

BOQ Money Market Deposit Accounts

Call Account
Term Deposit Account

Product Information Brochure 30 November 2015

Product Issuer: **Bank of Queensland Limited** ABN 32 009 656 740 AFS Licence No. 244616

Product Manager: **DDH Graham Limited** ABN 28 010 639 219 AFS Licence No. 226319

**DDH
GRAHAM**
LIMITED



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Introduction

What are BOQ Money Market Deposit Accounts?

The Account is an individual bank account with Bank of Queensland Limited (BOQ, the Bank) that is managed, administered and distributed via licensed professionals exclusively by DDH Graham Limited (DDH).

It is covered by the Financial Claims Scheme (FCS). For further information on the FCS refer to www.apra.gov.au.

BOQ Money Market Deposit Accounts are available to a full range of investors (including self managed superannuation funds) consisting of a Call Account with access to an optional Term Deposit Account.

Consolidating your cash into a central Call Account facility provides a comprehensive view of your cash position and easy access to funds for investment opportunities as they arise.

BOQ

BOQ, established in 1874, is one of Australia's leading regional banks and provides a genuinely independent alternative for Australian financial services customers.

BOQ offers products and services across retail and business banking, finance, general and life insurance and superannuation and has more than 200 branches nationally with representation in every Australian state and territory.

BOQ has more than 140 branches which are operated under the unique Owner-Manager Model. This means they're running a small business and understand what it means to deliver personal service.

DDH Graham Limited

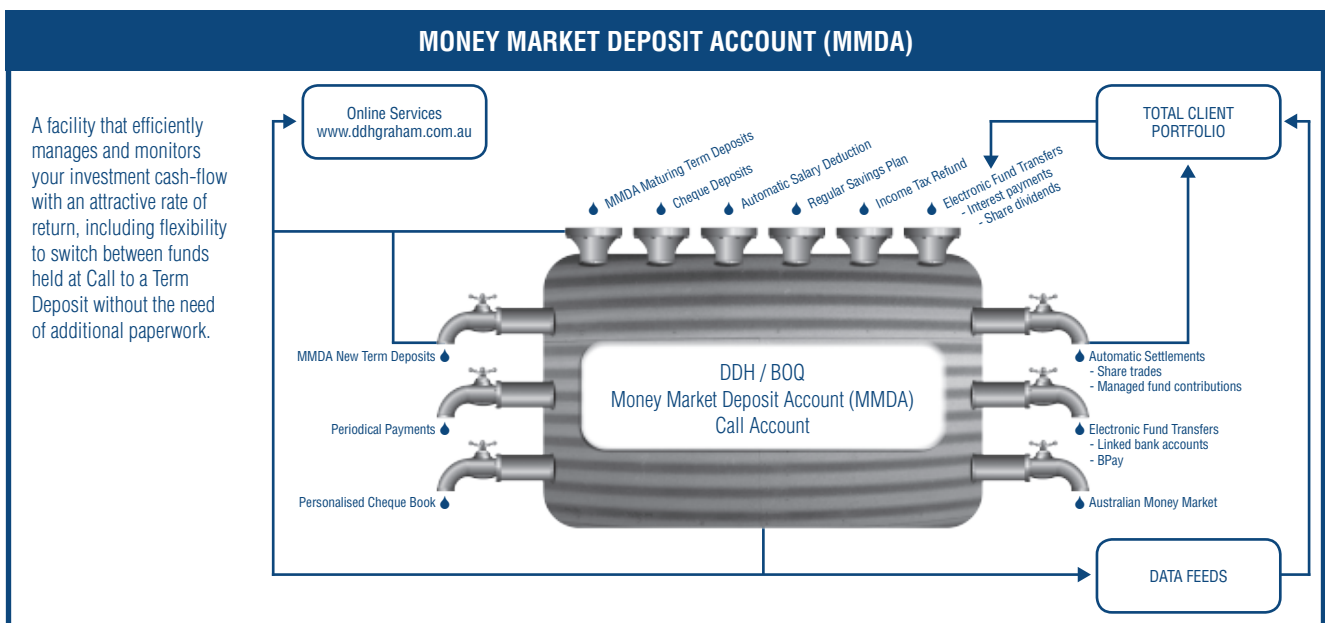
DDH Graham Limited (DDH) is a funds management and administration firm. Established in 1981, DDH offers access to a wide range of investment products including call accounts and term deposit accounts, fixed interest, equity funds, other financial asset funds and superannuation. It also offers Responsible Entity and fund administration services.

DDH has a strong reputation for building relationships and providing exceptional services to professional, licensed financial service professionals nationally. This enables a superior service for all Account holders.

