BC FIRST Trust Application Form

The Application Form should be completed and returned to: -

**Operations**

**BHG Global**

**Suite 1001B, 53 Walker St, North Sydney NSW 2060**

**(or emailed to [operations@bhgglobal.com.au](mailto:operations@bhgglobal.com.au) with the original to follow in the mail)**

This Application Form is distributed together with the Supplementary Information Memorandum dated 19 July 2024 (**Information Memorandum**) for BC First Trust 85-B. The trustee for BC First Trust 85-B is BHG One Pty Ltd (**Trustee**). BC First Trust 85-B will invest in a loan to Sunshine Contracting Group Pty Ltd (ACN 629 078 486) (the **SCG Loan**). This Application Form is personal to the recipient of the Information Memorandum and must not be passed on to third parties.

This is the application form for the BC First Trust 85-B which is incorporating the Master Trust Deed[[1]](#footnote-0) terms.

Prospective investors wishing to invest in BC First Trust 85-B should complete this application form.

Unless the context expressly requires a meaning to the contrary, all authorized words or terms in this Application Form have the meaning given in the Information Memorandum.

Please use **BLOCK LETTERS**

# 1. Applicants Full Name and Details\*

|  |
| --- |
| Please provide Individual, Trustee Name (state also name of trust) or Company Name (where applicable for Trustee or Company, please include Australian Business Number “ABN” if applicable, or Australian Company Number ‘ACN’ and for a trust, please provide ABN as well). If Joint Applicants, please provide names of both Joint Applicants.  ${iCheck} Individual ${jhCheck} Joint Holding ${cCheck} Company  ${ftiCheck} Family Trust (Individual) ${ftcCheck} Family Trust (Corporate Trustee)  ${sfiCheck} Superannuation Fund (Individual) ${sfcCheck} Superannuation Fund (Corporate Trustee)  ${tiCheck} Trust (Individual) ${tcCheck} Trust (Corporate)  Full Name: e.g. *ABC Pty Ltd atf DEF Family Trust*  ${fullName}  Trustee/ Company registration ${caCheck} ACN \_\_\_${acn}\_\_\_\_\_${cbCheck} ABN \_\_\_\_\_\_\_${abn}\_\_\_\_\_\_\_\_  Number (if applicable)  Trust ABN (if applicable) ${taCheck} ABN\_\_\_\_\_\_\_${trustAbn}\_\_\_\_\_\_\_\_ |

\* Joint applicants will be considered to hold the investments as joint tenants unless an alternative arrangement is indicated.

## 2. Applicants Address

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| --- |
| Please include Level/Unit no., Street number and Street name, Suburb, City or Town, State and Postcode.  **This address will be used for mailing purposes**  Address: ${address}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

# 3. Applicants Contact Details

|  |
| --- |
| Contact Name: \_\_\_\_\_\_${contactName}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Telephone No. (work): \_\_\_\_\_\_\_\_\_${workTel}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Telephone No. (home): \_\_\_\_\_\_\_\_\_${homeTel}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Facsimile No. \_\_\_\_\_\_\_\_\_${faNo}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Mobile: \_\_\_\_\_\_\_\_\_\_${mobile}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Email: \_\_\_\_\_\_\_\_\_\_${email}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Date of Birth: \_\_\_\_\_\_\_\_\_\_${birthday}\_\_\_\_\_\_\_\_\_\_\_ |

# 4. Applicants Tax File Number (“TFN”) or Exemption Code （这里需要可填空）

|  |
| --- |
| ${TFN} |

We do not want to quote a Tax File Number (TFN) for this investment (please tick box)

(Please note the consequences of not providing a TFN as outlined under Privacy in this section).

