

JULY 2017



# Select CMA Product Information and Application Form

Cash Management Accounts and Term Deposits

Issued by Westpac : Managed and Distributed  
Banking Corporation : by DDH Graham Limited



**smart money**  
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CRS UPDATE JULY 2017

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# Introduction.

## **What is the Select CMA?**

The Select CMA is an individual bank account with Westpac that is managed and distributed exclusively by DDH Graham Limited (DDH). The Select CMA can be established and accessed through financial advisers and stockbrokers.

Once you have a Select CMA, Select TDs (Westpac term deposits) can also be established and linked to your Select CMA without the need for separate applications.

The Select CMA and Select TDs are available to a full range of investors (including self managed superannuation funds) and offer an attractive rate of return.

## **Westpac.**

As Australia's first bank, no one has more experience than Westpac in providing tailored financial products and services, including cash management solutions, across retail, business and institutions.

## **DDH Graham Limited.**

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

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

## **Why Westpac and DDH Graham Limited?**

DDH's track record of success and service led to the firm's appointment as Westpac's exclusive agent to manage and distribute Select CMA and Select TDs.

# Features and Benefits.

A summary of features and benefits of Select CMA.

SELECT CMA – CASH MANAGEMENT ACCOUNT	FEATURE
Issuer	✓ Westpac
Minimum Investment	✓ \$0
Interest	<ul style="list-style-type: none"> <li>✓ Variable interest rate</li> <li>✓ Interest calculated daily, paid monthly</li> </ul>
Minimum Additional Deposit/Withdrawal	✓ No minimums apply
Entry/Exit Fees	✓ Nil
Additional Deposit Methods	<ul style="list-style-type: none"> <li>✓ Electronic funds transfer from another account with Westpac or another financial institution</li> <li>✓ Automatic salary deduction</li> <li>✓ Dividend payments</li> <li>✓ Select TD interest payments</li> <li>✓ Cheques mailed to DDH</li> <li>✓ Regular savings plans</li> <li>✓ Direct debit from another account with Westpac or another financial institution</li> </ul>
Withdrawal Methods	<ul style="list-style-type: none"> <li>✓ Via DDH Online Services</li> <li>✓ Via telephone, to one of your nominated accounts with Westpac or another financial institution</li> <li>✓ Via email, to one of your nominated accounts with Westpac or additional financial institution</li> <li>✓ Transfer to any other account with signed withdrawal request</li> <li>✓ Bank cheque</li> <li>✓ Telegraphic transfers (overseas or within Australia)</li> <li>✓ Periodical payments</li> <li>✓ BPay</li> </ul>
DDH Online Services*	<ul style="list-style-type: none"> <li>✓ Electronic payment services such as EFT and BPay</li> <li>✓ View all transactions, from inception</li> <li>✓ Reprint statements and confirmations</li> <li>✓ View full personal details, including regular payments</li> <li>✓ View multiple accounts (including your Select CMA and any Select TDs) under a single login</li> <li>✓ Access account balance and audit confirmations</li> </ul>
Broker/Adviser Features	<ul style="list-style-type: none"> <li>✓ Variable access level options</li> <li>✓ Automated client servicing options</li> <li>✓ Daily data feeds</li> <li>✓ Real time share settlements</li> <li>✓ Online applications</li> <li>✓ Online transactional capabilities (optional)</li> </ul>
Communications, including Statements	✓ Electronic or hard copy

\* Refer also to DDH Online Services terms and conditions available at [ddhgraham.com.au](http://ddhgraham.com.au)