Why BOQ and DDH Graham Limited?

In 1998 DDH Graham Limited was appointed as an Agent of BOQ to manage and administer the BOQ Money Market Deposit Accounts. Therefore, by depositing funds into the Account you are depositing funds directly with BOQ with the bank holding the full responsibility to repay the principal and interest.

The bank appointed DDH as their Agent due to DDH's proven experience and success in the financial services industry, it's well developed relationships with licensed professional advisers, and its ability to adapt quickly to market conditions to ensure high levels of service.



Features and Benefits

Call Account

A summary of the features and benefits of Call Accounts appear below.

CALL ACCOUNT	Feature
Minimum Investment	Call accounts are able to be opened with a Nil balance. (Your initial deposit is able to be direct debited from another financial institution if nominated on the Application Form)
Interest	Calculated daily, paid monthly
Minimum additional deposit / withdrawal	No minimums apply
Entry/Exit Fees	Nil
Additional Deposit Methods	<ul style="list-style-type: none"> • Electronic Funds Transfer from another financial institution • BPay • Automatic salary deduction • Dividend and Interest Payments • Cheques mailed to DDH • Cheques deposited via BOQ branch network • Regular Savings Plan • Inward Direct Debit
Withdrawal Methods	<ul style="list-style-type: none"> • Via internet using Online Services • Via telephone, to your pre-nominated and additional nominated financial institution accounts • Via email, to your pre-nominated and additional nominated financial institution accounts as specified in your Application Form, or to a third party where a withdrawal instruction in the approved form is received directly from you including your signed request (refer to withdrawal instruction form on DDH website). • Cheque, or bank cheque • Telegraphic Transfers (overseas or within Australia) • Periodical Payments • BPay as permitted by the DDH Online Services terms and conditions • Personalised Cheque Book
Online Services	<ul style="list-style-type: none"> • Electronic funds transfer (EFT) and BPay as permitted by the DDH Online Services terms and conditions • View all transactions, from inception • Re-Print statements and Term Deposit confirmations • View and print audit letters • View full personal details, including regular payments • View multiple accounts under a single login • Access administration forms

Broker/Adviser features	<ul style="list-style-type: none"> • Variable access level options • Automated client servicing options • Reporting capabilities • Daily Data feeds • Real time share settlements • Online applications • Online transactional capabilities (optional)
Communications, including statements	<ul style="list-style-type: none"> • Electronic or hard copy

Term Deposit Account

Term Deposits are a sub-account of the BOQ Money Market Deposit Account - Call Account facility.

TERM DEPOSIT	Feature
Minimum Investment	\$5,000
Terms Available	31 days – 5 years
Interest	Calculated daily, paid monthly, quarterly, semi-annually, annually or at maturity
Entry/Exit Fees	Nil
Rate Negotiation	Yes*
At maturity	Unless otherwise specified, at maturity your term deposit will automatically reinvested for the same period as your previous term
Communications	Electronic or hard copy
Early Withdrawal	Effective 1 January 2015, you must provide 31 days' notice for early withdrawal or termination before your term deposit account matures

* Rates are able to be negotiated via your licensed financial adviser.

Opening an Account

All potential investors should read the full terms and conditions which are available on the website www.ddhgraham.com.au, by contacting DDH, or your professional adviser or broker.

You will need to be identified before an Account can be opened. Any other person who will be an Authorised Signatory will also need to be identified together with any other beneficial owner of the Account. The identification procedure depends on the legal entity of the account; we have provided a guide on the reverse side of the Application Form.

Investors must first open a Call Account prior to accessing the Term Deposit facility.

What We Need From You

You can open an Account by completing and signing an Application Form, as supplied in this product information brochure. This, amongst other things:

- Authorises your Account to be opened;
- Confirms the details of your Account;
- Collects information about your identity and beneficial owners of the Account;
- Confirms your contact details;
- Confirms details of any authorised signatories (must be over 18 years of age);
- Confirms interest and pre-nominated withdrawal instructions.

Tax File Numbers

We are authorised to request your TFN under the Taxation Administration Act 1953. It is not compulsory for you to give us your TFN and declining to provide us your TFN is not an offence. However, if you choose not to, we must deduct withholding tax at rates up to the highest marginal tax rate, plus the Medicare Levy, from any interest or other amounts that you earn.

If you have not provided your TFN (or ABN) and you are an exempt person you must tell us which type of exemption applies to you. If you do not advise us, we must deduct withholding tax at rates up to the highest marginal tax rate, plus the Medicare Levy, from any interest or other amounts that you earn.

Operating Your Account

Lodgement Times

The following times indicate the latest time your correctly completed request must be received by DDH for processing the same business day. Requests received after this time will be processed the following business day.

