

# REFERENCE GUIDE

# TRANSACTIONING ON YOUR ACCOUNT

## FirstChoice Investment products

Issue No 2019/1, dated 3 June 2019

Issued by Colonial First State Investments Limited  
ABN 98 002 348 352 AFS Licence 232468

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## The name and contact details for the products referred to in this document are:

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Email [contactus@colonialfirststate.com.au](mailto:contactus@colonialfirststate.com.au)

## THE INFORMATION IN THIS DOCUMENT FORMS PART OF THE PRODUCT DISCLOSURE STATEMENT (PDS) FOR THE FOLLOWING PRODUCTS, DATED 3 JUNE 2019:

Product name	Referred to in this document as
FirstChoice Investments (closed to new accounts)	FirstChoice Investment products
FirstChoice Wholesale Investments	

This Reference Guide contains statements and information incorporated by reference and must be read in conjunction with the relevant PDS. A reference to 'the PDS' in this Reference Guide is a reference to the PDS, the Investment Options Menu and all statements and information incorporated by reference as described in the relevant PDS.

A reference to an investment option offered through a FirstChoice product includes a reference to the 'Wholesale' offering of that investment option (as relevant to the investment you hold). For example, a reference to the Colonial First State Strategic Cash option on page 5 includes the Colonial First State Wholesale Strategic Cash option (as relevant to the investment you hold).

### FirstChoice

Investments in FirstChoice Investment products are offered by Colonial First State Investments Limited ABN 98 002 348 352 AFS Licence 232468 ('Colonial First State' or 'the responsible entity').

These products are collectively referred to as 'FirstChoice products'.

Colonial First State is a subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFS Licence 234945 ('the Bank'). The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital by these products. Apart from FirstRate products, investments in FirstChoice products are not deposits or other liabilities of the Bank or its subsidiaries. Investment-type products are subject to investment risk including loss of income and capital invested.

### FirstRate products

FirstRate products offered under the FirstChoice Investment products are deposit products of the Bank. The issue of FirstRate products in the PDS is authorised solely by the Bank. To the extent permitted by law, neither Colonial First State nor any of its subsidiaries are responsible for any statement or information contained within the PDS (for FirstChoice Investment products) that relates to FirstRate products. Colonial First State does not guarantee the performance or return of capital on investments in FirstRate products.

This document also provides information about:

- FirstRate Saver and FirstRate Wholesale Saver (referred to as 'FirstRate Saver products').
- FirstRate Term Deposits and FirstRate Wholesale Term Deposits (referred to as 'FirstRate Term Deposit products'). You should read the **separate** PDS for FirstRate Deposit Products.
- FirstRate Investment Deposits and FirstRate Wholesale Investment Deposits (referred to as 'FirstRate Investment Deposit products'). You should read the **separate** PDS for FirstRate Deposit Products and the relevant offer term sheet.

These are collectively referred to as 'FirstRate products'.

### Other information

Other information about FirstChoice products and the role of service providers and investment managers can be found in the PDS, including on the inside cover of the PDS.

The responsible entity may change any of the terms and conditions contained or referred to in the PDS, subject to compliance with the Constitution and laws and, where a change is material, the responsible entity will notify you in writing within the timeframes provided for in the relevant legislation. You should note that unless an investment option is suspended, restricted or unavailable, you may withdraw from an investment option in accordance with our normal processes.

The information contained in the PDS is general information only and does not take into account your individual objectives, financial or taxation situation or needs. You should read the PDS carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision.

Taxation considerations are general and based on present taxation laws, rulings and their interpretation as at 17 April 2019. You should seek professional tax advice on your situation before making any decision based on this information.

Colonial First State is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.

FirstChoice and FirstNet are trademarks of Colonial First State.

## Transacting on your account

To make it easy for you to keep up-to-date and transact on your investment, we provide you with a number of transaction options:



### Internet

colonialfirststate.com.au via FirstNet Investor or our secure online system (e-Post)



### Telephone

13 13 36 (toll free)



### Mail

Colonial First State, Reply Paid 27, Sydney NSW 2001



### Direct credit and BPAY®

### Telephone and internet banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

The easiest way to monitor and transact on your account is to use our secure internet service, FirstNet. Managing your investments through FirstNet means your transaction is processed immediately. You can access FirstNet by visiting our website.

The table below provides you with information on how to set up and transact on your account and the options available to you. For further information on how your transactions are processed, please refer to page 5. We recommend you contact your financial adviser to discuss your needs before any transaction.