### A summary of features and benefits of Select TDs.

SELECT TDS – TERM DEPOSITS	FEATURE
Issuer	✓ Westpac
Minimum Investment	✓ \$5,000
Terms Available	✓ 31 days – 5 years
Interest	<ul style="list-style-type: none"> <li>✓ Interest fixed for Select TD fixed term – see confirmation issued on establishment or renewal of Select TD</li> <li>✓ Calculated daily, paid to linked Select CMA</li> <li>✓ Account holder can specify (when Select TD is established or renewed) payment of interest monthly, quarterly, semi-annually or annually or (for a select TD with a term of 1 year or less) on maturity</li> </ul>
Entry Fees	✓ Nil
Exit Fees/Costs	✓ Refer to Select CMA Terms and Conditions for details of reduction of interest rate which may result from closing a Select TD before the end of a fixed term
Rate Negotiation	✓ On Select TD establishment or rollover, you can via your financial adviser/stockbroker negotiate the interest rate which will apply to the Select TD during the fixed term
At Maturity	✓ Unless otherwise specified, at maturity your principal and interest payable at maturity will be automatically reinvested for the same period as your previous fixed term and with the same interest payment option
Communications	✓ Electronic or hard copy

## Risks.

All financial products carry risk. The most significant risks are detailed here but it is also important that you read and understand the Select CMA Terms and Conditions.

The interest rate of your Select CMA and the fixed interest rates offered for Select TDs may be affected by changes in the official cash rate (determined by the Reserve Bank of Australia), the prevailing interest rates offered by Australian banks and other factors. The official cash rate and the prevailing rates offered by Australian banks are in turn affected by the rates available for other Australian interest-bearing investments, market liquidity and other economic, social and political circumstances.

Select TDs carry a fixed rate for the fixed 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.

# Opening a Select CMA.

All potential investors should read the full Select CMA Terms and Conditions which are available on the website [www.ddhgraham.com.au](http://www.ddhgraham.com.au), by contacting DDH, or through your financial adviser or stockbroker.

You will need to be identified before a Select CMA can be opened. Any other person who will be an Authorised Signatory or beneficial owner will also need to be identified. The identification procedure depends on the legal entity holding the Select CMA; a guide to the requirements appears at the back of the Application Form.

Select TDs are always linked to a Select CMA and so you need to have a Select CMA when you establish a Select TD and you must then retain the Select CMA until all linked Select TDs have been closed.

## What We Need From You.

You can open a Select CMA by completing and signing the Application Form attached to this brochure. This, amongst other things:

- Authorises your Select CMA to be opened
- Confirms the details of your Select CMA
- Confirms your personal details, including your contact addresses, phone numbers and e-mail address
- Confirms details of any authorised signatories (who must be over 18 years of age)
- Confirms interest instructions
- Confirms details of your nominated account for withdrawals.

The account and personal details you provide for your Select CMA will also apply to any Select TDs you subsequently establish.

## Tax File Numbers.

It is not compulsory for you to give us your tax file number (TFN). However if you choose not to, we are required to deduct withholding tax at the highest marginal tax rate, plus the Medicare Levy, from all interest you earn. The only exception to this is if you are an exempt person who is an Australian resident for tax purposes, in which case you must advise us of the exemption reason.

## Establishing Select TDs.

Once you have a Select CMA you can give us instructions for the establishment of one or more Select TDs which will then be linked to your Select CMA.

You don't need to complete an application form to establish Select TDs; instructions for the Select TD can be given to DDH or through your financial adviser or stockbroker, where you have appointed them your Authorised Signatory or given them Standard Adviser Authority, Fee Authority or Tax Authority (see below).

Any Select TDs you establish will be funded by the withdrawal of the relevant funds from your Select CMA, so you need to ensure the required funds are available in your Select CMA before giving instructions for the establishment of a Select TD.

Once a Select TD has been established or renewed, we will send you a confirmation. Please check the confirmation carefully.

# Operating your Select CMA and Select TDs.

## Lodgement Times.

The following tables set out the latest times on a banking business day by which your correctly completed request has to be received by DDH if the request is to be processed on the same banking business day. Requests received by DDH after these times will be processed the following banking business day.