Type of request	Time (AEST)
EFT requests processed by DDH	1.30 pm
EFT requests processed via Online Services	3.30 pm
Bank cheques	12 noon
Cheques collected at DDH	Lodge by 12.30 pm Collect by 60 mins after lodgement
Bank Cheques collected at Branch	Lodge by 12.30 pm Collect by 60 mins after lodgement
BPay requests processed by DDH	1.30 pm
BPay requests processed via Online Services	2.30 pm
Telegraphic Transfers – within Australia	2.00 pm
Telegraphic Transfer – Overseas	Time dependant on receiving country
Overseas Bank Drafts	12 noon
Direct Debit (Inward)	2.00 pm
All other withdrawals processed by DDH	12 noon
Term Deposit maturity instructions	4.30 pm

Online Services

You can register to use DDH's Online Services on your Application Form, or at any time after your account is opened by completing a DDH Online Services Registration Form. By registering for this service you are able to access your account in accordance with the relevant DDH Online Services terms and conditions located at www.ddhgraham.com.au.

How to change your Account details

All changes by you to your Account details, including (but not limited) to the following must be received in writing and signed in accordance with the account operating instructions:

- Change of Address (postal or residential)
- Change of contact details (phone or email address)
- Change of name (e.g. via marriage)
- Change (or addition) to pre-nominated bank account details
- Any change to regular payments such as periodical payments or regular savings plans
- Any change to the operating instructions on your account
- Any change (or addition) to your professional adviser

Depending on the type of change, we may require you to submit certified copies of identification. If you are unsure whether or not this is required you should contact us prior to submitting the change request.

Communications between us

After your Account has been opened, you may lodge any request to us containing your signature via mail, email or facsimile and we will accept and act upon the request as if it were your original signature.

We will issue statements, letters and confirmation advices via mail to your account postal address, unless you have requested electronic delivery.

Authorised Signatories

If you tell us in writing, we will allow another person to use your Account. You are liable for all transactions incurred by that person using your Account. By allowing another person to operate your account they can make changes to your account, including closing your account. It excludes the ability to change the signing instructions on the account or appoint other Authorised Signatories.

Appointing a Financial Adviser/Stockbroker/Professional Adviser to operate your account

You can appoint your adviser/stockbroker or professional adviser company or firm to operate your BOQ Money Market Deposit Account. When you appoint your adviser/stockbroker or professional adviser company or firm to operate your account, any representative of that company or firm can act as an Authorised Signatory to your account, provided they are registered with DDH as an Authorised Signatory for that company or firm. You can specify the level of authority you wish to give your financial adviser/stockbroker or professional adviser company as follows:

- **Full Authority** enables withdrawal access to your account and making changes to your account, including closing your account. You are liable for all transactions incurred by that company or firm using your Account.
- **Standard Adviser Authority** provides the ability to authorise withdrawals to your pre-nominated and additional nominated bank accounts, reduce the amount of any existing regular payment, establish new term deposits in your name, and advise maturity instructions.
- **Fee Authority** enables your financial adviser/stockbroker or professional adviser to withdraw their fees from your Account.
- **Tax Authority** enables your financial adviser/stockbroker or professional adviser to authorise payments to the Australian Taxation Office from your BOQ Money Market Deposit Account.
- **Enquiry Authority** enables your financial adviser/stockbroker or professional adviser to obtain information on your Account.

If no election is made, your financial adviser/stockbroker or professional adviser will be provided with Standard Authority.

General Information

E-Payments Code

We will comply with the E-Payments Code, where it applies to the banking services we provide to you. This Code governs all electronic funds transfer transactions to or from your Account, which you carry out through any Electronic Equipment or services we provide to you.

Anti Money Laundering and Counter Terrorism Financing (AML/CTF) Act

We are required by law to collect and verify your identity, the identity of any Authorised Signatory to your Account and the identity of all beneficial owners before we can provide a designated service to you (such as opening a bank account). You need to provide all information which is reasonably required to comply with any laws in Australia or any other country. We reserve the right not to provide you with an Account in certain circumstances. We can delay, block or refuse to make a payment if it is believed on reasonable grounds that making such a payment may breach any law in Australia or any other country. Further information on the AML/CTF Act may be found at our website www.ddhgraham.com.au

Risk

All financial products carry risk, the most significant risks are detailed here but it is also important that you read and understand the Terms and Conditions associated with the Account. If you appoint your adviser, stockbroker or professional adviser company or firm to operate your Account, representatives notified to us by that company or firm from time to time, will be permitted to operate your Account as though they are an Authorised Signatory to your Account. We will accept instructions from representatives of the company or firm in accordance with the authority nominated on your Application Form. If you nominate your financial adviser, broker or professional adviser but do not nominate a level of authority on the Account, we will operate the account under a Standard Authority level.

