

Client Identification Requirements

1. Anti-Money Laundering Laws

Identification Documents

Australia's Anti-Money Laundering and Counter Terrorism Financing (AML-CTF) laws requires Australian Unity to adopt and maintain an AML-CTF program. To meet this legal requirement, we need to collect certain identification information and documentation (Know Your Client (KYC) Documents) from new investors. Your financial adviser will assist you in providing the necessary identification documents prior to lodging the application. Additional information may be requested from time to time from our Administrator Linear Asset Management Ltd ABN 11 119 757 596 AFSL 304542, who undertakes this on our behalf.

Please refer to 'Applying for different types of investment accounts' section below for the identification documents that should be provided with your application. Your identification documents must be certified by an approved certifier. Existing investors may also be asked to provide KYC Documents as part of a re-identification process to comply with the AML-CTF laws.

Processing of applications or withdrawals will be delayed or refused if investors do not provide the applicable KYC Documents when requested. We are not liable for any loss you may suffer because of compliance with the AML-CTF laws.

Under the AML-CTF laws, Australian Unity is required to submit regulatory reports to AUSTRAC. This may include the disclosure of your personal information. Australian Unity may not be able to tell you when this occurs. As a result, if instructed by AUSTRAC, Australian Unity may be required to deny you (on a temporary or permanent basis) access to your investment. This could result in loss of the capital invested, or you may experience significant delays when you wish to transact on your investment.

Politically Exposed Persons

To comply with AML-CTF laws we require you to disclose whether you are, or have an association with, a Politically Exposed Person (PEP). A PEP is an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State, or Head of a Country or Government, or a Government Minister, or equivalent senior politician. A PEP can also be an immediate family member of a person referred to above, including spouse, de facto partner, child, and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP. Where you identify as, or have an association with, a PEP, we may request additional information from you.

Source of investable assets/wealth

Under AML-CTF laws, we are required to identify your source of investable assets/wealth.

Companies, partnerships, trusts or estates incorporated or created outside of Australia

Where a company, partnership, trust or estate is incorporated or was created outside of Australia, under AML-CTF laws you are required to provide information about Beneficial Owners in certain circumstances. A Beneficial Owner is defined as 'a person who ultimately owns or controls a customer' and 'includes those persons who exercise

ultimate effective control' and has a 25% or more interest in the company / partnership / trust / estate's capital. If you are a company, partnership, trust or estate that was incorporated or created outside of Australia, you will need to complete the Beneficial Owner Information Form, which is available on our website fedalliance.com.au.

Certification of documents

Where your identification documents need to be certified, we suggest that the person certifying the document(s) for you use the following statement on the copy being certified:

'I certify this to be a true copy of the [name of document] of [name of investor], the original of which, was produced to me at the time of signing.'

The document must also be dated, and have the signature, printed name, occupation, employer and address of the person certifying the document.

Persons who may certify copies of original identification documents include:

- Officer with or authorised representative by an Australian Financial Services licence holder with two or more years of continuous service with one or more licensees.
- Chartered Accountant, CPA or member of the National Institute of Accountants with two or more years of continuous membership.
- Officer of a financial institution or finance company with two or more years of continuous service with one or more institutions or companies.
- Permanent employee of the Australian Postal Corporation with two or more years of continuous service, or someone who operates as an agent of the Australian Postal Corporation.
- Police Officer.
- A person who, under the law in force in a state or territory, is currently licensed or registered to practice as a: chiropractor, dentist, legal practitioner, medical practitioner, nurse, optometrist, pharmacist, physiotherapist, psychologist or veterinary surgeon.
- Lawyer, magistrate, registrar of a Court, Justice of the Peace.

Notary Public (including persons authorised as a notary public in a foreign country). A complete list of persons who may certify documents can be obtained from our website fedalliance.com.au.