TYPE OF INSTRUCTION	LATEST TIME (SYDNEY/MELBOURNE TIME) FOR SAME DAY PROCESSING
<b>Select CMA instructions</b>	
Application for new Select CMA (same day establishment)	2.30 pm
Transfers to nominated account submitted through DDH Online Services	3.30 pm
Other transfers to nominated account (not through DDH Online Services)	1.30 pm
BPay payments (same day payment) submitted through DDH Online Services	2.30 pm
Other BPay Payments (same day payment) (not through DDH Online Services)	1.30 pm
Bank cheque (same day mailing)	11.00 am
Bank cheque (to be collected same day from DDH)	11.00 am
Telegraphic transfers – to any account in Australia	3.00 pm
Telegraphic transfers – to any account overseas	Time depends on destination country
All other withdrawals	2.00 pm
Account closure (same day)	2.00 pm
<b>Select TD instructions</b>	
Instruction for establishment of new Select TD (same day establishment and funding by transfer from your existing Select CMA)	2.00 pm
Select TD maturity instructions	2.00 pm
Withdrawals from Select TD account (same day crediting of funds to linked Select CMA)	2.00 pm

# Operating Your Select CMA and Select TDs.

## **DDH Online Services.**

DDH Online Services are provided by DDH and provide access to any account you establish through DDH's Money Market, including your Select CMA and any Select TDs you establish. You can register to use DDH Online Services on your Application Form, or at any time after your Select CMA is opened by completing a DDH Online Services Registration Form.

DDH Online Services permit you to:

- obtain information regarding your Select CMA and any linked Select TDs (including transaction histories and reprinting statements and confirmations);
- transfer funds from your Select CMA via EFT;
- make BPay Payments to BPay Billers.

## **How to Change your Select CMA Details.**

All changes by you to your account details must be received by DDH in writing and signed in accordance with the account operating instructions. The change forms available at website [www.ddhgraham.com.au](http://www.ddhgraham.com.au) include:

- Change of address (postal or residential)
- Change of contact details (phone numbers or e-mail address)
- Change of name (e.g. following marriage)
- Change of or add to your nominated account (with Westpac or another financial institution)
- Change of or addition to your Nominated BPay Billers
- Any change to regular payments such as periodical payments or regular savings plans
- Any change to the operating instructions on your account
- Any change to your financial adviser or stockbroker

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 You and Us.**

After your Select CMA has been opened, you can send DDH requests or instructions by mail, email or facsimile. All such requests and instructions need to be signed by you or, in the case of an e-mail, include a scanned form or letter which has been signed by you. We will then accept and act upon the request or instruction as if it were your original signature.

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

### **Authorised Signatories.**

You can in the Application Form or subsequently by completing an Appointing an Authorised Signatory Form appoint one or more persons as your Authorised Signatories in relation to your Select CMA and any linked Select TDs. Persons appointed as Authorised Signatories will be able to do anything you yourself could do in relation to the accounts (including transferring money from your Select CMA to themselves or closing your accounts). Authorised Signatories cannot however appoint other Authorised Signatories.

You will be liable for all transactions affecting your Select CMA and any linked Select TDs authorised by an Authorised Signatory.

### **Appointing Advisers to Operate Your Accounts.**

You can give your financial adviser or stockbroker authority to operate your accounts. The possible levels of authority are as follows:

- **Full Authority** enables your financial adviser or stockbroker to do anything which you yourself could do in relation to your Select CMA and any linked Select TDs (including transferring money from your Select CMA to themselves or closing your account).
- **Standard Adviser Authority** enables your financial adviser or stockbroker (as advised either on your initial Application Form or later by means of an Appointing/Changing a Financial Adviser Form) to authorise the establishment of Select TDs linked to your Select CMA, withdrawals from your Select CMA to your nominated account or linked Select TDs, give maturity instructions regarding linked Select TDs, reduce the amount of any existing regular payment and obtain information regarding your Select CMA and any linked Select TDs. Standard Adviser Authority is the default option if no other allocation is made.
- **Fee Authority** enables your professional adviser or stockbroker to do everything permitted by Standard Adviser Authority as well as withdraw their fees from your Select CMA.
- **Tax Authority** enables your financial adviser or stockbroker to do everything permitted by Standard Adviser Authority as well as authorise payments to the Australian Taxation Office.
- **Enquiry Authority** only enables your financial adviser or stockbroker to obtain information on your Select CMA and any linked Select TDs.

