

This Application Form accompanies the Product Disclosure Statement dated 05 September 2022 (PDS) issued by IJ Financial Services Limited (ACN 162 530 449, AFSL 443031) (Issuer) in its capacity as the responsible entity of the IJ Debt Investment Fund (ARSN 646 396 269) (Fund).

**Before completing this Application Form, please ensure that you have read the PDS (and any supplementary PDS and website updates) and the applicable underlying documents, including but not limited to, the Trust documents and Subscription Agreement. You should read all relevant material carefully and in its entirety before making a decision to invest.**

**You should conduct an independent investigation and analysis as to the merits and risks of investing in the Fund, and, if appropriate, obtain independent professional advice about whether an investment in the Fund is suitable for you.**

It is important that you read the acknowledgements contained in this Application Form before applying for Units. Unless otherwise defined, terms used in this Application Form have the same meaning given to them in the PDS.

#### Investor Type

- |   |  |
|---|--|
| <input type="checkbox"/> Individual/Joint Investors/Sole Traders              | Sections 1, 2, 5, 6, 7, 8, 9, 10 and 11    |
| <input type="checkbox"/> Company  | Sections 1, 3, 5, 6, 7, 8, 9, 10 and 11    |
| <input type="checkbox"/> Trust/Superannuation Fund with Individual Trustee(s) | Sections 1, 2, 4, 5, 6, 7, 8, 9, 10 and 11 |
| <input type="checkbox"/> Trust/Superannuation Fund with Corporate Trustee     | Sections 1, 3, 4, 5, 6, 7, 8, 9, 10 and 11 |
| <input type="checkbox"/> Partnership  | Sections 1, 2, 5, 6, 7, 8, 9, 10 and 11    |

If investing via a Financial Adviser, please ensure both you and your financial adviser also complete 'Section 12 Financial Adviser Details and Customer Identification Declaration'.

You do not need to provide copies of your certified identification documentation with your Application Form if this information has been provided to your financial adviser, your financial adviser has elected to retain this information, and agreed to make it available upon request, under Section 11 of this Application Form.

#### Application Process

- Step 1 - Complete Form
- Step 2 - Send your application

Select your method of delivery below:

- Option 1 – Email – Scan and email your application and all supporting documents to:  
*contact@ijcapital.com.au*
- Option 2 – Post/Delivery – Please post completed application form and all supporting documents to:  
*IJ Financial Management Pty. Ltd.*  
*Level 7, 199 George Street, Brisbane City, QLD 4000*

#### Questions

If none of the above categories are applicable to you, or you have other questions relating to this Application Form, please contact us on 1300 533 776 or email [contact@ijcapital.com.au](mailto:contact@ijcapital.com.au)

**1 INVESTMENT DETAILS**

Please pay your investment amount to the following Bank account:

Bank: ANZ  
 Account Name: CERTRANE CT PTY LTD ACF IJ DEBT INVESTMENT FUND APPLICATIONS ACCOUNT  
 BSB: 012361  
 Account number: 8383 17538

Date of Transfer (DD/MM/YYYY): \_\_\_\_\_ Reference Used: \_\_\_\_\_

Please complete the below table to indicate the class unit/s that you are investing in.

Class unit	Investment Amount (AUD)*	Please indicate how you would like your distributions to be paid.**
Class A1 units	\$	<input type="checkbox"/> Reinvest in Fund; OR <input type="checkbox"/> Pay to my specified account.
Class A2 units	\$	<input type="checkbox"/> Reinvest in Fund; OR <input type="checkbox"/> Pay to my specified account.
Class A3 units	\$	<input type="checkbox"/> Reinvest in Fund; OR <input type="checkbox"/> Pay to my specified account.

\*Note: Minimum initial investment amount is AUD\$10,000.00

\*\* If this is a new investment and no nomination is made, distributions will be reinvested. There may be periods in which no distribution is payable, or we may make interim distributions. We do not guarantee any particular level of distribution.

**Financial Institution Account Details (must be an Australian financial institution)**

Please provide account details for the credit of withdrawals and credit of distributions. Unless requested otherwise, this will be the bank account we credit any withdrawal proceeds. By providing your nominated account details in this section you authorise the Issuer to use these details for all future transaction requests that you make until written notice is provided otherwise. For additional investments, a nomination in this section overrides any previous nominations.

<b>Bank/Institution:</b>	
<b>Branch:</b>	
<b>Account Name:</b>	
<b>BSB:</b>	
<b>Account number:</b>	

**Source of Investment Funds**

Please identify the source of your investable assets or wealth:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Gainful employment      | <input type="checkbox"/> Inheritance/gift | <input type="checkbox"/> Business activity |
| <input type="checkbox"/> Superannuation savings  | <input type="checkbox"/> Financial        | <input type="checkbox"/> Investments       |
| <input type="checkbox"/> Other – please specify: |   |  |

**What is the purpose of this investment?**

- |                                     |   |                                 |
|-------------------------------------|---|---------------------------------|
| <input type="checkbox"/> Savings    | <input type="checkbox"/> Growth           | <input type="checkbox"/> Income |
| <input type="checkbox"/> Retirement | <input type="checkbox"/> Business account |                                 |

**If you are an individual, joint investor, sole trader, trust or superannuation fund with an individual trustee or partnership please proceed to complete section 2. If you are a company or a trust or superannuation fund with a corporate trustee, please proceed to complete section 3.**

**2 INDIVIDUAL/ JOINT INVESTORS/ SOLE TRADERS/ INDIVIDUAL TRUSTEES / PARTNERSHIPS**

Please complete this section 2 only if you are applying as an Individual, joint investor, sole trader, individual trustee or partnership.

