

Additional Investment Application Form

The CKM Mortgage Trust

ARSN 090 880 890

This additional investment application form is to be used by existing investors in *The CKM Mortgage Trust* ARSN 090 880 890 (**Trust**) applying for additional units in the Trust. The form accompanies the Product Disclosure Statement dated 21 September 2017 (**PDS**) issued by Sydney Wyde Mortgage Management Limited ABN 19 90 567 150 AFSL 245506 ACL 245506 (**Responsible Entity** or **Sydney Wyde**) in its capacity as responsible entity of the Trust.

The PDS contains important information about the Trust and an investment in it. It is important that you read the PDS in full and the declarations and acknowledgements contained in Section H of this application form before applying for additional units in the Trust.

A person who gives to another person access to this additional investment application form must at the same time and by the same means give the other person access to the PDS.

Sydney Wyde (or the adviser who has provided this form to you) will send a paper copy of the PDS (together with any supplementary product disclosure statements) to you on request and without charge.

SECTION A – EXISTING INVESTOR DETAILS

What type of entity is the investor? Please tick one box **ONLY**.

- Individual(s)/Joint Investors/ Sole Trader/ Trust or Superannuation Fund with trustee(s) who are Individual(s) – proceed to Section A1
- Company / Trust or Superannuation Fund with corporate trustee – proceed to Section A2
- Other: _____

If neither of the above categories is applicable to you, or if you have other questions relating to this additional investment application form, please contact Sydney Wyde on 02 9369 3175 during business hours.

A1 INDIVIDUALS (including individual, joint investors, individuals acting as trustees, individuals who are partners and sole traders)

• Provide your Member No

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INVESTOR 1

Given Names (in full):

Mr /Mrs /Miss /Ms

First Name

Second Name

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Surname

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Tax File No or Exemption

Additional Investment Application Form – PDS dated 21 September 2017

Issued by:
SYDNEY WYDE MORTGAGE MANAGEMENT LIMITED
ABN 19 090 567 150 AFSL 245506
page 1 of 14

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INVESTOR 2

Given Names (in full):

Mr /Mrs /Miss /Ms

First Name

Second Name

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Surname

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Tax File No or Exemption

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If there are more than two individuals please provide details and attach to this application form.

- Contact Details**

Have any of your contact details changed?

Yes Complete a change of details form available from the Responsible Entity and send with your additional investment application form

No

go to Section B

A2 COMPANY, TRUSTEE AND SUPERANNUATION FUND INVESTOR

- Provide your Member No**

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Full name of Company, Trust or Superannuation Fund

- Investor Details**

Have any of the investor's directors, beneficiaries or beneficial owners changed?

Yes Complete a change of details form available from the Responsible Entity and send with your additional investment application form

No

- Contact Details**

Have any of the contact details of the investor, directors, beneficiaries or beneficial owners changed?

Yes Complete a change of details form available from the Responsible Entity and send with your additional investment application form

Additional Investment Application Form – PDS dated 21 September 2017

No

go to Section B

SECTION B – POLITICALLY EXPOSED PERSON (PEP)

Is any of the existing investors or any individual who is a director, trustee, beneficiary or beneficial owner of the investor, a PEP? Please refer to page 35 of the PDS if you are unsure who is a 'PEP'. Please tick the applicable box.

Yes, please provide name:

description of PEP position

No

go to Section C

SECTION C – AUTOMATIC EXCHANGE OF INFORMATION COMPLIANCE - FATCA and CRS

Part 1 FATCA status

Have you previously provided information as to your status under the United States of America *Foreign Account Tax Compliance Act (FATCA)*?:

No **go to Part 2 of this Section C**

Yes

If yes, has the status of any of the existing investor, or any trustee, beneficiary, beneficial owner or settlor changed since this information was provided?

No: **go to Part 3 of this Section C**

Yes **go to Part 2 of this Section C**

Part 2 FATCA status details

C1 Individuals

Are you a United States (US) citizen or resident for tax purposes?