## GUIDE TO TRANSACTING ON YOUR ACCOUNT

Information I need to know <sup>1</sup>	Transaction options	Things to be aware of
<b>HOW DO I SET UP AN ACCOUNT?</b>		
<p>A minimum investment is required to establish an account in FirstChoice Investment products. Refer to the PDS for details.</p> <p>A minimum account balance applies.</p> <p>Completed applications received on a NSW business day prior to 3pm (Sydney time) will be processed using that day's unit price.</p>		<p>Complete the application form included with or accompanying the PDS and send it to us. Alternatively, you can complete the online application.</p> <p>We will require information to establish your identity. In certain circumstances, your application may be delayed or we may be unable to process your application to set up an account.</p>
<b>HOW DO I MAKE REGULAR INVESTMENTS FROM MY BANK ACCOUNT?<sup>2</sup></b>		
<p>A minimum amount applies. Refer to the PDS for details.</p> <p>Funds are drawn from your bank account on the first NSW business day after the 19th of each month and valued using the unit price for that NSW business day.</p> <p>You can choose to have your regular investment automatically increased each year by a percentage based on the Consumer Price Index, up to a maximum of 3%. Please nominate this on the application form.</p> <p>Please inform us how you would like your regular investment plan to be allocated. If you don't provide an instruction, we will allocate as per your previous transaction. If you are using the auto-rebalancing facility, your regular investment plan will be established in the same weightings.</p>		<p>To use any of these options you must have previously provided a direct debit authorisation to allow us to draw from your Australian financial institution account.</p> <p>Please obtain a regular investment form from our website or call us on 13 13 36.</p> <p>You cannot make automatic regular investments to FirstRate Term Deposit products.</p> <p>We will notify you in writing prior to the increase in August each year. If you opened your account between February and August, the first increase will happen in August of the following year.</p>

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1 A completed request (which includes a correctly completed form, together with any material we may ask for to establish your identity), received in our office on a New South Wales (NSW) business day prior to 3pm (Sydney time), will be processed as at the date of receipt of the completed request. Funds will be debited from your nominated account on the day we process your completed request. We may not be able to process your transaction if prior transactions exist on the same day.

2 Unless an option is suspended, restricted or unavailable, regular investments are accepted in accordance with the PDS current at the time of the relevant investment. A copy of the current PDS is available free of charge on request. We may terminate this facility if the direct debit fails three times in any 12-month period. **Please note** that any changes to this facility must be received prior to the last business day prior to the 19th of the month for the change to take effect for that month.

## GUIDE TO TRANSACTING ON YOUR ACCOUNT

### Information I need to know<sup>1</sup>

### Transaction options

### Things to be aware of

#### HOW DO I MAKE ADDITIONAL INVESTMENTS TO MY ACCOUNT?

No minimum amount applies.

Additional investments will attract the same contribution fee as your previous investment unless we receive a valid instruction to the contrary.

**You should tell us the investment options in which you wish to invest your additional investment.**

You can make a future investment selection and nominate your preferred investment options for all your additional investments on FirstNet or by contacting us.

Alternatively, if you do not provide us your preferred investment selection, we will set your future investment selection in line with your most recent transaction (excluding any allocation to FirstRate Term Deposit products). In the below scenarios where you have only selected a FirstRate Term Deposit option, your future investment selection will be updated to FirstRate Saver. If your most recent transaction was a:

- deposit, we will set your future investment selection and invest your additional investment in the same investment options as those of your most recent deposit
- switch, we will set your future investment selection and invest your additional investment in the same investment option weightings as those that resulted from this switch
- withdrawal that closed one or more of your investment options, we will set your future investment selection and invest your additional investment in the investment option weightings that resulted from this withdrawal.

In extraordinary circumstances where an investment option is suspended, restricted or unavailable, additional investments may not be processed or may not be processed without a significant delay.



#### Telephone and internet banking

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



If you wish to make additional investments using direct credit from your bank account, please refer to the details below.

BSB: **062-778**

Account number: Last 9 digits of your FirstChoice account number

Account name: First name Surname

**Please note:** Over the counter branch deposits cannot be accepted.

Refer to your Australian financial institution for payment of funds. You will need to quote the relevant biller code as provided in your Welcome Kit or available online at [colonialfirststate.com.au/paymentoptions](http://colonialfirststate.com.au/paymentoptions)

To use these options, you will have previously supplied a direct debit authorisation to allow us to draw from your Australian financial institution account.