**2.1 Investor Details**

**Investor 1**

Title:		Date of birth: (DD/MM/YYYY)	
Given name:		Surname:	
Place of birth: (City/Town)		Country of Birth:	
Residence Address:			
Suburb:		State:	
Postcode:		Country:	
Email:		Mobile number:	
Telephone:		Occupation:	
Capacity	<input type="checkbox"/> Individual investor <input type="checkbox"/> Joint investor <input type="checkbox"/> Sole Trader <input type="checkbox"/> Individual Trustee <input type="checkbox"/> Partnership		

**Investor 2** (only applicable for joint investors)

Title:		Date of birth:	
Given name:		Surname:	
Place of birth: (City/Town)		Country of Birth:	
Residence Address:			
Suburb:		State:	
Postcode:		Country:	
Email:		Mobile number:	
Telephone:		Occupation:	

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

**If you are applying as a sole trader or partnership, please proceed to complete the relevant sections on the next page. If you are applying as an individual only, please proceed to complete section 2.2.**

Additional Information for Sole Traders (only applicable if applying as a Sole Trader)

Full Business Name (if any)			
ABN: Australian Business Number (if obtained)			
Address of Principal Place of Business (not a PO Box). If same as residential address given above, mark 'As Above'			
Suburb	State	Postcode	Country

**Please proceed to complete section 2.2.**

Additional information for Partnerships (only applicable if applying as a Partnership)

Full name of Partnership			
Registered business name of the Partnership (if any)			
ABN, ARBN or other			
Country which the Partnership was established			
Registration No. (for regulated partnerships, if applicable)			
Registered office address			
Suburb	State	Postcode	Country
Principal place of business (if different)			
Suburb	State	Postcode	Country

Is the Partnership regulated by a Professional Association?

- No  
 Yes. If yes, please provide:

Association's name (in full)	
Association's website address (if any)	
Partnership's membership number/reference	

If the Partnership is not regulated by a professional association, provide the following details for all Partners that are not already listed in Section 2.1.

**Partner 1**

Full name (if an individual) or Business name (if not an individual):			
Street address:			
Suburb:		State:	
Postcode:		Country:	

**Partner 2**

Full name (if an individual) or Business name (if not an individual):			
Street address:			
Suburb:		State:	
Postcode:		Country:	

**Partner 3**

Full name (if an individual) or Business name (if not an individual):			
Street address:			
Suburb:		State:	
Postcode:		Country:	

**Partner 4**

Full name (if an individual) or Business name (if not an individual):			
Street address:			
Suburb:		State:	
Postcode:		Country:	

If there are additional Partners, please provide details in an attachment.

**Please proceed to complete section 2.2.**

## 2.2 Identification Documents

To comply with Australia's Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation, we must collect certain information from prospective investors and their beneficial owners supported by certified copies of relevant identification documents for all investors and their beneficial owners.

Please refer to Section 12 for details of how to arrange certified copies. Please provide all documents in the proper format otherwise we may not be able to process your application for investment.

If applying as an individual, joint applicant or sole trader, or partnership, select one of the following options to verify each investor, and provide the selected document along with this Application.

If applying as an individual trustee, please ensure you take note of sections 4.3 and 5.6 with respect of providing details of beneficiaries of the trust and select one of the options below for the trustee, and each beneficiary of the trust, and provide the selected document for the trustee and each beneficiary of the trustee along with this Application.

If applying as a partnership, provide the following ID documents for each partner. Each partner will need to be identified as per the verification requirements for an individual.

- 
- Provide a certified copy of a driver's licence that contains a photograph of the licence/permit holder; or
  - Provide a certified copy of a passport that contains a photograph and signature of the passport holder.

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If applying as a partnership, please **also** provide the following documents:

- An original or certified copy/extract of the Partnership Agreement; or
- An original or certified copy/extract of the Australian Partnership Taxation Return.

AND

If the Partnership is a member of a professional association:

- An original or certified copy of a current membership certificate (or equivalent) of a professional association; or
- Membership details independently sourced from the relevant professional association (e.g. the professional association's website).

**If you are an individual or sole trader, please proceed to complete section 5.1.**  
**If you are a Partnership, please proceed to complete section 5.2.**

**3 COMPANY/CORPORATE TRUSTEE**

Complete this section if you are investing for, or on behalf of, a company.

**3.1 Company Details**

Full company name			
Country of Formation, Incorporation or Registration			
ARBN (if registered with ASIC)		ACN/ABN (if registered in Australia)	
TFN (Tax File Number) or Exemption Code (Australian residents)		AFS Licence Number (if applicable)	
Name of Regulator (if licenced by an Australian Commonwealth, State or Territory statutory regulator)			
Registered Business Address in Australia or in Country of Formation			
Suburb	State	Postcode	Country
Principal Place of Business (not a PO Box address)			
Suburb	State	Postcode	Country

**If an Australian Company, please provide the registration status with ASIC:**

- Proprietary Company                       Public Company

**If a Foreign Company, please provide the registration status with the relevant foreign registration body:**

- Private/Proprietary Company                       Public Company  
 Other-Please Specify:

If a Foreign Company, please also specify:

Name of Relevant Foreign Registration Body:	
Foreign Company Identification Number:	

**Is the Company Listed?**

- No  
 Yes. Please provide the name of the Market/Stock Exchange:

**Is the company a majority-owned subsidiary of an Australian listed company?**

- No  
 Yes. Please provide the following details:

Name of Australian Listed Company	
Name of Market/Stock Exchange:	

**Directors of the Company/Corporate Trustee**

If the company is registered as a proprietary company by ASIC or a private company by a foreign registration body, please list the name of each director of the company.