INVESTOR 1

if yes, provide your US Taxpayer Identification Number (TIN):

[][][] [][] [][][][][]

No – go to Part 3 of this Section C

INVESTOR 2

if yes, provide your US Taxpayer Identification Number (TIN):

[][][] [][] [][][][][]

No – go to Part 3 of this Section C

If there are more than two individuals please provide details and attach to this form.

C2 US entities, US trust, US company or US partnership

Is the entity (a trust, company or partnership) a US person as defined under FATCA and the US Internal Revenue Code?

Provide the US Taxpayer Identification Number (TIN):

[][][] [][] [][][][][]

Confirm whether the trust, company or partnership is an exempt payee for US tax purposes?

- Yes
- No

Go to section D

C3 Non US entities - FATCA

Please tick ONE box from the list below:

- Regulated superannuation fund (self-managed superannuation fund, APRA regulated superannuation fund, government superannuation fund or pooled superannuation trust) – go to Part 3 of this Section C
- Non-financial public company (public companies that are not financial institutions) – go to Part 3 of this Section C
- Financial institution or trust with a trustee that is a financial institution - Provide the Global Intermediary Identification Number (GIIN), if applicable:

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If no GIIN is available, provide FATCA status:

[]

go to section Part 3 of Section C

- Non-financial proprietary company – go to Section C4
- Trust (including testamentary trust) – go to Section C4
- Charity – go to Section C4
- Partnership – go to Section C4
- Government entity – go to Part 3 of this Section C
- Registered co-operative – go to Part 3 of this Section C
- Association – go to Part 3 of this Section C

C4 US citizens or residents of US for tax purposes?

Are any of the partners, trust beneficiaries, trustees, beneficial owners of corporate trustees, settlors or beneficial owners US citizens or residents of the US for tax purposes?

- Yes - **go to Section C5**
- No - **go to Part 3 of this Section C**

C5 US citizens or residents of US for tax purposes

MUST COMPLETE

Complete for each partner, trust beneficiary, trustee, beneficial owner of corporate trustee, settlor or beneficial owner. If required, provide additional details on a separate sheet.

US PERSON 1

Given Names (in full):

First Name

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Second Name

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Surname

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US TIN

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Residential Address (Not a PO box)

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Suburb or Town

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State

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Postcode

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Country of residence

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US PERSON 2

Given Names (in full):

First Name

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Second Name

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Surname

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US TIN

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Residential Address (Not a PO box)

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Suburb or Town

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State

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Postcode

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- Non-Reporting Financial Institution (includes Broad Participation Retirement Fund, Narrow Participation Retirement Fund, Exempt Collective Investment Vehicles, Trustee Documented Trust and Self-Managed Superannuation Fund)**
- Other Active NFE**
- Passive NFFE – complete Part 5 of this Section C – Controlling Persons**
- Other – describe the CRS Status**

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Part 5 Controlling Persons (includes beneficial owners and beneficiaries)

This Part is considered to be an integral part of the self-certification to which it is associated. If there is a change in Controlling Persons/Beneficial Ownership/Beneficiaries, please submit an updated form within 30 days.

CONTROLLING PERSON 1 / BENEFICIAL OWNER 1

Given Names (in full):

First Name

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Second Name

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Surname

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Residential Address (Not a PO Box)

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Suburb or Town

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State

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Postcode

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Country of residence

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Date of birth

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City/Town of birth

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Country of Birth

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Country of Tax residence 1

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Taxpayer Identification Number 1 #

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TIN Unavailable

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Country of Tax residence 2

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Taxpayer Identification Number 2 #

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TIN Unavailable

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Country of Tax residence 3

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Taxpayer Identification Number 3 #

Grid for Taxpayer Identification Number 3 #

TIN Unavailable

Box for TIN Unavailable

TIN Unavailable explanation(s) – If any ‘TIN Unavailable’ box is checked please provide an explanation

Grid for TIN Unavailable explanation(s) - Line 1

Grid for TIN Unavailable explanation(s) - Line 2

^ Please tick the box/es to select the role types that are relevant to you (ie Controlling Person 1 / Beneficial Owner 1)