The interest rate of your Call Account may be affected by changes in the official cash rate, determined by the Reserve Bank of Australia. Your interest rate can also be affected by the prevailing interest rates between Australian Banks. These interest rates may vary depending on a number of factors including Australian interest rates, market liquidity and other economic, social and political factors.

Term Deposit Accounts carry a fixed rate for the term of the deposit and there is therefore a risk that interest rates may increase during the term of your deposit in which case you forego potential higher returns on your deposit.

If you have a problem or dispute

We are committed to providing our customers with innovative banking solutions and the best possible customer service experience. We know that despite our best efforts, occasionally things can go wrong. If that happens we want you to tell us. Resolution of complaints is a priority to us as it gives us the opportunity to improve our service. Full details on lodging a complaint are contained within the Account Terms & Conditions document.

Need to know more?

You can contact us at any time if you would like any further information via:

DDH Graham Limited

Telephone:
(07) 3229 6133,
toll free 1800 006 133

Fax:
(07) 3229 2014

Email:
moneymarket@ddhgraham.com.au

Mail:
GPO Box 330, Brisbane, QLD 4001

Fees and Charges

Description of Fee	Amount of Fee
Account Operating/Maintenance/number of transactions	Nil
Cheque Books If you order a cheque book without specifying a size, a book of 25 cheques will be ordered	25 cheques \$9 50 cheques \$15 200 cheques \$25
Term Deposit Break Cost	The greater of \$100 or an adjustment to interest (See Terms & Conditions section 2.7(b))
Certificates	
Certificate of account balance or interest paid/received	\$10
Bank Audit Certificate	\$30
Transaction Investigation (simple trace)	\$30
Bank Cheques	
Each cheque issued	\$10
Each cheque repurchased	\$15
Each replacement cheque issued	\$25
Special Clearance/Answer	\$15
Stop Cheque Notice	\$10
Dishonoured Payments (cheques, direct debits, periodical payments)	\$40
Telegraphic transfers (RTGS) Minimum AUD \$100	\$30
Overseas bank draft	\$15
Foreign currency cheque deposit	\$20 plus other financial institution fee (if applicable)
Foreign Bill for Negotiation	\$7 per currency
Government Charges	
TFN Withholding tax	48.5% of interest earned
Interest Withholding tax (non-residents)	10% of interest earned

Your Adviser

You may provide authorisation at different levels for your professional adviser to operate your Account. The default option is that your adviser may obtain 'Standard Adviser Authority' on your Account (refer to 'Authorised Signatories' and the full Terms and Conditions for this product).

You can increase this authority by indicating the increased level of authority on either your initial Application Form, or at any time by providing DDH with a written and signed instruction.

Full authority allows your adviser to transact on your account on your behalf and we will treat this instruction as if it had been provided by the Account holder. This level of access is required where your adviser/stockbroker requires automatic settlement for equity trades.

Adviser Remuneration

If you agree, your licensed broker or financial advisory firm may receive ongoing remuneration by completing the appropriate

section on the Application Form. This remunerates the adviser for the advice and management of your Account by way of a reduced rate of interest to your Account. For example, if the interest rate on your account is 3.00%pa and your adviser charged 0.25%pa ongoing adviser service fee you would receive a net rate of return of 2.75%pa.

Alternatively, you can opt to provide your adviser with a Fee Authority that enables your stockbroker or financial adviser to withdraw their fees from your Account as a stipulated dollar amount.



Application Form

Please complete form in **BLACK INK** using **CAPITAL** letters.

Please ensure **ALL** information is completed as indicated in this form for the relevant customer type. If information is incomplete, your application will not be processed.

ADVISER USE

Adviser Name	<input type="text"/>	Adviser Company Name	<input type="text"/>
Contact Details			
Phone	(<input type="text"/>) <input type="text"/>	Broker Reference	<input type="text"/>
Email Address	<input type="text"/>		<input type="text"/>

CUSTOMER TYPE (Please tick relevant customer type)

- INDIVIDUAL**
↳ complete section 1 of the form, relevant information in 5-11
- SOLE TRADER**
↳ complete section 1 and relevant information in sections 3.1 - 11
- COMPANY/COMPANY TRUSTEE**
↳ complete section 2.1 and 2.2, section 1 for 2 signing Directors and relevant information in sections 4-11
- SELF MANAGED SUPER FUND/TRUST**
↳ also complete as per Individual or Company Trustee in accordance with the type of Trustee, and relevant information in sections 3-11
- ASSOCIATION/ASSOCIATION MEMBER**
↳ for Incorporated Associations, complete sections 2.1 and 2.3 and relevant information in 5-11. For Unincorporated Associations, complete section 1 for the Member customer, sections 2.1 and 2.3 and relevant information in 5-11
- PARTNERSHIP**
↳ complete section 2, section 1 for 1 Partner and relevant information in sections 3-11