Director 1 – Full Name	Director 2 – Full Name
Director 3 – Full Name	Director 4 – Full Name
Director 5 – Full Name	Director 6 – Full Name
Director 7 – Full Name	Director 8 – Full Name

If there are more than eight directors, please provide their full names on a separate page and attach to this Application Form.

Beneficial Owners of the Company/Corporate Trustee: please provide details of the Beneficial Owner of the company who directly or indirectly control the company in **section 5.6**. Please refer to **section 14** if you are unsure as to what Beneficial Owner means.

**Please proceed to complete section 3.2.**

**3.2 Contact Person Details** (Financial Adviser Details are not accepted)

Given Names		Surname	
Postal Address			
Suburb	State	Postcode	Country
Mobile number	Telephone	Email	

**Please proceed to complete section 3.3.**



### 3.3 Identification Documents

To comply with AML/CTF legislation, we must collect certain identification documents from prospective investors and their beneficial owners supported by certified copies of relevant identification documents for all investors and their beneficial owners.

Please refer to section 13 for details of how to arrange certified copies. Please provide all documents in the proper format otherwise we may not be able to process your application for investment.

**Select one of the following options to verify the company**

- Perform a search of the ASIC database (unit registry to perform on behalf of the investor); or
- Provide a certified copy of the certification of registration issued by ASIC or the relevant foreign registration body (must show full name of company, name of registration body, company identification number and type of company – private or public).

**Select one of the following options** to verify all the Officeholders of the corporation and Beneficial Owners identified in Section 5.6.

- Provide a certified copy of a driver's licence that contains a photograph of the licence/permit holder; or
- Provide a certified copy of a passport that contains a photograph and signature of the passport holder.

**If you are applying on behalf of a trust or a superannuation fund, please proceed to complete section 4. If you are not applying on behalf of a trust or superannuation fund, please proceed to complete section 5.2.**

**4 TRUST/SUPERANNUATION FUND**

Complete this section if you are investing for, or on behalf of a Trust/Superannuation Fund.

**4.1 Trust/Fund Details**

Full Name of Trust/Superannuation Fund	
Country of Establishment	
Tax File Number or Exemption Code	Australian Business Number (if any)

**TYPE OF TRUST** (Please tick ONE box from the list below to indicate the type of Trust and provide the required information)

- Type A** - Regulated Trust (e.g., self-managed superannuation fund, registered Managed Investment Scheme)

Name of regulator (e.g.: ASIC, APRA, ATO):

Registration/Licensing details:

- Type B** - Government Superannuation Fund

Name of the legislation establishing the fund:

- Type C** - Foreign Superannuation Fund

Name of regulator:

Registration/Licensing details:

- Type D** - Other Type of Trust/Unregulated Trust

Trust Description (e.g.: family, unit, charitable):

**Please proceed to complete section 4.2.**

#### 4.2 Additional Information for Type C and Type D Trusts

##### SETTLOR OF THE TRUST

Please check one of the following boxes:

- The material asset contribution to the trust by the settlor at the time the trust was established was less than \$10,000.00.
- The settlor of the trust is deceased.
- Neither of the above is correct:

Provide the full name of the settlor of the trust:

##### BENEFICIARY DETAILS

Do the terms of the Trust identify the beneficiaries by reference to a membership of a class?

- Yes

Describe the class of beneficiaries below (e.g.: unit holders, family members of named person, charitable purposes):

- No

Provide the full names of each beneficiary in respect of the trust in Section 5.6 (includes beneficial owners who ultimately own 25% or more of the trust). Refer to Section 13 if you are unsure as to what Beneficial Owner means.

**Please proceed to complete section 4.3.**

#### 4.3 Identification Documents

To comply with AML/CTF legislation, we must collect certain identification documents from prospective investors and their beneficial owners supported by certified copies of relevant identification documents for all investors and their beneficial owners.

Please refer to Section 12 for details of how to arrange certified copies. Please provide all documents in the proper format otherwise we may not be able to process your application for investment.

- For Trusts identified under 4.1 as **Type A & Type B** – select one of the following options to verify the Trust.
  - Perform a search of the relevant regulator’s website e.g. ‘Super Fund Lookup’ (unit registry to perform on behalf of the investor);
  - Provide a copy of an offer document of the managed investment scheme e.g. a copy of a Product Disclosure Statement; or
  - Provide a copy or relevant extract of the legislation establishing the government superannuation fund sourced from a government website.
- For Trusts identified under 4.1 as **Type C & Type D** – select one of the following options to verify the Trust.
  - Provide a certified copy or a certified extract of the Trust Deed containing the cover page, recitals and signature page;
  - Provide an original letter from a solicitor or qualified accountant that confirms the name of the Trust and full name of the settlor of the Trust; or
  - Provide a notice issued by the Australian Taxation Office within the last 12 months (e.g. a Notice of Assessment).

- For Trusts identified under 4.1 as **Type C & Type D** – select one of the following options to verify the Beneficiaries and the Beneficial Owners identified in Section 5.6.
- Provide a certified copy of a driver's licence that contains a photograph of the licence/permit holder; or
- Provide a certified copy of a passport that contains a photograph and signature of the passport holder.

**AND relevant identification documents for the trustee as specified in Section 2 or 3 (as applicable).**

#### 4.4 Trustee Details

- If the trustee is an individual, please complete Section 2.
- If the trustee is a company, please complete Section 3.

**Please proceed to complete section 5.2.**

#### 5 ACCOUNT HOLDER'S TAX RESIDENCY AND CLASSIFICATION - FATCA & CRS

The account holder is the person listed or identified as applicant in Sections 2, 3 and 4 (Account Holder).