<input type="checkbox"/> Controlling Person ^/		<input type="checkbox"/> Beneficiary Type ^			
Legal Person ^	<input type="checkbox"/> By Ownership	<input type="checkbox"/> By other means		<input type="checkbox"/> Senior Management Official	
Legal Arrangement – Trust ^	<input type="checkbox"/> Settlor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Protector	<input type="checkbox"/> Beneficiary	<input type="checkbox"/> Other
Legal Arrangement – Other ^	<input type="checkbox"/> Settlor – Equivalent	<input type="checkbox"/> Trustee Equivalent	<input type="checkbox"/> Protector Equivalent	<input type="checkbox"/> Beneficiary Equivalent	<input type="checkbox"/> Other - Equivalent

Politically Exposed Person (PEP)

Is the Controlling Person 1 / Beneficial Owner 1 a PEP? Please refer to page 35 of the PDS if you are unsure who is a ‘PEP’. Please tick the applicable box

Yes, please provide description of PEP position

Grid for PEP description

No

CONTROLLING PERSON 2 / BENEFICIAL OWNER 2

Given Names (in full):

First Name

Grid for First Name

Second Name

Grid for Second Name

Surname

Grid for Surname

Residential Address (Not a PO Box)

Grid for Residential Address

Suburb or Town

Grid for Suburb or Town

State

Grid for State

Postcode

Grid for Postcode

Country of residence

Grid for Country of residence

Date of birth

Grid for date of birth: MM/YY/YYMMDD

City/Town of birth

Grid for City/Town of birth

Country of Birth

Grid for Country of Birth

Country of Tax residence 1

Grid for Country of Tax residence 1

Taxpayer Identification Number 1 #

Grid for Taxpayer Identification Number 1 #

TIN Unavailable

TIN Unavailable checkbox

Country of Tax residence 2

Grid for Country of Tax residence 2

Taxpayer Identification Number 2 #

Grid for Taxpayer Identification Number 2 #

TIN Unavailable

TIN Unavailable checkbox

Country of Tax residence 3

Grid for Country of Tax residence 3

Taxpayer Identification Number 3 #

Grid for Taxpayer Identification Number 3 #

TIN Unavailable

TIN Unavailable checkbox

TIN Unavailable explanation(s) – If any ‘TIN Unavailable’ box is checked please provide an explanation

Grid for TIN Unavailable explanation(s) - Line 1

Grid for TIN Unavailable explanation(s) - Line 2

^ Please tick the box/es to select the role types that are relevant to you (ie Controlling Person 2 / Beneficial Owner 2)

<input type="checkbox"/> Controlling Person ^/			<input type="checkbox"/> Beneficiary Type ^		
Legal Person ^	<input type="checkbox"/> By Ownership	<input type="checkbox"/> By other means		<input type="checkbox"/> Senior Management Official	
Legal Arrangement – Trust ^	<input type="checkbox"/> Settlor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Protector	<input type="checkbox"/> Beneficiary	<input type="checkbox"/> Other
Legal Arrangement – Other ^	<input type="checkbox"/> Settlor – Equivalent	<input type="checkbox"/> Trustee Equivalent	<input type="checkbox"/> Protector Equivalent	<input type="checkbox"/> Beneficiary Equivalent	<input type="checkbox"/> Other - Equivalent

Politically Exposed Person (PEP)

Is Controlling Person 2 / Beneficial Owner 2 a PEP? Please refer to page 35 of the PDS if you are unsure who is a ‘PEP’. Please tick the applicable box

Yes, please provide description of PEP position

Grid for PEP description

No

If there are more than 2 Controlling Persons or Beneficial Owners or more than 3 Countries of Tax residence for any person, please provide the details on separate page and attach to this application form.

SECTION D - INVESTMENT DETAILS

I/We apply to invest \$,, in *The CKM Mortgage Trust*.
 The minimum additional investment is \$500.00 (and then in multiples of \$500.00).

Please tick the box beside your chosen payment method and complete the required details.

Cheque

Amount: \$,,

Please make your cheque payable to "Perpetual Corporate Trust Limited ACF *The CKM Mortgage Trust*" and cross your cheque "not negotiable".