1

INDIVIDUALS (Including Individual Customers, Directors, Sole Trader, Individual Trustees, Association Member, Partner)

INDIVIDUAL A

Individual Customer
 Individual Trustee
 Company director/Sole Trader
 Association Member
 Partner

Mr
 Mrs
 Miss
 Ms
 Dr
 Other:

First Name (s) Middle Name (s)

Surname Date of Birth / /

Tax File Number OR Reason for Exemption

Residential Address (PO Box is not acceptable)

Post Code

Email Address

Phone (business hours) () Mobile

Occupation

Online Services

Enquiry Access Only
 Enquiry Access and withdrawals in accordance with the terms and conditions of the product

If you wish to add this account to an existing Online Services login, and provide the current username:

Are you a potential Politically Exposed Person*? Yes No

*A Politically Exposed Person is an individual, or close family member or close associate of an individual, who holds a prominent public position or function in an Australian government body, a foreign government body, or an international organisation.

1

INDIVIDUAL B

Individual Customer
 Individual Trustee
 Company director/Sole Trader
 Association Member
 Partner

Mr
 Mrs
 Miss
 Ms
 Dr
 Other: _____

First Name (s) _____ Middle Name (s) _____

Surname _____ Date of Birth _____ / _____ / _____

Tax File Number _____ OR Reason for Exemption _____

Residential Address (PO Box is not acceptable) _____

_____ Post Code _____

Email Address _____

Phone (business hours) _____ Mobile _____

() _____

Occupation _____

Online Services

Enquiry Access Only
 Enquiry Access and withdrawals in accordance with the terms and conditions of the product

If you wish to add this account to an existing Online Services login, and provide the current username: _____

Are you a potential Politically Exposed Person*?
 Yes
 No

*A Politically Exposed Person is an individual, or close family member or close associate of an individual, who holds a prominent public position or function in an Australian government body, a foreign government body, or an international organisation.

INDIVIDUAL C

Individual Customer
 Individual Trustee
 Company director/Sole Trader
 Association Member
 Partner

Mr
 Mrs
 Miss
 Ms
 Dr
 Other: _____

First Name (s) _____ Middle Name (s) _____

Surname _____ Date of Birth _____ / _____ / _____

Tax File Number _____ OR Reason for Exemption _____

Residential Address (PO Box is not acceptable) _____

_____ Post Code _____

Email Address _____

Phone (business hours) _____ Mobile _____

() _____

Occupation _____

Online Services

Enquiries Only
 Enquiry Access and withdrawals in accordance with the terms and conditions of the product

If you wish to add this account to an existing Online Services login, and provide the current username: _____

Are you a potential Politically Exposed Person*?
 Yes
 No

*A Politically Exposed Person is an individual, or close family member or close associate of an individual, who holds a prominent public position or function in an Australian government body, a foreign government body, or an international organisation.

Full details for all Individuals and Directors must be collected.

For additional Individuals/Directors, please complete an additional page 1 of this application form.

2

AUSTRALIAN COMPANY, ASSOCIATION, CORPORATE TRUSTEE, PARTNERSHIPS OR CO-OPS

2.1 Entity Details

Full Name

ACN

ABN

Tax File Number

Company Type/Entity Type

Public Proprietary Association Partnership

Registered Address (PO Box is not acceptable)

Post Code

Principal Place of Business/Agent Address/Administration Address (as applicable)

Post Code

2.2 Proprietary Companies and Partnerships

Full Names and residential address of Pty Company Directors/Partners (as applicable)

1	<input type="text"/>	Residential Address	<input type="text"/> <input type="text"/> <input type="text"/>
2	<input type="text"/>	Residential Address	<input type="text"/> <input type="text"/> <input type="text"/>
3	<input type="text"/>	Residential Address	<input type="text"/> <input type="text"/> <input type="text"/>
4	<input type="text"/>	Residential Address	<input type="text"/> <input type="text"/> <input type="text"/>

Please add any additional director/partner by way of an attachment to this form.

2.3 Associations

Full Name and Position of Association Chair, Secretary and Treasurer

Full Name – Chair

Full Name – Secretary

Full Name – Treasurer

Member name (Unincorporated Association) Please also complete information in section 1 for Individual Member’.