### 5. Your Investment

|  |
| --- |
| The minimum subscription is 100,000 units with a Unit Price of $1 per unit.  Subscriptions for amounts in excess of this must be in multiples of 25,000 units.  **Investment amount:**  Number of Units:${units} Total Subscription Amount: ${amount}  (Number of units x $1) |
| |  | | --- | | **Source of Investment Funds** | |
| ${geCheck} Gainful employment ${igCheck} Inheritance/gift ${baCheck} Business activity  ${ssCheck}Superannuation savings  ${fiCheck} Financial investments  ${otherCheck} Other – please specify ${otherDesc} |

### 6. Payment Details

Monies paid in respect of an Application and any amount of application fee is paid to Perpetual Corporate Trust Limited’s bank account and upon the Application being accepted, the funds are transferred to the relevant BHG Global trust account, with the application fee being paid to the Fund Manager.

Upon submitting this Application, please make a payment of the amount of the Total Subscription Amount to the following account:

**Full Account Name** **BHG Debt** Income Master Fund ACC 105

**(Short Name:** BHG DIMF ACC 105)

**Account Number** 333303632

**BSB** 082 309

**SWIFT code** NATAAU3303M

**Reference** Investor Name or Investment Entity Name Trust

### 7. Direct Credit of Distributions

Please direct credit all distributions on the holdings as registered in the above names to the following financial institution account. This instruction is only applicable to banks, building societies and credit unions within Australia. If no account details are provided, amounts will be sent by cheque to the above address.

(This instruction also applies for all non-resident Australian Investors who wish distributions to be electronically transferred).

(Account name must be that of the name of the Applicant).

|  |
| --- |
| Name of Financial Institution: ${faName}  Branch Address: ${bAddress}    Account Holder’s Name: ${accountName}  BSB Number: ${bsb}  Account Number: ${account} |

The account may only be in the name(s) of the registered investor(s).

### 8. Privacy

By completing this Application Form, the Applicant (You) agree to the Trustee and the Fund Manager (We or Us) collecting, holding and using personal information about you to process your application, and administer and manage the products and services we provide to you. This includes monitoring, auditing and evaluating those products and services, modelling data, data testing, communicating with you and dealing with any complaints or enquiries.

You need not give us any of the personal information requested in the application form or in any other document or communication relating to the products or services we supply to you. However, without this information, we may not be able to process your application or provide to you with an appropriate level of service.

Collection of tax file numbers is authorised by law and the Privacy Act. It is not an offence if you decide not to supply us with your tax file number, however if you do not give us your tax file number, or an ABN, we have to deduct tax at the highest rate plus Medicare Levy before we pay the distribution to you. If you have given us your tax file number, we will not deduct tax from your distribution. The Australian Taxation Office matches the information we are required to give it on your distribution with the details you put on your tax return.

You agree to allow us to disclose your personal information to other companies in BHG Global as well as our external service providers, which provide services in connection with our products and services.

We may also disclose your personal information:

* if, acting in good faith, we believe that the law requires or permits us to do so,
* if you consent, or
* to any party proposing to acquire an interest in our business.

Unless you tick the box below we and other companies in BHG Global may use your personal information to offer you products or services that may be of interest to you.

I do not consent to the use of my personal information for this purpose.

Under the Privacy Act 1988, you may request access to your personal information that we hold.

You can contact us to make such a request or for any other reason relating to the privacy of your personal information by telephoning us on +1800 686 886 or writing to BHG One Pty Ltd of Suite 1001B, 53 Walker St, North Sydney NSW 2060.

### 9. Declaration

By lodging this Application Form, I/we represent, undertake and agree that:

* I/We agree that this application relates to the issue of Units in BC First Trust 85-B as set out in the Information Memorandum dated 19 July 2024;
* I/We have read and understood the Information Memorandum to which this Application Form relates, including the section titled Important Information section;
* I/We have made an offer to become an Investor in the Trust and that offer cannot be revoked;
* I/We agree that the Trustee may accept or reject my/our Application in whole or in part;
* I/We agree to be bound by the Trust Deed of the Trust (as it may be amended from time to time in the future) and agree that the allotment of Units to me/us constitutes acceptance of this application;
* I/We agree to be bound by the terms of issue of the Units as set out in the Information Memorandum and this Application Form;
* I/We declare that the information I/we have provided in this Application Form is true and correct;
* I/We confirm that I/we are not a ‘Retail Client’ as defined in the Corporations Act and am/are fully aware of the risks associated with an investment in the Trust;
* I/We confirm that I/we are Wholesale Client(s) as defined in the Corporations Act 2001 (Cth) and have provided all necessary supporting documentation required pursuant to this Application Form;
* I/We have not relied on any statements or representations made by any person (including the Trustee or its officers, employees or agents) prior to applying, other than those representations made in this Information Memorandum;
* I/We agree that the Information Memorandum and an investment in the Trust is governed by the laws of Australia, which may differ significantly from the laws of the jurisdiction from where you are from;
* I/We have had the opportunity to seek independent professional advice regarding the legal, taxation and financial implications of subscribing for the Units;
* I/We have relied entirely on our own due diligence or professional advice in considering the investment in the Trust;
* I/We declare that I/we have personally received the Information Memorandum accompanied by or attached to this Application Form;
* If investing as trustee, on behalf of a superannuation fund or trust I/we confirm that I/we am/are acting in accordance with my/our designated powers and authority under the trust deed. In the case of a superannuation fund, I/we also confirm that it is a complying regulated fund under the Superannuation Industry (Supervision) Act 1993 (Cth);
* I/We acknowledge that the Trustee nor any other person or entity guarantees the value or performance of my/ our investment or any income or capital return from a Trust;
* I/We acknowledge that the Trustee may collect, store, use and disclose my/our personal information in accordance with the Privacy Act 1988 (Cth) as amended by the Privacy Amendment (Enhancing Privacy Protection) Act 2012 and the Trustee’s Privacy Policy referred to in Section 14 of the Information Memorandum;
* Please specify your tax residency in the space provided below.

${taxResidency}

* Please tick the box below if you are a US citizen or a foreign tax resident or a corporation/trust which is a foreign tax resident or has controlling persons (e.g. beneficiaries) who are foreign tax residents (this may include an Australian trust which has foreign tax residents as controlling persons).

If you tick the box above, you agree to complete a self-certification form in respect of the FATCA/CRS.

* I/We confirm the information provided above in respect of our tax residency is correct;
* I/We agree that it is a condition of the issue of the Units, as requested by the Trustee or the Fund Manager, that if the Trust is an Australian Reporting Financial Institution for FATCA or a Reporting Financial Institution for CRS, to provide certain information required by them in order to comply with any applicable law relating to FATCA and/ or the CRS, and agrees to notify the Trustee and the Fund Manager if their tax residency changes while they are a unit holder in the Trust;
* I/We agree, if requested, to provide additional information and assistance and to comply with all reasonable requests to facilitate the Trustee’s compliance with AML/CTF laws in Australia or any equivalent laws in any overseas jurisdiction; and
* I/We agree that all of the information you have provided to us is complete, true and correct and I/We are duly authorised to make this Application and the Application is properly executed.

The Applicant, whose full name and address appears above, hereby applies for the above specified number of Units in the Trust to be issued on the terms and conditions definitively set out in the Trust Deed, the key terms of which are set out in this Information Memorandum and a copy of which is available for inspection during business hours by contacting BHG Global operations, whose details are set out below.

Telephone +1800 686 886, or email to operations@bhgglobal.com.au.