The Account Holder's Country of Tax Residence, Tax payer Identification Number (TIN), Global Intermediary Identification Number (GIIN), Foreign Account Tax Compliance Act (FATCA) Status, Common Reporting Standard (CRS) Status and Controlling Persons (includes Beneficial Ownership details) should be provided in this section. If the person opening the account is not a Financial Institution and is acting as an intermediary, agent, custodian, nominee, signatory, investment advisor or legal guardian on behalf of one or more other account holders this form must be completed by or on behalf of that other person who is referred to as the Account Holder.

Capitalised terms in this section have the same meaning as given to them in the Intergovernmental Agreement between Australia and the United States relating to the implementation of FATCA. A summary of some of these capitalised terms is set out at Section 13.

If you are unable to complete this form please seek appropriate advice relating to the tax information required.

For further details relating to the implementation of FATCA and CRS, please refer to the Australian Taxation Office's guidance material link: <https://www.ato.gov.au/general/international-tax-agreements/in-detail/international-arrangements/automatic-exchange-of-information---crs-and-fatca/>

#### **If you are applying:**

- I. As an Individual/Sole Trader please complete Section 5.1.**
- II. All other types of entities please complete Sections 5.2, 5.3, 5.4, 5.5 and 5.6.**

**5.1 Tax Residence-Individual/Sole Trader**

**Please complete this section 5.1 if you are an individual or sole trader.**

**Investor 1**

Please provide details for all jurisdictions in which the Account Holder is resident for tax purposes. If Account Holder has additional countries of tax residence, please attach a statement to this form containing the Country and TIN for each such additional country.

TIN is the number assigned by each country, for the purpose of administering tax laws (equivalent of a Tax File Number in Australia). If you are a tax resident of Australia, please provide your TFN or else applicable TIN.

Country of Tax Residence 1	Taxpayer Identification Number 1	TIN Unavailable* <input type="checkbox"/>
Country of Tax Residence 2 (if applicable)	Taxpayer Identification Number 2 (if applicable)	TIN Unavailable* <input type="checkbox"/>
Country of Tax Residence 3 (if applicable)	Taxpayer Identification Number 3 (if applicable)	TIN Unavailable* <input type="checkbox"/>
Country of Tax Residence 4 (if applicable)	Taxpayer Identification Number 4 (if applicable)	TIN Unavailable* <input type="checkbox"/>

\*TIN Unavailable Explanation(s) – If any ‘TIN Unavailable’ box is checked, please select one of the following reasons:

- The country where the Account Holder is liable to pay tax does not issue TINs to its resident.
- No TIN is required because the domestic law of the jurisdiction the Account Holder is liable to pay tax does not require the TIN to be disclosed.
- The Account Holder is unable to obtain a TIN or equivalent number. If you select this option, please provide an explanation below:

- I certify the tax residence countries provided represent all countries in which I am considered a tax resident.**
- Is the Account Holder a U.S. person?**  
A U.S. person includes a U.S. citizen or resident alien of the U.S. even if residing outside the U.S.
  - Yes, if ‘Yes’, the Account Holder’s U.S. country of residence and U.S. Tax Identification Number must be provided above.
  - No

**Investor 2**

Please provide details for all jurisdictions in which the Account Holder is resident for tax purposes. If Account Holder has additional countries of tax residence, please attach a statement to this form containing the Country and TIN for each such additional country.

Country of Tax Residence 1	Taxpayer Identification Number 1	TIN Unavailable* <input type="checkbox"/>
Country of Tax Residence 2 (if applicable)	Taxpayer Identification Number 2 (if applicable)	TIN Unavailable* <input type="checkbox"/>

Country of Tax Residence 3 (if applicable)	Taxpayer Identification Number 3 (if applicable)	TIN Unavailable* <input type="checkbox"/>
Country of Tax Residence 4 (if applicable)	Taxpayer Identification Number 4 (if applicable)	TIN Unavailable* <input type="checkbox"/>

\*TIN Unavailable Explanation(s) – If any ‘TIN Unavailable’ box is checked, please select one of the following reasons:

- The country where the Account Holder is liable to pay tax does not issue TINs to its resident.
- No TIN is required because the domestic law of the jurisdiction the Account Holder is liable to pay tax does not require the TIN to be disclosed.
- The Account Holder is unable to obtain a TIN or equivalent number. If you select this option, please provide an explanation below:

**I certify the tax residence countries provided represent all countries in which I am considered a tax resident.**

**Is the Account Holder a U.S. person?**

A U.S. person includes a U.S. citizen or resident alien of the U.S. even if residing outside the U.S.

Yes, if ‘Yes’, the Account Holder’s U.S. country of residence and U.S. Tax Identification Number must be provided above.

No

**Please proceed to complete section 6.**

**5.2 Tax Residence of the Account Holder - Companies, Partnerships, Trusts, and other types of Entities**

Please provide details for all jurisdictions in which the Account Holder is resident for tax purposes. If Account Holder has additional countries of tax residence, please attach a statement to this form containing the Country and TIN for each such additional country.

Country of Tax Residence 1	Taxpayer Identification Number 1	TIN Unavailable* <input type="checkbox"/>
Country of Tax Residence 2 (if applicable)	Taxpayer Identification Number 2 (if applicable)	TIN Unavailable* <input type="checkbox"/>
Country of Tax Residence 3 (if applicable)	Taxpayer Identification Number 3 (if applicable)	TIN Unavailable* <input type="checkbox"/>
Country of Tax Residence 4 (if applicable)	Taxpayer Identification Number 4 (if applicable)	TIN Unavailable* <input type="checkbox"/>

\*TIN Unavailable Explanation(s) – If any ‘TIN Unavailable’ box is checked, please select one of the following reasons:

- The country where the Account Holder is liable to pay tax does not issue TINs to its resident.
- No TIN is required because the domestic law of the jurisdiction the Account Holder is liable to pay tax does not require the TIN to be disclosed.
- The Account Holder is unable to obtain a TIN or equivalent number. If you select this option, please provide an explanation below:

- I/We certify the tax residence countries provided represent all countries in which the Account Holder is considered a tax resident.