3

SELF MANAGED SUPER FUND, TRUST OR OTHER ENTITY DETAILS

3.1 Trust/SMSF Details/Sole Trading Name

Full Name

Registered Business Name (if different from Full Name otherwise specify ‘As above’).

ACN

ABN

Country of Establishment

Type of Trust

Super Fund Family Trust Unit Trust Other (Please specify)

*Please also complete Section 1 for Individual details/Partner details (1 Partner only) or Section 2 for Corporate Trustee details.

3

3.2 Beneficiaries/Class Details (as applicable)

Please collect the full name of each beneficiary or details of the class as per Trust Deed (as applicable)

Beneficiaries

Full Name (s) of Beneficiaries

Full Name (s) of Beneficiaries

Full Name (s) of Beneficiaries

Full Name (s) of Beneficiaries

Class

Details of Class

Details of Class

Details of Class

Details of Class

3.3 Beneficial owner details

Appointer Principal Guardian Other (please specify)

Full Name of Appointor/Principal/Guardian (as applicable)

The beneficial owner of a trust is the individual/s who control the trust such as the person who holds the power to appoint or remove trustees. This is usually an Appointor/Principal/Guardian but refer to Trust Deed to confirm.

Details of Settlor (where initial contribution is more than \$10,000 and not deceased)

Full Name (s)

4

BENEFICIAL OWNERSHIP – ALL ENTITIES OTHER THAN TRUSTS

Please provide details of all shareholders and/ or controlling persons who own 25% or more of the entity or who exercise 25% or more of voting rights. If no individual owns 25% or more of the entity or who exercise 25% or more of voting rights, please provide the details of the individual/s who exercise control of the entity through the capacity to determine decisions about financial and operational policies. (This individual may be the Chief Executive Officer and/ or the Chief Financial Officer).

Full Name (s)

Date of Birth

Residential Address (PO Box is not acceptable)

Post Code

Full Name (s)

Date of Birth

Residential Address (PO Box is not acceptable)

Post Code

Full Name (s)

Date of Birth

Residential Address (PO Box is not acceptable)

Post Code

Full Name (s)

Date of Birth

Residential Address (PO Box is not acceptable)

Post Code

5

ACCOUNT DESCRIPTION

*An account description is for your own account reference. For example 'Holiday Account'

6

ACCOUNT INFORMATION**Postal Address for this Account**

 Post Code
Statements & Communications

Please specify the frequency for your Account statement (if no selection is made, statements will be issued quarterly):

Quarterly Semi-annually
 Please tick this box if you prefer correspondence via Online Services

Call Accounts

Initial Investment Amount \$

Term Deposit

Initial Investment Amount \$ Term
 Maturity Date / / Interest Rate %

Initial Deposit to be Made By

Cheque attached (Please make cheques payable to BOQ Money Market Deposit Account – insert account name)
 Electronic Funds Transfer (EFT)
 Via Direct Debit from the Pre-Nominated Account listed below. (You must include a statement of the account to be debited that is no more than 6 months old and in exactly the same name and authorised by all relevant account holders).

Source of Funds

Superannuation Savings Salary Other (please specify)

Interest Instructions

Reinvest Credit to the Pre-Nominated Account below

Pre-Nominated Account

If you wish to have interest or withdrawals credited to your bank, building society or credit union account, please provide the following information:

Bank, building society or credit union name
 Account name
 Branch number (BSB) / Account number / membership number

Additional Nominated Account

Bank, building society or credit union name
 Account name
 Branch number (BSB) / Account number / membership number

Cheque & Deposit Books

I would like a deposit book for my Call Account
 I would like a cheque book for my Call Account 25 cheques 50 cheques 200 cheques

7

APPOINTING AN INDIVIDUAL AUTHORISED SIGNATORY

If you would like to appoint an individual as your Authorised Signatory to operate your BOQ Money Market Deposit Account (**Account**) on your behalf, you will need to complete the following section of this form and arrange for the Authorised Signatory/ies to sign in the space provided.

I appoint (Full Name/s)

as my Authorised Signatory/ies to operate my Account at a **Full Authority Level**, on my behalf.

I release the Bank and DDH from, and indemnify the Bank and DDH against, all losses and liabilities arising from any payment that the Bank or DDH make or action the Bank or DDH take in accordance with this authority and the terms and conditions to the Account.

Customer Name	<input type="text"/>	Customer Name	<input type="text"/>
Customer Signature	<input type="text"/>	Customer Signature	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

Any Individual Authorised Signatory which you appoint must sign below. By signing in this section the Authorised Signatory agrees to be bound by the terms and conditions of the BOQ Money Market Deposit Account.