You will be liable for all transactions affecting your Select CMA and any linked Select TDs authorised by your financial adviser or stockbroker in accordance with the level of authority you give them.

# Operating Your Select CMA and Select TDs.

## **Financial Adviser or Stockbroker Remuneration.**

You can arrange for your financial adviser or stockbroker to receive ongoing remuneration by completing the appropriate section on the Application Form or subsequently by completing an Adviser Fee Authority Form. Remuneration given by this means takes the form of a flat dollar amount per payment with options as to the frequency of the payments (for example, \$X per month or \$Y per quarter).

Alternatively, you can give your financial adviser or stockbroker authority to withdraw from your Select CMA and pay itself the fees it charges from time to time. If this alternative is selected, we will exercise no control over the amount of each payment, which will be determined by your financial adviser or stockbroker in accordance with the fee arrangements you agree with them. Authority regarding the withdrawal of fees can be given by:

- appointing your financial adviser or stockbroker as an Authorised Signatory (Refer to the information above regarding your liability for transactions authorised by Authorised Signatories.);
- giving your financial adviser Fee Authority (Refer to the section above on giving advisers Limited Authority.); or
- completing an Adviser Fee Authority Form and selecting the "Ongoing Adviser Servicing Fee" option.

## Fees and Charges.

No periodic account keeping or administration fees are payable in relation to Select CMAs or Select TDs, but fees and charges are charged for particular services and transactions such as:

- searches for businesses and companies opening an account;
- bank cheques;
- certain payment services (for example, dishonoured or represented cheques or transfer tracing);
- additional copies of statements, audit certificates or copies of bank cheques or vouchers;
- certain foreign and foreign currency transactions; and
- telegraphic transfers.

A complete list of fees and charges is set out at the back of the Select CMA Terms and Conditions booklet.

# General Information.

## **ePayments Code.**

Westpac will comply with the ePayments Code, where it applies to the banking services Westpac provides to you. Even though DDH Online Services are provided by DDH (which is not a subscriber to the code), the ePayments Code may govern some electronic funds transfer transactions to or from your Select CMA.

## **Anti Money Laundering and Counter Terrorism Financing (AML/CTF) Laws.**

We are required by law to collect information regarding your identity and verify aspects of that information 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 AML/CTF laws in Australia or any other country. We reserve the right not to accept an application for a Select CMA. We can delay, block or refuse to make a payment or provide another service or close your Select CMA and any linked Select TDs, if we consider it necessary for us to meet our regulatory or compliance obligations under the laws of Australia or any other country.

## **Australian Government Financial Claims Scheme.**

You may be entitled to payment under the Australian Government's Financial Claims Scheme. Payments under the Financial Claims Scheme are subject to a limit for each depositor. Information about the Financial Claims Scheme can be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) or by calling the APRA hotline on 1300 55 88 49.

## **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 for us as it gives us the opportunity to improve our service. Full details on lodging a complaint are contained within the Select CMA Terms and Conditions.

## **Need to Know More?**

You can contact DDH at any time if you would like any further information. DDH's contact details are as follows:

### **DDH Graham Limited**

**Telephone:** toll free 1800 006 133  
**Fax:** (07) 3229 2014  
**Email:** [moneymarket@ddhgraham.com.au](mailto:moneymarket@ddhgraham.com.au)  
**Mail:** GPO Box 330, Brisbane, QLD 4001





# 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.

## APPLICANT TYPE (Please tick one)

- SINGLE INDIVIDUAL OR JOINT ACCOUNT FOR INDIVIDUALS (non-business/non-trustee)**  
 ↳ complete Section 1 and then the relevant Sections from 5 onwards
- SOLE TRADER**  
 ↳ complete Sections 1 and 3 and the relevant Sections from 5 onwards
- SOLE INDIVIDUAL TRUSTEE OR MULTIPLE INDIVIDUAL TRUSTEES (including trustee/trustees of a self-managed superannuation fund)**  
 ↳ complete Section 1 and then the relevant Sections from 3 onwards
- COMPANY (non-trustee)**  
 ↳ complete Sections 1, 2.1 and 2.2 and then the relevant Sections from 4 onwards
- COMPANY TRUSTEE (including company trustee of a self-managed superannuation fund)**  
 ↳ complete Section 2 and then director details in Section 1 and the relevant Sections from 3 onwards
- ASSOCIATION**  
 ↳ complete Sections 1 and 2.3 and then the relevant Sections from 5 onwards
- PARTNERSHIP**  
 ↳ complete Sections 1, 2.1 and 2.2 and then the relevant Sections from 5 onwards

