

PDS

FIXED TERM DEPOSIT

Terms and Conditions General These Terms and Conditions govern an investment in the Fixed Term Deposit. Please read them carefully and keep a copy for your records. You will be considered to have agreed to be bound by these Terms and Conditions if you instruct your Adviser to invest funds into the Fixed Term Deposit. By agreeing to these Terms and Conditions, you also: • acknowledge that you have been given a PDS; and • acknowledge and agree to the information and disclosures contained in the PDS.

Depositing funds into the Fixed Term Deposit Where you (or your Adviser on your behalf) direct the Manager to invest funds into a Fixed Term Deposit, the funds will be held in a Fixed Term Deposit in the name of the Founder Maxwell Stienberg. This means that, in legal terms, Maxwell Stienberg under Maxwell Financial Services will be the holder of your investment. The investment in the Fixed Term Deposit will commence on the day that the client places the funds on deposit with our nominated bank ANZ. If you direct the Manager to deposit funds into a Fixed Term Deposit prior to a scheduled Commencement Date, the Manager will place the money into an At-call Deposit Account with Maxwell Financial Services. This At-call Deposit Account will be in the name of your client number . Maxwell Financial Services will debit the At-call Deposit Account for the total pooled investment in a Fixed Term Deposit. Unlike the At-call Deposit Account, a Fixed Term Deposit is not an “at call” account and funds in a Fixed Term Deposit cannot be accessed by an investor until after the maturity date of the Fixed Term Deposit expires and the Manager returns the funds to the investor. Maxwell Financial Services will notify the Manager to notify you the client of the maturity date of your investment. The Manager will notify your Adviser. Providing your Tax File Number or ABN Each time you seek to invest in a Fixed Term Deposit that earns interest, you’ll be asked by your Adviser on behalf of the Manager if you wish to provide your Tax File Number or Australian Business Number. That’s because, under Federal law, any interest earned on your investment is subject to ‘A New Tax System (Pay As You Go) Act 1999’. If you haven’t already, you can provide your company or business Tax File Number to your Adviser or the Manager. An Australian Business Number may be provided as an alternative to your Tax File Number. For jointly held investments , a minimum of two Tax File Numbers or Australian Business Numbers (one from each investor) is required. For Fixed Term Deposits in trust for someone else (such as a family trust) you should quote your own Tax File Number or Australian Business Number. If, on the other hand, a formal trust has been established, you can quote the trust’s Tax File Number. Joint investments in a Fixed Term Deposit The credit balance of a joint investment in a Fixed Term Deposit is held by the Manager on your behalf jointly. This means that each of you has the right, to all of the balance, through the Manager. When an investment in a Fixed Term Deposit is held on your joint behalf, and one of you dies, the Manager will treat the credit balance of the investment as being held on the survivor’s behalf only we suggest to do a will. Free online