Please complete an additional and regular investment form or letter, accompanied by a cheque made payable to 'FirstChoice Investments, <Investor name>' or the direct debit authority in the application forms section.

When you make an additional investment into a FirstRate Term Deposit product with the same investment term option, this will create multiple individual FirstRate Term Deposit product records, each with its own interest rate and maturity date.

#### HOW DO I SWITCH BETWEEN OPTIONS?

No minimum amount applies.

Switching may have tax implications.

Switch requests received on a NSW business day prior to 3pm (Sydney time) will be processed at that day's unit prices.

In extraordinary circumstances where an option is suspended, restricted or unavailable, switches may not be processed or not be processed without a significant delay.



If not transacting online, please provide us with a completed switch form, available from our website or by calling us on 13 13 36. Alternatively, provide us with a signed written request.

Please ensure you have read a current PDS before making your switch.

Switches that withdraw from FirstRate Term Deposit products may incur early withdrawal interest adjustments.

When you switch an amount into a FirstRate Term Deposit product with the same investment term option, this will create multiple individual FirstRate Term Deposit product records, each with its own interest rate and maturity date.

If there are pending transaction(s) on your account when we receive a switch request, we may need to delay processing the switch until the pending transaction(s) are complete. If a transaction is delayed, you will receive the unit price that applies on the day your request is processed.

#### HOW DO I AUTOMATICALLY REBALANCE MY OPTIONS?

If you turn on or change your auto-rebalancing facility, it will immediately rebalance your account balance to your selected investment option weightings, excluding FirstRate Term Deposit products. It will also set this same allocation for your future investment selection and invest all additional investments and regular investment plan payments (if applicable) in the same investment options selected by you. See page 7 for more details on how the auto-rebalancing facility works.

You can choose to have your account rebalanced either:

- quarterly (on the first business day after 14 February, 14 May, 14 August and 14 November), or
- annually (on the first business day after 14 May each year).



Investments in FirstRate Term Deposit products, FirstRate Investment Deposit products or suspended, restricted or unavailable investment options are excluded from rebalancing, which means they will not be affected by the auto-rebalancing facility.

Because auto-rebalancing switches your account balance between investment options, buy/sell spreads apply.

If you request a transaction that is not in line with your selected investment weightings, we will cancel your auto-rebalancing facility. There are also other circumstances where the auto-rebalancing facility may be cancelled. Generally, however, you can turn it back on by nominating your new selected investment option weightings. Please refer to page 7 for further information on the auto-rebalancing facility.

## GUIDE TO TRANSACTING ON YOUR ACCOUNT

Information I need to know <sup>1</sup>	Transaction options	Things to be aware of
<b>HOW DO I MAKE A WITHDRAWAL?</b>		
<p>No minimum amount applies, subject to minimum account balance requirements.</p> <p>Withdrawals can be paid to your previously nominated bank account or by cheque.</p> <p>Withdrawal requests received on a NSW business day prior to 3pm (Sydney time) will be processed using that day's unit price and in normal circumstances generally paid within seven working days.<sup>2</sup></p> <p>In extraordinary circumstances, withdrawals could be suspended or restricted. See page 5 for further details.</p>		<p>Please provide us with a signed written request or a completed withdrawal form, available from our website or by calling 13 13 36.</p> <p>Bank details are to be provided on a signed request. Payments can only be made to an Australian financial institution.</p> <p>Withdrawals from FirstRate Term Deposit products may incur early withdrawal interest adjustments. Refer to the <b>separate</b> FirstRate Deposit Products PDS for further details. Cheque withdrawal requests can only be accepted if we receive a request signed by the investor(s) or an authorised person (eg Power of Attorney).</p>
<b>HOW DO I MAKE A REGULAR WITHDRAWAL?</b>		
<p>A minimum withdrawal amount applies, subject to minimum account balance requirements. Refer to the PDS for details.</p> <p>You can choose to withdraw either:</p> <ul style="list-style-type: none"> <li>monthly, or</li> <li>quarterly in March, June, September and December.</li> </ul> <p>Funds are directed to your nominated bank account on the 20th of each month or quarter using the unit price of that day. Where the 20th falls on a non-NSW business day, funds will be directed on the NSW business day immediately preceding the 20th and the unit price for the NSW business day following the 20th will be used.</p> <p>Your regular withdrawal plan will be cancelled or reduced if the withdrawal will reduce the balance of any option you are withdrawing from to zero.</p> <p>You cannot make automatic regular withdrawals from FirstRate Term Deposit products.</p>		<p>Please obtain a regular withdrawal form from our website or by calling 13 13 36.</p> <p><b>Please note</b> that aspects of the regular withdrawal plan need careful consideration, particularly in an option that is subject to volatility.</p> <p>If an option is suspended, restricted or unavailable, your regular withdrawal plan from this option will stop.</p>
<b>HOW DO I CHANGE MY PERSONAL DETAILS?</b>		
<p>Please contact us on 13 13 36 and advise your change. Alternatively, you can complete a change of details form, available on our website, or change your details via FirstNet.</p>		<p>Certain types of changes will require a signed written request, accompanied by certified documentation.</p>
<b>HOW DO I CANCEL A REQUEST?</b>		
<p>Please provide us with a signed written request or contact us by phone before 3pm on the day of the receipt of the original request.</p>		
<b>HOW DO I APPOINT A FINANCIAL ADVISER TO TRANSACT ONLINE ON MY BEHALF?</b>		
<p>By appointing an adviser to manage your account on your behalf, you are giving that adviser, and any person acting on behalf of that adviser, authority to update your personal details and transact on your account(s) online.</p>		<p>You can choose multiple accounts which your adviser can manage.</p> <p>Please complete the adviser online transaction authority in the application forms section to allow your adviser to manage your account(s) online.</p> <p>In certain circumstances, we may need to establish the identity of the adviser before they can update your personal details and transact on your account(s) online.</p>