2. Documentation Requirements for Different Types of Accounts

Documentation requirements for each type of investor is detailed below. You will need to provide us with the documents listed to match the category or structure of the investor. We need to be satisfied that the documents provided are a reliable and independent source from which to identify you. For example, photo identification should match your current likeness and where a signature is provided, it should match your current signature on the Application Form.

Type of investor	Identification documents required (in support of the Application Form)
Individuals/Joint Applications/Sole Traders	Identification Form – Individuals & Sole Traders
Australian Companies	Identification Form – Australian Companies
Foreign Companies	Identification Form – Foreign Companies

Australian Regulated Trusts & Trustees (include SMSF)	Identification Form – Australian Regulated Trusts & Trustees
Unregulated Trusts & Trustees	Identification Form – Unregulated Trusts & Trustees
Associations	Identification Form – Associations
Government Body	Identification Form – Government Body
Partnerships & Partners	Identification Form – Partnerships & Partners
Registered Co-operatives	Identification Form – Registered Co-operative
Verifying Officer	Identification Form – Verifying Officer

3. Other Important Information

Either an original document or a certified copy can be accepted. We will not accept photocopies or electronic transmissions of a certification. All documents need to be current unless we advise otherwise. Generally, this means a document must not have expired, and is dated as recently as possible and is less than 12 months old. However, we are allowed under AML-CTF laws to accept an expired Australian passport, but only if it has expired within the last two years.

Any non-English document must be accompanied by an English translation prepared by an accredited translator. An accredited translator means a person currently accredited by the Australian National Accreditation Authority for Translators and Interpreters (NAATI) at the level of Professional Translator or above, or a person who currently holds an accreditation that is consistent with the same standard, to translate into English.

We will not accept documents that are cancelled, illegible, defaced, torn or otherwise mutilated.

If you have any questions please contact the Administrator on 1300 669 891 or by email at admin@linaeram.com.au

Approved Certifiers List

General

- Commissioner for Affidavits
- Commissioner for Declarations
- Justice of the Peace

A person who, under the law in force in a State or Territory, is currently licensed or registered to practise as:

- Chiropractor
- Dentist
- Legal Practitioner
- Medical Practitioner
- Nurse
- Optometrist
- Pharmacist
- Physiotherapist
- Psychologist
- Veterinary Surgeon.

Banking and Post Office Services

- Permanent employee of Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Banking/Building Society/Credit Union/finance company officer with 2 or more years of continuous service.

Legal and Courts

- A person who is enrolled on the role of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner, (however described)
- Chief Executive Officer of a Commonwealth Court
- Clerk or Judge of a court
- Magistrate
- Registrar, or Deputy Registrar, of a Court.

Accounting and Taxation Services

- Fellow of the National Tax Accountants' Association
- Member of Chartered Secretaries Australia
- Member of the Association of Taxation and Management Accountants
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants.

Defence and Protection Services

Member of the Australian Defence Force who is:

- An Officer; or Non-commissioned Officer within the meaning of the Defence Force Discipline Act of 1982 with 2 or more years of continuous service; or A Warrant Officer within the meaning of the Act
- Police Officer
- Sheriff or Sheriff's Officer.

Other Services/Roles

- Marriage celebrant registered under Subdivision C of Division 1 of Part 4 of the Marriage Act 1961
- Member of Engineers Australia, other than at the grade of student
- Member of:
 - The Parliament of the Commonwealth; or
 - The Parliament of the State; or
 - A Territory legislature; or
 - A Local Government Authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 Part 4 of the Marriage Act of 1961
- Notary Public
- Member of the Australasian Institute of Mining and Metallurgy
- Teacher employed on a full-time basis at a school or tertiary education institution.

Approved Overseas Certifiers

- Employee of the Commonwealth who is in a country or a place outside of Australia and authorised under a paragraph 3 (c) of the Consular Fees Act 1955; and exercising his or her function in that place
- Employee of the Australian Trade Commission who is in a country or place outside Australia; and under paragraph 3 (d) of the Consular Fees Act of 1955; and exercising his or her function in that place
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- A person authorised as a notary public in a foreign country.