Electronic funds transfer or direct deposit

Please transfer your payment electronically to the:

Bank: Westpac Banking Corporation
 Account Name: Perpetual Corporate Trust Limited ACF *The CKM Mortgage Trust*
 BSB: 032000
 Account: 969061
 Reference:

.....
 "Investor surname/company or trust name" (as applicable)

Amount: \$,,

Date of transfer:

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Source of Investment Funds

Please identify the source of your investable assets or wealth:
 (Mark box which best describes)

	Gainful Employment		Inheritance/ gift		Business Activities
	Superannuation savings		Financial Investments		
	Other- Please specify				

What is the purpose of this investment?

(Mark box which best describes)

	Savings		Growth		Income
	Retirement		Business account		
	Other- Please specify				

go to section E

SECTION E – DISTRIBUTION ELECTION

Do you wish to change your distribution election as to reinvestment or payment into your account?

Yes Complete a change of details form available from the Responsible Entity and send with your additional investment application form

No

go to Section F

SECTION F - BANK ACCOUNT DETAILS

Do you wish to change your bank account details?

Yes Complete a change of details form available from the Responsible Entity and send with your additional investment application form

No

go to Section G

SECTION G - OPERATING AUTHORITY

Do you wish to change the person(s) who have the authority to operate the account?

Yes Complete a change of details form available from the Responsible Entity and send with your additional investment application form

No

go to Section H

SECTION H - DECLARATIONS AND SIGNATURES

YOU SHOULD READ THE PRODUCT DISCLOSURE STATEMENT IN FULL BEFORE SIGNING THIS APPLICATION FORM

When you complete this additional investment application form you make the following declarations:

- I/we have read and understood the PDS to which this additional investment application form applies, including any supplemental information;
- The information provided in my/our additional investment application form or any other information provided in support of the application is true, correct and complete in all respects;
- I/we agree to be bound by the provisions of the Constitution governing the Trust and the terms and conditions of the PDS, each as amended from time to time;

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- I/we acknowledge that none of the Responsible Entity, its related entities, directors or officers has guaranteed or made any representation as to the performance or success of the Trust, or the repayment of capital from the Trust. Investments in the Trust are subject to investment risk, including delays in repayment and loss of income or principal invested. Investments in the Trust are not deposits with or other liabilities of the Responsible Entity or any of its related bodies corporate or associates;
- I/we acknowledge the Responsible Entity reserves the right to reject any application or scale back an application in its absolute discretion;
- If applicable, after assessing any of my/our circumstances, I/we have obtained my/our own independent financial advice prior to investing in the Trust;
- If this additional investment application form is signed under Power of Attorney, each Attorney declares he/she has not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this application form);
- I am/we are over 18 years of age and I/we are eligible to hold a unit in the Trust;
- I/we have all requisite power and authority to execute and perform the obligations under the PDS and this additional investment application form;
- I/we acknowledge that if this form is lodged by facsimile or electronic means I/we have read and agree to the terms of use set out at the end of this additional investment application form;
- I/we acknowledge that application monies will be held in a trust account until invested in the Trust or returned to me/us. Interest will not be paid to applicants in respect of their application monies if their application is not accepted and their monies are returned;
- I/we have read the information on privacy and personal information contained in the PDS and consent to my/our personal information being used and disclosed as set out in the PDS;
- I/we acknowledge that the Responsible Entity may deliver and make reports, statements and other communications available in electronic form, such as e-mail or by posting on a website;
- I/we acknowledge that that neither Sydney Wyde nor any of its directors or associates guarantees the repayment of moneys invested or any particular rate of return;
- I/we acknowledge that an investment in the Trust is subject to investment and other risks including possible delays in receipt of distributions and possible loss of capital invested;
- I/we indemnify the Responsible Entity and each of its related bodies corporate, directors and other officers, shareholders, servants, employees, agents and permitted delegates (together, the **Indemnified Parties**) and to hold each of them harmless from and against any loss, damage, liability, cost or expense, including reasonable legal fees (collectively, a **Loss**) due to or arising out of a breach of representation, warranty, covenant or agreement by me/us contained in any document provided by me/us to the Responsible Entity, its agents or other parties in connection with my/our investment in the Trust. The indemnification obligations provided herein survive the execution and delivery of this application form, any investigation at any time made by the Responsible Entity and the issue and/or sale of the investment;
- To the extent permitted by law, I/we release each of the Indemnified Parties from all claims, actions, suits or demands whatsoever and howsoever arising that I/we may have against any Indemnified Party in connection with the PDS or my/our investment;
- Other than as previously disclosed or disclosed in this additional investment application form, no person or entity controlling, owning or otherwise holding an interest in me/us is a United States citizen or resident of the United States for taxation purposes (**US Person**);
- I/we will promptly notify the Responsible Entity of any change to the information I/we have previously provided to the Responsible Entity, including any changes which result in a person or entity controlling, owning or otherwise holding an interest in me/us who is a US Person;
- I/we consent to the Responsible Entity disclosing any information it has in compliance with its obligations under the US *Foreign Account Tax Compliance Act (FATCA)* and the OECD *Common Reporting Standards for Automatic Exchange of Financial Account Information (CRS)* and any related Australian law and guidance implementing the same. This may include disclosing information to the Australian Taxation Office, which may in turn report that information to the relevant tax authorities as required;
- I/we acknowledge that the collection of my/our personal information may be required by the *Financial Transaction Reports Act 1988*, the *Corporations Act 2001*, the *Income Tax Assessment Act 1936*, the *Income Tax Assessment Act 1997*, the *Taxation Administration Act 1953*, the FATCA and CRS (which for these purposes includes any related Australian law and guidance) and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. Otherwise, the collection of information is