1 A completed request (which includes a correctly completed form, together with any material we may ask for to establish your identity), received in our office on a New South Wales (NSW) business day prior to 3pm (Sydney time), will be processed as at the date of receipt of the completed request. Funds will be debited from your nominated account on the day we process your completed request. We may not be able to process your transaction if prior transactions exist on the same day.

2 We reserve the right to delay a transaction where there may be a concern over its legitimacy or for the security of our investors.

## Receiving income

You may receive income from your investment, other than FirstRate products.

For tax purposes we may attribute income to you which will form part of your assessable income and may include amounts such as interest, dividends and realised capital gains.

FirstRate Saver products and FirstRate Term Deposit products will pay interest only. The payment of interest credited will follow the distribution choices you make on your FirstChoice Investment products account. Refer to page 12 of this Reference Guide for information about FirstRate Saver products or the separate FirstRate Deposit Products PDS (whichever is applicable).

Distributions are based on the number of units you hold in a particular option, in proportion to the number of units held by all unitholders, at the distribution date. You must hold units on the day prior to any distributions being paid in order to be eligible for a distribution. Distributions are not pro-rated for investors who were not unitholders for the whole period. The type of income you receive depends on the asset classes in which each option invests.

Option	Distribution frequency <sup>1</sup>
Defensive	Quarterly (S, D, M, J)
Conservative	Quarterly (S, D, M, J)
Moderate	Quarterly (S, D, M, J)
Growth	Quarterly (S, D, M, J)
Diversified real return <sup>2</sup>	Half-yearly (D, J)
High growth	Quarterly (S, D, M, J)
Enhanced cash	Monthly
Cash and deposits	Monthly
FirstRate Saver products	Refer to page 12
FirstRate Investment Deposit and FirstRate Term Deposit products	Refer to the separate PDS
Short duration fixed interest <sup>3</sup>	Quarterly (S, D, M, J)
Alternative income <sup>4</sup>	Quarterly (S, D, M, J)
Diversified fixed interest	Quarterly (S, D, M, J)
Australian fixed interest	Quarterly (S, D, M, J)
Alternatives	Half-yearly (D, J)
Lower volatility share <sup>5</sup>	Quarterly (S, D, M, J)
Australian share	Quarterly (S, D, M, J)
Australian share – small companies	Quarterly (S, D, M, J)
Global share	Half-yearly (D, J)
Global share – emerging markets	Half-yearly (D, J)
Specialist share <sup>6</sup>	Half-yearly (D, J)
Australian property and infrastructure securities <sup>7</sup>	Quarterly (S, D, M, J)
Global property and infrastructure securities	Half-yearly (D, J)
Geared – Australian share	Quarterly (S, D, M, J)
Geared – global share	Half-yearly (D, J)

Distributions are calculated on 30 June, and generally the last Sunday of the month they fall due, and are normally paid within 14 days. The dates on which distributions are calculated are available online or by calling Investor Services on 13 13 36. In some circumstances, we may vary the distribution timing and frequency without notice to investors (for example, to take into account days that fall on a public holiday).