**Please proceed to complete section 5.4.**

**5.3 FATCA Status - Companies, Partnerships, Trusts, and other types of Entities**

This section must be completed by all companies, partnerships and trusts. Individual investors and Australian Retirement Funds do not need to complete this section. Note: individual trustees and corporate trustees must complete this section on behalf of the trust only.

Please nominate the category below that describes your tax status:

- A Specified US Person – Please provide your TIN in Section 5.2 above.
- A US Person that is not a Specified US Person.
- A Financial Institution (that is not a U.S. Person). Please provide your Global Intermediary Identification Number (GIIN) in the following field:

If you are a Financial Institution and do not have a GIIN, please provide your FATCA status:

- Non-Participating Foreign Financial Institution
- Exempt Beneficial Owner

- Deemed-compliant Foreign Financial Institution. Select deemed compliant category:
- Trustee-Documented Trust (Provide GIIN and Trustee name in Section 5.2)
  - Sponsored Investment Vehicle (Provide GIIN and Sponsor's name in Section 5.2)
  - Registered-Deemed Compliant FFI (Provide GIIN in Section 5.2)
  - Other Deemed-Compliant Category
- An Active Non-Financial Entity (that is not a US Person)
- Other (Passive Non-Financial Entities)
- Other (please specify the company's FATCA status):

**Please proceed to complete section 5.4.**

**5.4 CRS Status - Companies, Partnerships, Trusts, and other types of Entities**

For the purpose of the Common Reporting Standard (CRS), please select the category below that describes your CRS status:

**Financial Institution**

Is the entity an Investment Entity managed by an Financial Institution or other Financial Institution?

- Yes. If yes, please specify:
- Reporting Financial Institution
  - Non-Reporting Financial Institution (includes Broad Participation Retirement Fund, Narrow Participation Retirement Fund, Exempt Collective Investment Vehicle, Trustee Documented Trust and Self-managed Superannuation Fund).
- No

**Non-Financial Entity (NFE)**

If the Account Holder is a Non-Financial Entity (NFE), select a classification that matches your CRS status:

- Government Entity, International Organisation and Central Bank
- A corporation the stock of which is regularly traded on an established securities market (or entity related to such a corporation):
- Name of Securities Market:
- 
- Name of Related Entity:
- 
- Other Active NFE
- Passive NFE
- Other – describe the CRS status
- 

**Please proceed to complete section 5.5.**



**5.5 Controlling Persons (includes Beneficiary details under section 3.1 and 4.2)**

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

**Controlling Person 1 / Beneficial Owner 1**

\*Please tick the box(es) to select the role types that are relevant to you

Controlling Person\*     Beneficial Owner\*

First Name		Family Name/Surname	
Current Residential Address			
City/Town	State/Province	Postcode	Country (do not abbreviate)
Date of Birth (DD/MM/YYYY)	City/Town of Birth	Country of Birth	
Country of Tax Residence 1		Taxpayer Identification Number 1	TIN Unavailable*
			<input type="checkbox"/>
Country of Tax Residence 2 (if applicable)		Taxpayer Identification Number 2 (if applicable)	TIN Unavailable*
			<input type="checkbox"/>
Country of Tax Residence 3 (if applicable)		Taxpayer Identification Number 3 (if applicable)	TIN Unavailable*
			<input type="checkbox"/>
Country of Tax Residence 4 (if applicable)		Taxpayer Identification Number 4 (if applicable)	TIN Unavailable*
			<input type="checkbox"/>

\*TIN Unavailable Explanation(s) – if any 'TIN Unavailable' box is checked, please select one of the following reasons:

- The country where the Account Holder is liable to pay tax does not issue TINs to its resident.
- No TIN is required because the domestic law of the jurisdiction the Account Holder is liable to pay tax does not require the TIN to be disclosed.
- The Account Holder is unable to obtain a TIN or equivalent number. If you select this option, please provide an explanation below:

**Controlling Person 2 / Beneficial Owner 2**

\*Please tick the box(es) to select the role types that are relevant to you

Controlling Person\*     Beneficial Owner\*

First Name		Family Name/Surname	
Current Residential Address			
City/Town	State/Province	Postcode	Country (do not abbreviate)
Date of Birth (DD/MM/YYYY)	City/Town of Birth	Country of Birth	
Country of Tax Residence 1	Taxpayer Identification Number 1	TIN Unavailable*	
		<input type="checkbox"/>	
Country of Tax Residence 2 (if applicable)	Taxpayer Identification Number 2 (if applicable)	TIN Unavailable*	
		<input type="checkbox"/>	
Country of Tax Residence 3 (if applicable)	Taxpayer Identification Number 3 (if applicable)	TIN Unavailable*	
		<input type="checkbox"/>	
Country of Tax Residence 4 (if applicable)	Taxpayer Identification Number 4 (if applicable)	TIN Unavailable*	
		<input type="checkbox"/>	

\*TIN Unavailable Explanation(s) – if any ‘TIN Unavailable’ box is checked, please select one of the following reasons:

- The country where the Account Holder is liable to pay tax does not issue TINs to its resident.
- No TIN is required because the domestic law of the jurisdiction the Account Holder is liable to pay tax does not require the TIN to be disclosed.
- The Account Holder is unable to obtain a TIN or equivalent number. If you select this option, please provide an explanation below:

If there are more than two Controlling Persons or Beneficial Owners, please provide the details on a separate page and attach to this Application Form.