### 10. Signatures

|  |  |
| --- | --- |
| If the Applicant is an **Individual.**  Executed as a deed by the Applicant in the presence of:  ${iSign}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of Applicant (Individual)  ${iSignature}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Print name  Dated:\_\_\_${iDate}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  ${iSignTwo}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of Applicant (Individual) (if joint applicant)  ${iSignatureTwo}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Print name  Dated: \_\_\_${iDateTwo}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  ${iSignThree}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of Witness  ${iSignatureThree}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Name of Witness | If the Applicant is a **Company.**  Executed as a deed by the Applicant in accordance with Section 127 of the Corporations Act 2001:  ${cSign}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature Director/Secretary  ${cSignature}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Print name  Dated: \_\_\_${cDate}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  ${cSignTwo}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature Director/Secretary  ${cSignatureTwo}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Print name  Dated: \_\_\_${cDateTwo}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| If the Applicant is a Trust or a Self Managed Superannuation Fund (SMSF) Executed as a deed by:  ${executed}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  (Name of Trustee) in its capacity as trustee of the Applicant  ${tName}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Name of Trust or SMSF  ***If Trustee is a Company:***  ${tSign}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature Director/Secretary  ${tSignature}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Print Name  ${tSignTwo}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature Director/Secretary  ${tSignatureTwo}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Print Name  ***If Trustee is an individual or individuals:***  ${tSignThree}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of Individual Trustee  ${tSignatureThree}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Print Name  Dated: \_\_\_\_${tDateThree}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  ${tSignFour}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of Witness  ${tSignatureFour}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Name of Witness | If executed by the Applicant’s Attorney  Executed as a deed for and on behalf of the Applicant by its duly appointed attorney in the presence of:  ${attorney}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Name of Attorney  I state that I have no notice of revocation of the power of attorney under the authority of which this application is signed.  ${aSign}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of Attorney  Dated: ${aDate}\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  ${aSignTwo}  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Date of Power of Attorney  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of Witness  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Name of Witness  Dated: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

### Any queries regarding the completion of the Application Form should be directed to BHG Operations. Telephone +1800 686 886, or email to [operations@bhgglobal.com.au](mailto:operations@bhgglobal.com.au). 11. Certificate from Qualified Accountant

If your total capital commitment (Committed Capital) is less than $500,000 and you are not otherwise a Wholesale Client, you must have a qualified accountant\* complete the accountant's certificate below.

**RE:** BC First Trust

**I certify that \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

(insert full name of investor to whom this Certificates relates ('the Investor') meets the requirements below.

I am (please tick appropriate box):

a member of the Australian Society of Certified Practicing Accountants who is entitled to use the post-nominals "CPA" or "FCPA" and is subject to and complies with the Society's continuing professional development requirements; or

a member of the Institute of Chartered Accountants in Australia who is entitled to use the post-nominals "CA" or "ACA" or "FCA", and is subject to and complies with the Institute's continuing professional educations requirements; or

a member of the National Institute of Accountants who is entitled to use the post-nominals "MNIA" or "FNIA", and is subject to and complies with the Institute's continuing professional requirements.

In accordance with the requirements of Section 761G(7) of the Corporations Act 2001, the Investor has;

net assets of at least $2.5 million; or

a gross income for each of the last 2 financial years of at least $250,000 a year.

(Please tick appropriate box)

Dated:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature of accountant:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of accountant:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address of accountant:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\*Note: a separate certificate is required in relation to each investment vehicle seeking to qualify as a sophisticated investor under section 761G(7).