# 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 \_\_\_\_\_

Are you known by any other names?  Yes  No

If yes, please specify: \_\_\_\_\_

Gender:  Male  Female      Do you reside permanently in Australia?  Yes  No

**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. 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

## INDIVIDUALS (CONT)

### 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 \_\_\_\_\_

Are you known by any other names?  Yes  No

If yes, please specify: \_\_\_\_\_

Gender:  Male  Female
 Do you reside permanently in Australia?  Yes  No

**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. 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 \_\_\_\_\_

Are you known by any other names?  Yes  No

If yes, please specify: \_\_\_\_\_

Gender:  Male  Female
 Do you reside permanently in Australia?  Yes  No

**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. 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.

**2.1 ENTITY DETAILS**

Full Name  Full Business Name

Any other name(s) under which the business trades under

If the Company is Listed on an Australian Stock Exchange – name of Exchange

ACN

Tax File Number

ABN

**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)  Same as Registered Address  
  
 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"/>
2	<input type="text"/>	Residential Address	<input type="text"/>
3	<input type="text"/>	Residential Address	<input type="text"/>
4	<input type="text"/>	Residential Address	<input type="text"/>

For partnerships, please also provide the details for 1 partner. If the partner is an individual, complete Section 1. If the partner is a company, complete an additional Section 2 and attach it to this form.

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

Is the Partnership regulated by a Professional Body?  Yes  No

If Yes, which one?

If Regulated, the membership number

**2.3 ASSOCIATIONS**

**Association Type**

Incorporated  Unincorporated

Unique Identifying Number (issued by the relevant registration body - applies to Incorporated Associations only)

**Full Name and Position of the Association office bearers listed below**

Full Name – Chair

Full Name – Secretary

Full Name – Treasurer



## 4

### BENEFICIAL OWNERSHIP (CONT)

Full Name (s)

Are you known by any other names?  Yes  No

If yes, please specify

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

**Account Mailing Address** (can be address of your Financial Adviser/Stockbroker)

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

#### Select CMA

Initial Investment Amount \$

**Select TD** (must have Select CMA to open Select TD)

Initial Investment Amount \$  (Minimum \$5000) Term

Maturity Date  /  /  Interest Rate  %

#### Initial Deposit to be made by

Cheque attached (please make cheques payable to Select CMA – insert account name)

Electronic Funds Transfer (EFT)

Via Direct Debit from the first nominated account below. (You must include a statement of the account to be debited that is no more than 6 months old and is in exactly the same name(s) as you Select CMA).

#### Source of Funds

#### Source of Wealth

#### Interest Instructions

Reinvest  Credit to the Pre-Nominated Account below

#### 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

# 7

## ACCOUNT INFORMATION

If you would like to appoint an individual as your Authorised Signatory to operate your Select CMA (and any Select TDs you subsequently establish) you need to complete the following section of this form and arrange for the Authorised Signatory to sign in the space provided. If you wish to appoint two authorised signatories, please complete a separate 'Appointing an Authorised Signatory Form'.

I/We appoint  (Full Name)

as my/our Authorised Signatory to operate my/our account on my behalf.

**I/We understand the Authorised Signatory can do anything which I/we could do in relation to my/our account, including transferring money to themselves or closing the account.**

**I/We release Westpac and DDH from, and indemnify Westpac and DDH against, all losses and liabilities arising from any payment that Westpac or DDH make or action Westpac or DDH take relying on this appointment.**

**All** account holders must sign.

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

**Any Individual Authorised Signatory who you appoint must sign below. By signing in this section the Authorised Signatory agrees to be bound by the Select CMA Terms and Conditions.**

**Signature of Authorised Signatory**

I  (Full Name)

accept appointment as an Authorised Signatory to this account and agree that I am bound by the Select CMA Terms and Conditions.