**Please proceed to complete section 6.**

**6 POLITICALLY EXPOSED PERSON**

**Are there any Politically Exposed Persons (PEPs) under this Application Form?**

*A PEP is an individual who holds a prominent public position or role in a government body or international organisation, either in Australia or overseas. Immediate family members and/or close associates of these individuals are also considered PEPs.*

Yes

No

If yes, please provide the name of anyone that is named in this Application Form as a PEP (includes investors, company directors and beneficial owners) or is an immediate family member or close associate of a PEP.

Name of the PEP	
Description of PEP's position	

Name of the PEP	
Description of PEP's position	

If there are more than two PEPs please provide the details on a separate page and attach to this Application Form.

**Please proceed to complete section 7.**

**7 PRIVACY**

By completing this form, I/we acknowledge that the collection of my personal information may be required under applicable laws, including, without limitation, the Corporations Act 2001, the Anti-Money Laundering and Counter Terrorism Financing Act, the Financial Transaction Reports Act 1988, the FATCA and CRS and applicable Tax Acts. We collect the information in this form in order to administer your investment and comply with relevant laws. Failure to provide this information may result in us being unable to process your application.

Your personal information will be managed in accordance with our Privacy Policy and in accordance with the PDS. Our Privacy Policy is available on the Issuer's website at <http://ijcapital.com.au/investments/policies/>

Please tick the box if you consent to your personal information being used and disclosed for marketing purposes.

I/we wish to receive information regarding future investment opportunities.

You may change your election at any time by contacting us.

**Please proceed to complete section 8.**

**8 EMAIL COMMUNICATION CONSENT**

We will provide all communications relating to your investment by email to the address provided in this Application, unless you elect to receive communications by post.

Please tick the box below if you would elect to receive all communications by post.

I/we would like to receive all communications via post.

If the above box is not ticked all communications will be emailed to you.

**Please proceed to complete section 9.**

**9 WHOLESALE INVESTORS**

Please tick the box below if you would like us to treat you as a Wholesale Client.

Wholesale Client

If either the above box is ticked, please complete the Wholesale Investor Declaration form (which can be downloaded from [www.ijcapital.com.au](http://www.ijcapital.com.au)) and provide supporting documentation

**Please proceed to complete section 10.**

**10 OPERATING AUTHORITY**

For all applicants, please nominate the number of signatories who can authorise transactions on your investment such as redemptions and changes to investment details. If this section is left blank, then we will assume all signatures are required to operate the investment.

One signatory

All signatories

Other (please specify)

**Please proceed to complete section 11.**

## 11 INVESTOR DECLARATION AND SIGNATURES

When you complete this Application Form you make the following declarations:

- I/we have read and understood the PDS to which this Application Form applies, including any supplemental information;
- I/we have received and accepted the offer to invest in Australia;
- The information provided in my/our Application Form is true, correct and complete in all respects;
- I/we agree to be bound by the provisions of the Constitution governing the Fund and the terms and conditions of the PDS, each as amended from time to time;
- I/we acknowledge the Issuer reserves the right to reject any application or scale back an application in its absolute discretion;
- If applicable, after assessing my/our circumstances, I/we have obtained my/our own independent financial advice prior to investing in the Fund;
- If this 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 units/investment in the Fund;
- I/we have all requisite power and authority to execute and perform the obligations under the PDS and this Application Form;
- I/we acknowledge that application monies will be held in a trust account until invested in the Fund or returned to me/us. Interest will not be paid to applicants in respect of their application monies regardless of whether 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 Issuer 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 indemnify the Issuer 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 Issuer, its agents or other parties in connection with my/our investment in the Fund. The indemnification obligations provided herein survive the execution and delivery of this Application Form, any investigation at any time made by the Issuer 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 disclosed in this 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 or any other country for taxation purposes;
- I/we will promptly notify the Issuer of any change to the information I/we have previously provided to the Issuer, including any changes which result in a person or entity controlling, owning or otherwise holding an interest in me/us;
- I/we consent to the Issuer 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, who 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 (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 Issuer may not allow me/us to invest in the Fund;

- I am/we are not aware and have no reason to suspect that the monies used to fund my/our investment in the Fund 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 Issuer with all additional information and assistance that the Issuer may request in order for the Issuer to comply with the AML/CTF Law, FATCA and CRS;
- I/we acknowledge that the Issuer may decide to delay or refuse any request or transaction, including by suspending the issue or redemption of investment in the Fund, if the Issuer is concerned that the request or transaction may breach any obligation of, or cause the Issuer to commit or participate in an offence (including under the AML/CTF Law, FATCA and CRS).

When you complete this Application Form you acknowledge the following statements:

- Where the RE or its authorised representatives (IJFSL) has distributed the PDS and TMD directly to the Investor, IJFSL confirms that they have undertaken a review and deemed the investor to be within the TMD
- Where a consumer is making an application for the product directly with the Issuer, as part of the application process, and in addition to confirming that the PDS has been read, that the consumer has acknowledged the product's attributes set out in the target market determination

Signature 1*	Signature 2*
Full name	Full name
Date	Date
Tick capacity (mandatory for companies only): <input type="checkbox"/> Director and Company Secretary <input type="checkbox"/> Director <input type="checkbox"/> Secretary	Tick capacity (mandatory for companies only): <input type="checkbox"/> Director and Company Secretary <input type="checkbox"/> Director <input type="checkbox"/> Secretary
Company Seal (if applicable)	

\*Joint applicants must both sign;

\*Company applications must be signed by two Directors, a Director and Secretary or the Sole Director and Secretary of the company, details of which appear in Section 3.1; or

\*For trust/superannuation fund applications each individual trustee must sign.