Signature of Authorised Signatory

I (Full Name/s)

accept appoint as an Authorised Signatory to this account and agree that I am bound by the terms and conditions of the BOQ Money Market Deposit Account as though I am the holder of the Account.

By signing this form I agree to indemnify and save the Bank and DDH from and against any claim, loss, demand or damage sustained or incurred by the Bank directly or indirectly consequential on the Bank or DDH acting on instructions given by me which are outside the authority conferred on me by the holder of the BOQ Money Market Deposit Account(s).

Signature	<input type="text"/>
Full Name	<input type="text"/>
Relationship	<input type="text"/>
Date	<input type="text"/>
Address (PO Box is not acceptable)	<input type="text"/>

<input type="text"/>	Post Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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8

APPOINTING A FINANCIAL ADVISER/STOCKBROKER/PROFESSIONAL ADVISER TO OPERATE YOUR ACCOUNT

You can appoint your adviser/stockbroker or professional adviser company or firm to operate your BOQ Money Market Deposit Account by completing this section. When you appoint your adviser/stockbroker or professional adviser company or firm to operate your Account, any representative of that company or firm, can act as an Authorised Signatory to your account, provided they are registered with DDH as an Authorised Signatory for that company or firm.

You can specify the level of authority you wish to give your adviser/stockbroker or professional adviser company or firm by indicating in the boxes below. **If no election is made, your adviser/stockbroker/professional adviser will be provided with Standard Adviser Authority.** Refer to the terms and conditions document for full information on each level of authority.

I appoint (Entity Name)

to operate my BOQ Money Market Deposit Account on my behalf in accordance with the following level of authority:

Standard Adviser Authority Fee Authority Tax Authority Enquiry Authority Full Authority

I release the Bank and DDH from, and indemnify the Bank and DDH against, all losses and liabilities arising from any payment that the Bank or DDH make or action the Bank or DDH take in accordance with this authority.

Customer Name	<input type="text"/>	Customer Name	<input type="text"/>
Customer Signature	<input type="text"/>	Customer Signature	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

9

ADVISER REMUNERATION

Wholesale Client Commission Amount : %

Ongoing Adviser Service Fee

DDH is authorised, on behalf of the AFS licensed financial institution, to collect Adviser Servicing Fees from this Account on behalf of the Licensee and remit this amount in consideration of financial advice provided by its representative or authorised representative. This fee will be deducted from the account as either a reduction in the interest rate payable, or a flat dollar amount as specified below (GST inclusive):

Adviser Servicing Fee	<input type="text"/> %	Adviser Servicing Fee	\$ <input type="text"/>	Frequency	<input type="text"/>
Signature (Individual A)	<input type="text"/>	Signature (Individual B)	<input type="text"/>		
Name	<input type="text"/>	Name	<input type="text"/>		

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CERTIFICATION OF US TAX STATUS

BOQ is required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

Please tick this box if you are a US citizen or a resident of the US for tax purposes or (where you are applying on behalf of an entity) the entity and/or any office bearer* of the entity and/or any individual who holds an interest in the entity of more than 25% (A Controlling Person) is a US citizen or a resident of the US for tax purposes

Where you have ticked this box we will contact you and you will be asked to provide additional information about your US tax status and/or any Controlling Person which will constitute certification of US tax status for the purpose of this application.

If at any time after account opening, information in DDH or BOQ's possession suggests that you and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status. Failure to respond may lead to certain reporting requirements applying to your account.

* Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

Australian Financial Institutions

If you are an Australian Financial Institution for the purposes of the Foreign Account Tax Compliance Act, please provide the following information regarding your registration status with the Internal Revenue Service:

Please tick this box if you have registered with the Internal Revenue Service.

GIIN:

Please tick this box if you have **not** registered with the Internal Revenue Service.

TIN

Reason for non-registration

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DECLARATION AND SIGNATURES

I/We declare that the information provided in this document is true and correct and that I/we are authorised to sign this document on behalf of the account holder. By signing this form, I/we acknowledge that we have received, read and understood the Terms and Conditions of the BOQ Money Market Deposit Accounts.

I/We acknowledge that, from 1 January 2015, I/we must provide you with 31 days' prior notice to withdraw funds from my/our term deposit account outside of the renewal grace period and prior to the maturity date, unless an exemption from the 31 days' notice period has been agreed, due to financial hardship.

I/We understand that if I/we need to immediately access funds in the term deposit in the future that other deposit products may be more suitable for my/our needs.

I/We acknowledge that on maturity the term deposit will automatically rollover to the same term, unless otherwise instructed, with the interest rate applicable at the time of maturity, which may be a lower interest rate than applied during my/our prior term of investment.