## What are your distribution choices?

You can choose to have your distributions:

- automatically reinvested, with no transaction costs payable; the additional units are purchased using the net asset value per unit applicable immediately after the distribution, or
- directly credited to your Colonial First State Premier CMT, Colonial First State Cash Management Trust, or Australian financial institution account.

Please nominate your choice on your application form. Your nominated distribution method will apply to all the options in which you invest. If you do not make a choice, then your distributions will be automatically reinvested. If the bank account details you have supplied for your distributions are invalid, then after making reasonable attempts to contact you, we will reinvest the distributions back into your existing investment options within 28 days.

In extraordinary circumstances, where an option is suspended, restricted or unavailable, we may not permit some or all of the income distributions to be reinvested.

## What happens if you invest just before a distribution?

**Please note** that the unit price of a particular option will fall by the amount of any distribution (per option) immediately after the distribution is paid.

If you invest just prior to a distribution, then that distribution effectively represents a return of your investment.

Depending on your circumstances, this may have certain taxation implications and we recommend that you speak with a financial adviser or tax adviser to determine the impact of the distribution on your investment. Distribution dates should be checked prior to transacting on your account.

1 (S) September, (D) December, (M) March, (J) June.

2 The Colonial First State Multi-Asset Real Return option distribute income quarterly. This option is closed to new investors.

3 The Colonial First State Global Credit Income and the Macquarie Income Opportunities options distribute income monthly.

4 The Pandal Monthly Income Plus option distributes income monthly.

5 The Acadian Global Managed Volatility Equity and Milliman Managed Risk Global Share options distribute income half-yearly. The Merlon Australian Share Income option distributes income monthly.

6 The Bennelong Kardinia Wholesale Absolute Return option distributes income quarterly.

7 The APN AREIT option distributes income monthly.

## Transactions, unit pricing and auto-rebalancing

### FirstRate products

FirstRate products are deposit products of the Bank. They do not have a unit price and apply credit interest on the balance. Transaction cut-off and processing times apply, subject to additional information in FirstRate Saver on pages 12 to 13 or the **separate** FirstRate Deposit Products PDS (whichever is applicable).

### How are your transactions processed?

#### Applications

To ensure that your applications are processed efficiently, it is important that you complete all sections of the application form and provide us with all documentation we request (refer to the checklist in the application forms section).

In the event that certain information is not provided, the following will apply:

- if no investment option or an invalid option is selected for management cost rebates to be paid, we will credit any applicable rebate to the most conservative option, as outlined in the application forms section
- if no investment option or an invalid option is selected for deducting the adviser service fee or insurance premiums, we will deduct from the most conservative option, as outlined in the application forms section
- unless otherwise specified, additional deposits and applicable fees will be invested in line with your most recent transaction, excluding any allocation to FirstRate Investment Deposit products, FirstRate Term Deposit products and/or a regular investment plan.

In certain situations, after receiving your application form (and related information), and application monies, we may not be able to proceed, for whatever reason, with your request, and issue the product immediately, until the required information is received. In these situations we shall:

- attempt to contact you and/or your adviser (if applicable), and
- hold your application monies in a trust account until we receive the required information. Any interest on these monies may be retained by us.

Funds are held for a maximum period of 30 days commencing on the day we receive the funds. After this period, your application monies will be returned to the source of payment.

At the time we process your application, your original application monies will be divided by the applicable unit price, to determine the number of units to be issued to you.

For completed applications received in our office prior to 3pm (Sydney time) on a NSW business day, the unit price used will be the one effective that day; completed applications received in our office after 3pm (Sydney time) on a NSW business day will receive the following day's entry unit price. However, for funds received electronically, either by direct debit, EFT, BPAY or transfers from another institution, the unit price used will be the one effective the date the funds are received in our bank account.

In extraordinary circumstances, we may suspend or restrict applications and we may also reject applications at our discretion.

If we receive an application which includes a suspended, restricted or unavailable option, we will invest that allocation into the Colonial First State Strategic Cash option and notify you with your confirmation.