*Note: If there are more than two signatories, please provide the details and additional signatures on a separate page and attach to this Application Form.*

**If investing via a Financial Adviser, both you and your financial adviser should proceed to complete section 12.**

**12 FINANCIAL ADVISER DETAILS AND CUSTOMER IDENTIFICATION DECLARATION**

**12.1 Customer Identification Declaration (Financial Adviser to complete)**

I confirm that I have completed an appropriate Customer Identification Declaration (CID) on this investor and/or the beneficial owners which meets the requirements of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act).

Please select the relevant option below:

- I have attached the verification documents that were used to perform the CID for this investor and/or the beneficial owners; OR
- I have not attached the verification documents but will retain them in accordance with the AML/CTF Act and agree to provide them to the Issuer or its agents with access to these documents upon request. I also agree that if I become unable to retain the verification documents used for this application in accordance with the requirements of the AML/CTF Act I will forward them to the Issuer.

I agree to provide the Issuer or its agents with any other information that they may require to support this Application.

Financial Adviser Name (if a new adviser, please attach a copy of your employee/representative authority)			
Business Name		Adviser Number (if applicable)	
Street Address			
Suburb	State	Postcode	Country
Postal Address			
Suburb	State	Postcode	Country
Office Telephone		Email	

**Dealer details**

Dealer Name		Dealer Number (if applicable)	
Contact Person			
AFSL Number		ABN	
Postal Address			
Suburb	State	Postcode	Country
Office Telephone		Email	

Dealer Stamp	Signature of Financial Adviser
Date	

**12.2 Financial Adviser Access to Investor Information (Investor to complete)**

Please tick the box below if you wish your financial adviser to have access to information and to receive copies of all transaction confirmations. If no election is made, access to information and copies of transaction confirmations will not be provided to your financial adviser.

Please provide access to information and send copies of all transaction confirmations to my/our financial adviser.

You may change your election at any time by contacting the Issuer.



### 13 CERTIFYING A COPY OF AN ORIGINAL DOCUMENT

All documents must be provided in a certified copy format – in other words, a copy of the original document that has been certified by an eligible certifier.

A 'certified extract' means an extract that has been certified as a true copy of some of the information contained in a complete original document by one of the persons described below.

Please note that we require the copy which was actually signed by the certifier. People who can certify documents or extracts are:

1. A lawyer, being a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described) and the New Zealand equivalent.
2. A judge of a court.
3. A magistrate.
4. A chief executive officer of a Commonwealth court.
5. A registrar or deputy registrar of a court.
6. A Justice of the Peace.
7. A notary public (for the purposes of the Statutory Declaration Regulations 1993).
8. A police officer.
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
10. A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
11. An Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955).
12. An officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993).
13. A finance company officer with 2 or more continuous years of service with one or more financial companies (for the purposes of the Statutory Declaration Regulations 1993).
14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees.
15. A member of the Institute of Chartered Accountants in Australia or New Zealand, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

## 14 KEY DEFINITIONS

### **CONTROLLING PERSON(S)**

'Controlling Persons' means with respect to an entity that is a legal person, natural person(s) who exercises control over an entity.

This should be interpreted in a manner consistent with relevant Financial Action Task Force Recommendations on the terms "beneficial owner". Investors that are Passive NFFEs or NFEs under FATCA and CRS respectively should consult their own advisors regarding any Control Person(s) they may have.

### **BENEFICIAL OWNER**

To comply with AML/CTF laws, we require you to disclose the Beneficial Owners. Beneficial Owner means an individual who ultimately owns or controls (directly or indirectly) the investor.

'Owns' means ownership (either directly or indirectly) of 25% or more of the investor.

'Controls' includes control as a result of, or by means of, trusts, agreements, arrangements, understandings and practices, whether or not having legal or equitable force and whether or not based on legal or equitable rights, and includes exercising and control through the capacity to determine decisions about financial and operating policies.

### **POLITICALLY EXPOSED PERSON**

A PEP is an individual who holds a prominent public position or role in a government body or international organisation, either in Australia or overseas. Immediate family members and/or close associates of these individuals are also considered PEPs.

### **TAXPAYER IDENTIFICATION NUMBER (TIN)**

Taxpayer Identification Number (TIN) means the number assigned by each country for the purpose of administering tax laws. This is the equivalent of a Tax File Number (TFN) in Australia or an Employer Identification Number (EIN) in the U.S.

### **GLOBAL INTERMEDIARY IDENTIFICATION NUMBER (GIIN)**

Global Intermediary Identification Number (GIIN) means the Global Intermediary Identification Number (GIIN) and it is a unique identification number that non-US financial institutions receive from the IRS (i.e. IRS of the U.S.) when they register as a financial institution for FATCA.

### **FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)**

FATCA means the U.S. Foreign Account Tax Compliance Act.

Key terms under FATCA include:

#### **Foreign Financial Institution (FFI)**

An FFI is defined as any financial institution that is a foreign entity, other than a financial institution organized under the laws of a possession of the United States.

Financial institution means any entity that: (i) accepts deposits or other similar investments of funds in the ordinary course of a banking or similar business (Depository Institution); (ii) holds, as a substantial portion of its business, financial assets for the benefit of one or more other persons (Custodial Institution); (iii) primarily conducts trading in money market instruments, foreign currency, foreign exchange interest rate, and index instruments, transferable securities or commodity futures; individual or collective portfolio management; or investing, administering or managing funds, money or financial assets on behalf of other persons (Investment

Entity); (iv) is an insurance company or holding company within an expanded affiliated group that includes an insurance company, and the insurance company or holding company issues, or is obligated to make payments with respect to a cash value insurance or annuity contract (Specified Insurance Company); or (v) is a holding company that holds stock in other members of its expanded affiliated group or treasury center that is part of an expanded affiliated group that includes a depository institution, custodial institution, insurance company or investment entity, or is formed in connection with or availed of by a an investment vehicle established with an investment strategy of investing, reinvesting or trading in financial assets (Holding Company or Treasury Center).