I/we and each of the Authorised Signatory(s) agree to be bound by those Terms and Conditions, in particular:

- I/we confirm that each of the Authorised Signatories set out above are authorised to act on my/our behalf in relation to my/our BOQ Money Market Deposit Account(s) and to provide BOQ or DDH Graham Limited with instructions in accordance with the Terms and Conditions of the BOQ Money Market Deposit Accounts;
- I/we authorise DDH Graham Limited, in its capacity as agent of BOQ, to perform those functions, powers and actions set out in the Terms and Conditions to be performed by DDH Graham Limited in that capacity; and
- I/we consent to DDH Graham Limited or BOQ recording our telephone calls to them pursuant to those Terms and Conditions
- DDH Graham Limited and BOQ collect, use and disclose your personal information as provided in their collection statements, and in accordance with their Privacy Policy which is available at www.ddhgraham.com.au and www.boq.com.au

Note: Where this form is being signed on behalf of a Company it will need to be signed by either two directors or one director and one company secretary on behalf of the company. If the company only has one director who is also the sole company secretary, that person may sign this form on the company's behalf.

Signature (Individual A)

Name

Position Sole Director

Date

Signature (Individual B)

Name

Position

Date

Signature (Individual C)

Name

Position

Date

Account Signing Instructions

Anyone to sign All to sign Other (Please specify):

*If you do not tick a box we will assume either party is to sign. If you tick the box 'all signatories to sign' and you have also elected for instructions regarding withdrawals to be given by telephone, it will be deemed that any party can instruct via telephone, but that written instructions will need to be provided by all parties.

IDENTIFICATION GUIDE

Customer Type:	Certified copies of original documentation required:*
An Individual or sole trader and Beneficial Owners	<ul style="list-style-type: none"> • Australian drivers licence; or • Australian Passport; or • Card issued under a law of a State or Territory containing a photo and date of birth <p>If you cannot satisfy the above, then:</p> <ul style="list-style-type: none"> • Australian Birth Certificate; or • Australian citizenship certificate; or • Pension card issued by Centrelink; or • Health card issued by Centrelink <p>And</p> <ul style="list-style-type: none"> • An original notice issued by Commonwealth, State, Territory or a Local Government Body containing your name and residential address. <p><i>Foreign issued non-Australian identification documents are not acceptable</i></p>
A Company	<ul style="list-style-type: none"> • A copy of the ASIC database search showing company officers and shareholders <p>And</p> <ul style="list-style-type: none"> • Identification as required for 'An Individual' for all account signatories
Trusts & Trustees (e.g. Superannuation fund)	<ul style="list-style-type: none"> • A copy of the Trust Deed <p>And</p> <ul style="list-style-type: none"> • A notice (such as a notice of assessment) issued by the Australian Taxation Office in the past 12 months; or • A letter from a solicitor or qualified accountant verifying the name of the Trust; or • A search of the relevant ASIC or other regulators database • Identification as required for: <ul style="list-style-type: none"> • Individual Trustee/s (refer to 'An Individual'); or • Corporate Trustee (refer to 'A Company') – not required for SMSF corporate Trustees
A Partnership	<ul style="list-style-type: none"> • Partnership Agreement <p>And</p> <ul style="list-style-type: none"> • Minutes of a Partnership Agreement; or • Membership details of a relevant professional association; or • A search of the relevant ASIC or other regulators database; or • A notice issued by the ATO within the last 12 months • Identification as required for 'An Individual' for all account signatories
An Incorporated Association	<ul style="list-style-type: none"> • Certificate of Incorporation ; or • Signed meeting minutes showing which officers can operate the account <p>And</p> <ul style="list-style-type: none"> • An original or certified copy of the Constitution or Rules of the association; or • Information provided by ASIC or the government body responsible for the incorporation of the association <p>And</p> <ul style="list-style-type: none"> • Identification as required for 'An Individual' for all account signatories
An Unincorporated Association	<ul style="list-style-type: none"> • Signed meeting minutes showing which officers can operate the account <p>And</p> <ul style="list-style-type: none"> • An original or certified copy of the Constitution or Rules of the association • Identification as required for 'An Individual' for all account signatories
A Deceased Estate	<ul style="list-style-type: none"> • A certified copy of the grant of probate or Letters of Administration <p>And</p> <ul style="list-style-type: none"> • Identification as required for 'An Individual' for all Executors and/or account signatories

*Additional documentation may be required in some circumstances. We reserve the right to vary these requirements at any time.

DDH do not accept self-certified documents, documents certified by parties with a direct interest in the entity or documents certified by a relative of the natural person.

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BOQ Money Market Deposit Accounts

Managed and distributed by:



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ABN 28 010 639 219, AFS Licence 226319
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