**I indemnify Westpac and DDH against all losses and liabilities arising from them acting on instructions given by me under this appointment.**

**Certified identification is required to be supplied for all Authorised Signatories, in accordance with the 'An Individual' section of the Identification Guide.**

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

# 8

## APPOINTING A FINANCIAL ADVISER/STOCKBROKER TO OPERATE YOUR ACCOUNTS

If you would like to appoint your financial adviser's/stockbroker's company or firm to operate your Select CMA (and any Select TDs you subsequently establish) you need to complete the following section of this form. When you make such an appointment, any authorised signatory of your financial adviser's/stockbroker's company or firm can operate your accounts, provided they are registered with DDH as an authorised signatory.

You can specify the level of authority you wish to give your financial adviser's/stockbroker's company or firm by indicating in the boxes below. If no election is made, your financial adviser's/stockbroker's company or firm will be given Standard Adviser Authority. Refer to the Select CMA Terms and Conditions for full details of each level of authority.

I/We appoint  (Entity Name)

to operate my/our account on my/our behalf in accordance with the following level of authority:

Full Authority  Standard Adviser Authority  Fee Authority  Tax Authority  Enquiry Authority

**Where you give your financial adviser's/stockbroker's company or firm Full Authority they can do anything which you could do in relation to your account, including transferring money to themselves or closing the account.**

**I release Westpac and DDH from, and indemnify Westpac and DDH against, all losses and liabilities arising from any payment that Westpac or DDH make or action Westpac or DDH take relying on this appointment.**

**All** account holders must sign.

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

**Personal information collected by Westpac**

Westpac collects personal information from you to process your application, provide you with your product or service, and manage your product or service. Westpac may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to their products or services and help them run their businesses.

If you do not provide all the information Westpac requests, Westpac may need to reject your application or may no longer be able to provide a product or service to you.

Westpac may disclose your personal information to other members of the Westpac Group, DDH, anyone else Westpac engages to do something on its behalf, and other organisations that assist it with its business.

Westpac may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in Westpac's privacy policy.

As a provider of financial services, Westpac has obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. Westpac is not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using Westpac's products or services, you consent to these disclosures.

Westpac is required or authorised to collect personal information from you by certain laws. Details of these laws are in Westpac's privacy policy.

Westpac's privacy policy is available at [westpac.com.au](http://westpac.com.au) or by calling (02) 8253 5055. It covers:

- how you can access the personal information Westpac holds about you and ask for it to be corrected;
- how you may complain about a breach by Westpac of the Australian Privacy Principles or a registered privacy code and how Westpac will deal with your complaint;
- how Westpac collects, holds, uses and discloses your personal information in more detail.

Westpac will update its privacy policy from time to time.

**Personal information collected by DDH**

DDH collects, uses, maintains and discloses personal information in accordance with its privacy policy and collection statement, which are available at [ddhgraham.com.au](http://ddhgraham.com.au).

**Personal information held by DDH or your Financial Adviser/Stockbroker**

DDH or your Financial Adviser/Stockbroker may disclose to Westpac or DDH your personal information relevant to the establishment, operation or administration of your Select CMA (or linked Select TDs) whether or not this information was collected by DDH or your Financial Adviser/Stockbroker in connection with your Select CMA (and linked Select TDs) and whether or not this information was collected before or after the date of this application.

**Other acknowledgments and consents**

- Westpac and DDH may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.

**Definitions**

In this privacy statement:

"DDH" means DDH Graham Limited ABN 28 010 639 219.

"Westpac" means Westpac Banking Corporation ABN 33 007 457 141.

"Westpac Group" means Westpac and its related bodies corporate.

"You" means any person who signs this application.

