.g. IRD; Studylink; ACC) (**NOT** a Rates or Utilities bill)
- SuperGold card

OR

Option 3

A certified/verified copy of: New Zealand Firearms Licence AND a certified/verified copy of one of the following:



- Credit/debit card/eftpos card issued by a registered bank that contains client's name and signature
- New Zealand or Australian Driver Licence
- Gold card (only with signature)

For Minors

A certified/verified copy of:

- Birth certificate/court appointed guardianship

The Certifier:

- must be at least 16 years old
- cannot be your spouse or partner
- cannot be related to you
- cannot live at the same address as you
- cannot be involved in the transaction or business requiring certification.

Photo ID

Photo ID provided must be of a quality to enable the person's identity to be verified.

Example wording to be used on certification

"I certify this to be a true copy of the original document which I have sighted, and where it is an identity document, represents the identity of the named individual in the document; Signature, Full Name, Occupation, Date."

Deceased Individuals

Where a person who holds a role on the Trust is deceased, a certified/verified death certificate is required to be provided.

PROOF OF RESIDENTIAL ADDRESS

A copy of one of the following issued within the last twelve months that includes your name and address:

- Utilities bill
- Rates bill
- Bank account statement
- A statement issued to you by a government agency e.g. Inland Revenue



PLEASE PROVIDE A COPY OF THE FOLLOWING

For a Trust

Documents to verify the Trust's structure and arrangements:

- Original Trust deed and any further amendments to the Trust
- Verification of information on an appropriate register in the country of establishment

For a Company

Documents to verify the company structure, ownership structure and business of the company:

- Certificate of incorporation and company extract





CRAIGS[®]

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Craigs Investment Partners Limited is a NZX Participant firm. Adviser Disclosure Statements are available on request and free of charge. The Craigs Investment Partners Limited Financial Advice Provider Disclosure Statement can be viewed at craigsip.com/tcs. Please visit craigsip.com