**12.** **Customer Identification for AML/CTF Requirements**

|  |  |
| --- | --- |
| In order to comply with our obligations under the AML/CTF requirements, the Trustee may request potential Investors to provide additional information for identification and verification purposes. Further instructions are provided below. These instructions apply to Investors who are Individuals, Trustees or Companies. If you are a different type of Investor (eg, Partnership or Estate), the Trustee will identify separately to you the required information and verification procedures to meet the AML/ CTF requirements.  Please note that the Trustee is unable to accept an application to invest in the Fund until it is satisfied that the identity of the potential Investor has been verified in accordance with the AML/CTF requirements. | |
| ***Identification and Verification***  ***A minimum of 100 points of identification has to be provided with an application. Please see Annexure A for the 100 points of identification details.*** | |
| ***Individuals (and Joint Holdings)*** | Applicants that are Individuals must provide a certified copy of the document/s in accordance with Annexure A. |
| ***Company*** | Applicants that are a Company must provide a certified copy of the document/s in accordance with Part 1 of “Identification – Companies” below or, alternatively, if the Company is an Australian listed company, a majority owned subsidiary of an Australian listed company or a Regulated company (i.e. licensed by an Australian Commonwealth, State or Territory statutory regulator), applicants may provide a certified copy of the document/s from Part 2 of “Identification – Companies” below. If the Company is a registered foreign company (i.e. registered with ASIC), applicants must provide a certified copy of the document/s in accordance with Part 3 of “Identification – Companies” below. If the Company is an unregistered foreign company (i.e. the company is not registered with ASIC), applicants must provide certified copies of the document/s in accordance with Part 4 of “Identification – Companies” below. |
| ***Director verification*** | If the applicant is a proprietary or private company, at least one director of the Company must also provide the documentation for identifying an individual from section (i) of the Application Form to identify that director. |
| ***Beneficial owner identification*** | If the Company is a proprietary or private company, a foreign public company, a domestic unlisted public company or a Regulated company (i.e. licensed by an Australian Commonwealth, State or Territory statutory regulator), you are required to provide:   * the full name; and * full address or date of birth,   of each beneficial owner[[2]](#footnote-1) of the Company in section (vii) (Additional Information) of the Application Form. |
| ***Trusts (including a Self-Managed Superannuation Funds (SMSF) and other APRA-regulated Superannuation Funds)*** | *Trustee identification*  Applicants that are a trust (including SMSF and other super funds) must provide a certified copy of the document/s in accordance with either Part 1 or Part 2 of “Identification – Certain Types of Trust” below as applicable.   * + - 1. individual trustee(s) - at least one individual trustee (or the individual trustee) must provide the documentation to identify that individual trustee; or       2. corporate trustee - at least one director must provide the documentation to identify an individual who is a director of the corporate trustee.   Applicants must also provide for:  *Beneficiary identification – private trusts*  Applicants who are trusts who are not Registered Managed Investment Schemes, Regulated Trusts (e.g. SMSF), APRA-regulated Superannuation Funds or Unregistered Managed Investment Schemes (wholesale) must also identify the membership class of beneficiaries of the trust or provide the name and address of each of the known/ identified beneficiaries of the trust. |

Identification of applicants

| **Identification - Individuals** |
| --- |
| ***A minimum of 100 points of identification has to be provided with an Application.***  ***Please see Annexure A for the 100 points of identification details.*** |
| **Identification – Companies and Corporate Trustees** |
| **Part 1 - Standard Verification Procedure**  You may provide a certified copy of ONE of the following documents:   * A search of the relevant ASIC database completed within 10 days of submitting the Application Form; or * If the ASIC database is not reasonably available, an original or certified copy of the certification of registration issued by ASIC completed within 10 days of submitting the Application Form.   The documents listed above must show the entity’s corporate details. |
| **Part 2 - Alternative Verification Procedure (Listed companies and Regulated companies)**  If you are an Australian listed company, a majority owned subsidiary of an Australian listed company or a Regulated company, you may provide a certified copy of ONE document from the following:   * A search of the relevant market/exchange (e.g. the Australian Securities Exchange) completed within 10 days of submitting the Application Form; * A search of the relevant ASIC database completed within 10 days of submitting the Application Form; * A search of the licence or other records of the relevant Commonwealth, State or Territory statutory regulator completed within 10 days of submitting the Application Form; or * A public document issued by the relevant company and issued within 10 days of submitting the Application Form.   The documents listed above must show the entity’s corporate details. |
| **Part 3 - Verification Procedure for registered foreign companies**  You must provide a certified copy of ONE of the following documents:   * A search of the relevant ASIC database completed within 10 days of submitting the Application Form; or * If the ASIC database is not reasonably available, an original or certified copy of the certification of registration issued by ASIC completed within 10 days of submitting the Application Form.   The documents listed above must show the entity’s corporate details. |
| **Part 4 - Verification for unregistered foreign companies**  You must provide a certified copy of the following document:   * A company search from the relevant regulatory authority of the foreign company’s place of incorporation completed within 10 days of submitting the Application Form; or * If the relevant foreign regulatory authority database is not reasonably available, an original or certified copy of the certification of registration issued by the relevant regulatory authority of the foreign company’s place of incorporation completed within 10 days of submitting the Application Form.   The document listed above must show the entity’s corporate details. |
| **Identification – certain types of trusts** |
| **Part 1 - Registered Managed Investment Schemes, Regulated Trusts (e.g. SMSF), APRA-regulated Superannuation Funds or Unregistered Managed Investment Scheme (wholesale)**  An applicant that is a registered managed investment scheme, regulated trust (e.g. SMSF) or APRA-regulated Superannuation Fund may provide a copy of ONE of the following documents:   * A search of the ASIC, ATO or relevant regulator's website completed within 10 days of submitting the Application Form; or * A copy or relevant extract of the legislation establishing the government superannuation fund sourced from a government website.   The documents listed above must show the entity’s corporate details. |
| **Part 2 - Other Trusts**  An applicant that is any other type of trust may provide a certified copy of ONE document from the following:   * A certified copy or certified extract of the Trust Deed (showing the full name of the Trust); or * A notice issued by the ATO within the last 12 months (e.g. Notice of Assessment).   The documents listed above must show the entity’s corporate details. |