#### Switches

A switch is treated as a withdrawal from one option and an investment into another. Funds are withdrawn at the exit unit price and the new units invested at the entry unit price. These two transactions are completed on the same business day, unless your switch is from or into a suspended, restricted or unavailable option. In this case, your switch may not be processed and, if any payment is to be made, then the exit price used to calculate this payment will be the one determined at the time the payment is made.

If you switch the full balance from FirstRate products, your switch amount will include any interest accrued up to the effective date of the transaction.

Switches that withdraw from FirstRate Term Deposit products and FirstRate Investment Deposit products may incur early withdrawal adjustments. Refer to the **separate** FirstRate Deposit Products PDS for details.

If your switch request includes an investment into a suspended, restricted or unavailable option, we will contact you to confirm your transaction.

When switching, you must ensure that you have a copy of the current PDS, which you should retain for future reference.

For FirstChoice Investment products, switching may have capital gains tax implications.

#### Withdrawals

**This is a complex area and has tax implications. If you need further explanation regarding any of the terms used in this section, please discuss this with your financial adviser.**

Withdrawals cannot be processed until application monies are cleared and all necessary documentation is provided.<sup>8</sup>

In the event that certain information is not provided, the following will apply:

- if no payment method is selected, a cheque will be provided
- if no investment options are selected for withdrawal, we will redeem in line with your existing investment weightings
- payments can only be made to Australian financial institutions. Overseas accounts will not be accepted. If a request is made to transfer funds to an overseas account, a cheque will be provided.

<sup>8</sup> We reserve the right to delay a transaction where there may be a concern over its legitimacy or for the security of our investors.

When we receive your completed withdrawal request, together with any documentation that we may require to establish your identity, the proceeds are calculated at the next determined exit unit price. If you withdraw the full balance from FirstRate products, your withdrawal amount will include any interest accrued up to the effective date of the transaction. In extraordinary circumstances, we may suspend withdrawals.

Withdrawals from FirstRate Term Deposit products and FirstRate Investment Deposit products may incur early withdrawal adjustments. Refer to the **separate** FirstRate Deposit Products PDS for details.

Where an option is suspended, restricted or unavailable, we may not process withdrawal requests. Any decisions whether to process withdrawals or partial withdrawals will be made in the best interests of investors as a whole, and if any payment is to be made, then the exit price used to calculate this payment will be the one determined at the time the payment is made.

#### **Transaction cut-off times**

If your complete transaction request is received in our office before 3pm (Sydney time) on a NSW business day, it will be processed that day using the next determined unit price.

If your fully completed transaction request is received after the cut-off time shown above, your transaction will be processed on the following NSW business day.

#### **Transaction processing and unit prices**

We calculate unit prices each NSW business day. If your complete investment, switch or withdrawal request is received by the relevant cut-off time, you will receive the next determined unit price.

Except for FirstRate products, the next determined unit price for any NSW business day is calculated at the close of trading of all markets on that day. Therefore, the next determined unit price is not known until the following business day. It is important to consider this when making your transaction request.

**Please note:** If you ask for a unit price, accrued interest or investment valuation, we can provide an historical unit price interest amount or investment valuation only.

#### **How are unit prices calculated?**

When you invest, you are allocated a number of units in each option you have selected. Each of these units represents an equal part of the market value of the portfolio of investments that the option holds. As a result, each unit has a dollar value, or 'unit price'.

Except for the FirstRate products, the unit price is calculated by taking the total market value of all of an option's assets on a particular day, adjusting for any liabilities and then dividing the net option value by the total number of units held by all investors on that day. Although your unit balance in an option will stay constant (unless there is a transaction on your account), the unit price will change, according to changes in the market value of the investment portfolio or the total number of units issued for the option. We determine the market value of each option based on the information we have most recently available.

We may exercise certain discretions that could affect the unit price of units on application or withdrawal in each option. For FirstChoice Investment products, the types of discretions that we may exercise, in what circumstances, our policies on how we exercise the discretions and the reasons why we consider that our policies are reasonable, are set out in our Unit Pricing Permitted Discretions Policy. If we exercise a discretion in a way that departs from the policies set out in our Unit Pricing Permitted Discretions Policy, we are required to keep a record of this in a Register of Exceptions. You can obtain a copy of our Unit Pricing Permitted Discretions Policy or Register of Exceptions, or both, free of charge, by calling us on 13 13 36.

#### **What is the difference between entry and exit unit prices?**

There may be a difference between the entry and exit unit price for an option quoted on any business day. This difference relates to the option's buy/sell spread.