<b>Participating FFI (PFFI)</b>	The term participating FFI means an FFI that has agreed to comply with requirements of an FFI agreement, including an FFI described in a Model 2 IGA that has agreed to comply with the requirements of an FFI agreement. The term also includes a QI branch of a US financial institution, unless such branch is a reporting Model 1 FFI.
<b>Intergovernmental Agreement (IGA)</b>	Intergovernmental agreements are intended to enable FFIs to identify and report to the IRS US persons that hold assets abroad and for certain non-financial foreign entities (NFFEs) to identify their substantial US owners. In order to comply with the rules, FFIs are required to enter into an FFI agreement with the US Treasury or comply with IGAs entered into by their local jurisdictions. USWAs must document all of their relationships with foreign entities in order to assist with the enforcement of the rules.
<b>Local/Partner Jurisdiction FFI</b>	A FFI located in a jurisdiction that has, in effect, an agreement with the United States to facilitate the implementation of FATCA.
<b>Deemed Compliant FFI</b>	The term deemed-compliant FFI means an FFI that is treated as meeting the requirements of Section 1471(b). Also includes a QI branch of a US financial institution that is a reporting Model 1 FFI.
<b>Non-Participating FFI</b>	A Non-Participating FFI - an FFI that is not a participating FFI, or a Deemed Compliant FFI or otherwise excluded from the application of FATCA.
<b>Exempt Beneficial Owner</b>	The term exempt beneficial owner includes a foreign government, any political subdivision of a foreign government or any wholly owned agency or instrumentality of any one or more of the foregoing; any international organizations and any wholly owned agency or instrumentality thereof; any foreign central bank of issue; governments of US possessions; certain retirement funds; and entities wholly owned by exempt beneficial owners
<b>Non-Financial Foreign Entity (NFFE)</b>	The term NFFE means a foreign entity that is not a financial institution (including a territory NFFE). The term also means a foreign entity treated as an NFFE pursuant to a Model 1 IGA or Model 2 IGA.
<b>Active NFFE</b>	An active NFFE is any entity that is a NFFE if less than 50 percent of its gross income for the preceding calendar year is passive income and less than 50 percent of the weighted average percentage of assets (tested quarterly) held by it are assets that produce or are held for the production of passive income (i.e., dividends, interest, annuities etc.)
<b>Passive NFFE</b>	The term passive NFFE means an NFFE other than an excepted NFFE.

## COMMON REPORTING STANDARDS (CRS)

CRS means OECD Common Reporting Standards for Automatic Exchange of Financial Account Information .

Key terms under CRS include:

<b>Government Entity</b>	Government Entity means the government of a jurisdiction, any political subdivision of a jurisdiction (including a state, province, county, or municipality), or any wholly owned agency or instrumentality of a jurisdiction or of any one or more of the foregoing.
<b>International Organisation</b>	International Organisation means any international organisation or wholly owned agency or instrumentality thereof. This category includes any intergovernmental organisation (including a supranational organisation) (1) that is comprised primarily of governments; (2) that has in effect a headquarters or substantially similar agreement with the jurisdiction; and (3) the income of which does not inure to the benefit of private persons.
<b>Central Bank</b>	Central Bank means an institution that is by law or government sanction the principal authority, other than the government of the jurisdiction itself, issuing instruments intended to circulate as currency. Such an institution may include an instrumentality that is separate from the government of the jurisdiction, whether or not owned in whole or in part by the jurisdiction.
<b>Financial Institution</b>	Financial Institution means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company.
<b>Non-Reporting Financial Institution</b>	A “Non-Reporting Financial Institution” means any Financial Institution that’s: <ul style="list-style-type: none"><li>• A Government Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;</li><li>• A Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Government Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;</li><li>• An Exempt Collective Investment Vehicle; or</li><li>• A Trustee-Documented Trust: a trust whose trustee is a Reporting Financial Institution and reports all the necessary information about the trust’s Reportable Accounts;</li><li>• Any other Entity that a country defines as a Non-Reporting Financial Institution in its domestic law.</li></ul>
<b>Non-Financial Entity (NFE)</b>	For CRS purposes, a NFE is an entity that is not a Financial Institution, a NFE may be an Active NFE or a Passive NFE.
<b>Active NFE</b>	Active NFEs by Reason of Income and Assets means less than 50% of the NFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income.
<b>Passive NFE</b>	Passive NFE means for the purpose of completing this Application, any NFE that is not an Active NFE.
<b>Investment Entity</b>	The term “Investment Entity” includes two types of Entities: (a) an Entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer: <ul style="list-style-type: none"><li>• Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;</li><li>• Individual and collective portfolio management; or</li></ul>

- Otherwise investing, administering, or managing Financial Assets or money on behalf of other persons.
- Such activities or operations do not include rendering non-binding investment advice to a customer.

(b) The second type of “Investment Entity” (“Investment Entity managed by another Financial Institution”) is any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets where the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity.

**Investment  
Entity managed  
by another  
Financial  
Institution**

An Entity is “managed by” another Entity if the managing Entity performs, either directly or through another service provider on behalf of the managed Entity, any of the activities or operations described in Clause (a) above in the definition of ‘Investment Entity’.

An Entity only manages another Entity if it has discretionary authority to manage the other Entity’s assets (either in whole or part). Where an Entity is managed by a mix of Financial Institutions, NFEs or individuals, the Entity is considered to be managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or the first type of Investment Entity, if any of the managing Entities is such another Entity.