## DECLARATION OF OVERSEAS TAX STATUS

Please complete this section if an individual or beneficial owner\* that are party to this application has an overseas tax status.

If the Individual or Entity is a tax resident of any other country outside of Australia, please indicate the country(ies) in which they are a resident for tax purposes and each country's associated Tax Identification Number (TIN).

If a TIN is not available, please tick the appropriate reason.

Name

Country

Tax Identification Number (TIN)

Reason if no TIN provided (please tick one)

Foreign TIN not issued by this country  Individual is under age  Foreign TIN pending issue by the country's tax authority

Name

Country

Tax Identification Number (TIN)

Reason if no TIN provided (please tick one)

Foreign TIN not issued by this country  Individual is under age  Foreign TIN pending issue by the country's tax authority

Name

Country

Tax Identification Number (TIN)

Reason if no TIN provided (please tick one)

Foreign TIN not issued by this country  Individual is under age  Foreign TIN pending issue by the country's tax authority

\*A beneficial owner is any individual who has control (direct or indirectly) of an entity. Control includes the capacity to influence the way the entity conducts its affairs through trusts, formal or informal agreements, arrangements, understandings and practices:

- For companies, where an individual who owns 25% or more (directly or indirectly) or has control (directly or indirectly) of the company.
- For partnerships this includes but is not limited to partners who hold 25% or more beneficial interest in the partnership.
- For unincorporated/incorporated association/cooperative entity this includes but is not limited to the Chairman (or equivalent), secretary or treasurer who holds 25% or more beneficial interest in the entity.
- For trusts this includes but is not limited to the beneficiaries who hold more than 25% or more beneficial interest in the trust property and the appointer who has the power to appoint or remove trustee of the trust.

Note: if there is insufficient space to complete this section, please photocopy this section to provide additional details.

## DECLARATION AND AGREEMENT

By signing below I/we declare and agree that:

- the information provided in this application is true and correct;
- I/we consent to receive an electronic version of the Select CMA Terms and Conditions by downloading it from [www.ddhgraham.com.au/Westpac-Select-CMA](http://www.ddhgraham.com.au/Westpac-Select-CMA);
- I/we have received and read a copy of the Select CMA Terms and Conditions and agree that those Terms and Conditions apply to my/our Select CMA and any Select TDs I/we subsequently establish;
- my/our Financial Adviser/Stockbroker specified above is being given the authority specified above regarding my Select CMA and any linked Select TDs I/we subsequently establish;
- I/we agree to all other transactions and arrangements specified above;
- I/we have read and understood the privacy statement in Section 9 and consent to the collection, use, maintenance and disclosure of personal information in accordance with the privacy statement;
- where I/we are applying in the capacity as a trustee/trustees of a trust:
  - the trust is validly constituted and has not terminated;
  - I am/we are the sole trustee/trustees of the trust; and

- I/we have power under the trust deed under which the trust was established to establish a Select CMA and Select TDs, agree to the Select CMA Terms and Conditions applying to those accounts and give my/our Financial Adviser/Stockbroker specified above the authority specified above.

**Notes and warranties regarding execution:**

- Where this form is signed on behalf of a company, it needs to be signed by the sole director/secretary if there is one or otherwise by two directors or a director and a secretary of the company.
- Where this form is signed on behalf of an association, it needs to be signed by two office bearers of the association. Those office bearers warrant that they have power and authority under the rules or constitution of the association to sign this application on behalf of the association.
- Where this form is signed on behalf of a partnership, it needs to be signed by one or more of the partners. Those partners warrant that they have power and authority to sign this application on behalf of the partnership and to bind the partnership and each of the partners of the partnership.

Signature (Individual A)

Name

Position   Sole Director

Date  *Please note all signatures must be dated*

Signature (Individual B)

Name

Position

Date  *Please note all signatures must be dated*

Signature (Individual C)

Name

Position

Date  *Please note all signatures must be dated*

**Account Signing Instructions**

Any One 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.