not required by law, but I/we acknowledge that if I/we do not provide personal information, the Responsible Entity may not allow me/us to invest in the Trust;

- I am/we are not aware and have no reason to suspect that the monies used to fund my/our investment in the Trust have been or will be derived from or related to any money laundering, terrorism financing or similar or other activities illegal under applicable laws or regulations or otherwise prohibited under any international convention or agreement (**AML/CTF Law**);
- I/we will provide the Responsible Entity with all additional information and assistance that the Responsible Entity may request in order for the Responsible Entity to comply with any AML/CTF Law, FATCA and CRS; and
- I/we acknowledge that the Responsible Entity may decide to delay or refuse any request or transaction, including by suspending the issue or redemption of investment in the Trust, if the Responsible Entity is concerned that the request or transaction may breach any obligation of, or cause the Responsible Entity to commit or participate in an offence, including under any AML/CTF Law, FATCA and CRS.

Signature of Applicant 1 _____

Name of Applicant 1 _____

Date: / /

Tick capacity - mandatory for companies Sole Director Director Secretary

Signature of Applicant 2 _____

Name of Applicant 2 _____

Date: / /

Tick capacity - mandatory for companies Sole Director Director Secretary

Facsimile and electronic additional applications and instructions

If you are making this additional application via facsimile or by electronic communication or advising Sydney Wyde via facsimile or by electronic communication in respect of instructions (including change of details and transfer requests) it is important to be aware that Sydney Wyde:

- will only process your facsimile instruction or a scanned document sent by electronic means if it is received in full and has been signed by authorised signatories;
- is not responsible for any loss or delay that results from a facsimile transmission or electronic communication not being received by Sydney Wyde;
- will not accept a facsimile receipt confirmation from the sender's facsimile machine as evidence of receipt of the facsimile;
- does not take responsibility for any fraudulently or incorrectly completed facsimile or electronic communication instructions; and
- will not compensate you for any losses relating to facsimiles or electronic communications unless required by law. For example, you bear the risk that a facsimile or email may be sent by someone who knows your account details.

In the event of fraud you agree to release, discharge and indemnify Sydney Wyde from and against all actions, claims, demands, expenses and liabilities (however they arise) suffered by you or suffered by or brought against Sydney Wyde, concerning the facsimile or electronically communicated instructions, to the extent permitted by law.