**Annexure A – 100 Points of Identification**

|  |  |
| --- | --- |
| ***You must supply at least ONE Primary document***  ***Foreign documents must be accompanied by an official translation*** | ***Points Worth*** |
| **Primary Documents** | |
| Foreign Passport (current) | 70 |
| Australian Passport (current or expired within last 2 years but not cancelled) | 70 |
| Australian Citizenship Certificate | 70 |
| Full Birth certificate (not birth certificate extract) | 70 |
| Certificate of Identity issued by the Australian Government to refugees and non Australian citizens for entry to Australia | 70 |
| Australian Driver Licence/Learner’s Permit | 40 |
| Current (Australian) Tertiary Student Identification Card | 40 |
| Photo identification card issued for Australian regulatory purposes (e.g. Aviation/Maritime Security identification, security industry etc.) | 40 |
| Government employee ID (Australian Federal/State/Territory) | 40 |
| Defence Force Identity Card (with photo or signature) | 40 |
| **Secondary Documents** | |
| Department of Veterans Affairs (DVA) card | 40 |
| Centrelink card (with reference number) | 40 |
| Birth Certificate Extract | 25 |
| Birth card (NSW Births, Deaths, Marriages issue only) | 25 |
| Medicare card | 25 |
| Credit card or account card | 25 |
| Australian Marriage certificate (Australian Registry issue only) | 25 |
| Decree Nisi / Decree Absolute (Australian Registry issue only) | 25 |
| Change of name certificate (Australian Registry issue only) | 25 |
| Bank statement (showing transactions) | 25 |
| Property lease agreement - current address | 25 |
| Taxation assessment notice | 25 |
| Australian Mortgage Documents - Current address | 25 |
| Rating Authority - Current address e.g. Land Rates | 25 |
| Utility Bill - electricity, gas, telephone - Current address (less than 12 months old) | 20 |
| Reference from Indigenous Organisation | 20 |
| Documents issued outside Australia (equivalent to Australian documents). Must have official translation attached | 20 |

1. The Master Trust Deed dated 10 June 2022 and issued by BHG One Pty Ltd. [↑](#footnote-ref-0)
2. Beneficial owner means an individual who ultimately owns or ‘Controls’ (directly or indirectly) 25% or more of the Company. ‘Control’ includes control as a result of, or by means of, trusts, agreements, arrangements, understandings and practices, whether or not having legal or equitable force and whether or not based on legal and equitable rights, and includes exercising control through the capacity to determine decisions about financial and operating policies. [↑](#footnote-ref-1)