## ADVISER USE

Adviser Name  Adviser Company Name

**Contact Details**

Phone (  )

Email Address  Broker Reference

## GUIDE TO SOURCE OF FUNDS / SOURCE OF WEALTH

### SOURCE OF FUNDS:

Salary/Wages  
Commission  
Bonus  
Business income/earnings  
Business profits  
Investment income/earnings  
Corporate investments earnings  
Rental income  
Superannuation/pension  
Loan  
Ext investment/Capital Injection  
Insurance payment

Compensation payment  
Government benefits  
Government grant  
Sale of assets  
Liquidation of assets  
Mergers & Acquisitions  
Controlled money account  
Redundancy  
Inheritance  
Gift/Donation  
Windfall  
Tax refund

### SOURCE OF WEALTH:

Business income/earnings  
Business profits  
Investment income/earnings  
Corporate investments earnings  
Rental income  
Insurance payment  
Compensation payment  
Owns real estate/property  
Sale of assets  
Liquidation of assets  
Mergers & Acquisitions  
Controlled money account

Gift/Donation  
Employment Income/Earnings  
Government Benefits  
Inheritance  
Redundancy  
Superannuation/Pension  
Windfall  
Other (please specify)

## IDENTIFICATION GUIDE

### ACCOUNT TYPE:

### CERTIFIED COPIES OF IDENTIFICATION REQUIRED:\*

An Individual or sole trader and; Beneficial Owners - for all entity types

- Australian drivers licence; or
- Australian passport (a passport which has expired within the last 2 years is acceptable); or
- Australian State/Territory ID card that contains a photo or signature

If you cannot satisfy the above, then:

- Australian birth certificate; or
- Australian citizenship certificate; or
- Pension card issued by Department of Human Services; or
- Health card issued by Department of Human Services

#### And

- A document issued by the Commonwealth or State or Territory including the ATO within the last 12 months including name and residential address; or
- A document issued by a local government body or utilities provider within the last 3 months showing provision of services containing name and residential address

A Company

- A copy of the relevant ASIC database search showing all officers and shareholders

#### And

- Identification for each account signatory and beneficial owner as per 'An Individual'

Australian Trusts & Trustees (eg superannuation fund)

- A copy of the Trust Deed; or
- A copy of an extract of the Trust Deed where the name of the trust, beneficiaries, settlors, trustee, country of establishment, beneficial owners and execution pages are evident

#### And

- Individual Trustees – as per 'An Individual'
- Corporate Trustee – as per 'A Company' (not required for SMSF Corporate Trustees)
- Beneficial Owners – as per 'An Individual'

A Partnership

- Partnership agreement

#### And

- Identification for ONE partner as per 'An Individual'; and
- Identification for ALL beneficial owners as per 'An Individual'

An Incorporated Association

- Certificate of Incorporation; or
- Copy of the relevant ASIC search or search of the relevant body responsible for incorporation

#### And

- Identification for all signatories as per 'An Individual'; and
- Identification for ALL beneficial owners as per 'An Individual'

An Unincorporated Association

- Constitution or rules of the association; or
- Minutes of a meeting of the association, including which officers can operate the account

#### And

- Identification for ONE member as per 'An Individual'; and
- Identification for ALL beneficial owners as per 'An Individual'

\* Additional documentation may be required in some circumstances. We do not accept self-certified documents, documents certified with a direct interest in the entity or documents certified by a relative of the natural person. Should you wish to open an account for an account Type not listed above, please contact us for current requirements. We reserve the right to vary these requirements at any time.

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**Select CMAs and Select TDs are managed and distributed by:**

**DDH Graham Limited,**  
ABN 28 010 639 219, AFS Licence 226319  
GPO Box 330, Brisbane QLD 4001  
Toll Free: 1800 006 133  
Fax: (07) 3229 2014  
Email: [moneymarket@ddhgraham.com.au](mailto:moneymarket@ddhgraham.com.au)

**Select CMAs and Select TDs are issued by:**

**Westpac Bank Corporation.**  
ABN 33 007 457 141, AFSL and Australian Credit Licence 233714  
Toll Free: 1800 804 728  
Level 2, 275 Kent Street, Sydney NSW 2000