So existing investors do not continually bear the transaction costs resulting from investments or withdrawals that you make, all investors pay a set, average amount (a 'buy/sell' spread) when they transact. This is calculated according to the particular types of investments an option holds. Not all new investments or withdrawals cause transaction costs to be incurred by an option; for example, where an investment does not incur any significant costs, or when a new investment coincides with a withdrawal by someone else. However, to be consistent, we generally apply buy/sell spreads to all new investments and withdrawals from an option. Refer to the Fees and other costs section in the PDS for the buy/sell spreads that apply to each option.

#### **Unit pricing adjustment policy**

There are a number of factors used to calculate unit prices. The key factors include asset valuations, liabilities, debtors, the number of units on issue and, where relevant, transaction costs. When the factors used to calculate the unit price are incorrect, an adjustment to the unit price may be required. We generally use a variance of 0.30% (0.05% for a cash investment option) in the unit price before correcting the unit price.

If a unit pricing error is greater than or equal to these variances, we will:

- compensate your account balance if you have transacted on the incorrect unit price or make other adjustments as we may consider appropriate, or
- where your account is closed, we will send you a payment if the amount of the adjustment is more than \$20.

These tolerance levels are consistent with regulatory practice guidelines and industry standards. In some cases, we may compensate where the unit pricing error is less than the tolerance levels.

## Can you automatically rebalance your investment options?

### What is auto-rebalancing?

The auto-rebalancing facility automatically realigns your account balance to your selected investment option weightings. It works by switching amounts between investment options, **excluding** FirstRate Term Deposit products and FirstRate Investment Deposit products. Your first rebalance will occur on the business day after we process your valid request to turn on the facility, and thereafter you can select whether auto-rebalancing applies quarterly or annually.

If your investment option balance is within 1% of your selected weighting on the auto-rebalance date, then no automatic switch will occur. However, auto-rebalancing will remain active on your account for the next rebalance date.

If you turn on your auto-rebalancing facility, we will also set your future investment selection and regular investment plan or regular withdrawal plan (if applicable) to this same investment option weighting. This means that any additional investments or redemptions you make will be processed in line with your selected auto-rebalancing investment option weightings.

**For example:** You initially invest into investment option A, option B and in a FirstRate Term Deposit product. Excluding the investment in your FirstRate Term Deposit product, your initial investment is 30% in investment option A and 70% in investment option B, and you set the auto-rebalancing facility to switch to these weightings annually. Unless you tell us otherwise, any additional investments you make during the year will also be allocated 30% to option A and 70% to option B. On the annual auto-rebalancing date, your investment option weightings will almost certainly have changed because of the different performances of each investment option. Assume option A is now worth 35% and option B is worth 65% of your account balance, excluding your FirstRate Term Deposit products. The auto-rebalancing facility will switch an amount between investment option A and option B, rebalancing your account to your nominated 30%:70% investment option weighting, without affecting your investment in the FirstRate Term Deposit products.

### Fees and costs associated with auto-rebalancing

Although there are no fees associated with using the auto-rebalancing facility, it will withdraw an amount from one investment option and invest into another, so buy/sell spreads will apply. Please refer to the PDS, section 5 for further details on buy/sell spreads.

### When auto-rebalancing can be cancelled

We will immediately turn off your auto-rebalancing facility if:

- you tell us to invest an additional investment and select a different investment option weighting
- you change your future investment selection to a different investment option weighting
- you make a withdrawal in different proportions to your selected investment option weightings (excluding your regular pension payments, which will not affect your auto-rebalancing facility)
- you switch all or part of your account balance between investment options, or
- an investment option you hold becomes suspended, restricted or unavailable.

If your auto-rebalancing facility is cancelled, generally you can turn it back on and nominate new investment option weightings. The rebalancing will then exclude your investments in any suspended, restricted or unavailable investment option(s). We will notify you of your new selected investment option weightings for your auto-rebalancing facility (and your future investment selection) or if your auto-rebalancing facility has been cancelled.

Using the example above, if you make an additional investment and instruct us to invest 45% in investment option A, 45% in investment option B and 10% in a new FirstRate Term Deposit product, we will cancel your auto-rebalancing because this allocation is different to your selected auto-rebalancing weightings. You may wish to re-establish the facility and provide us with new weightings.

We recommend you consult your financial adviser before choosing to use the auto-rebalancing facility, as there may be tax consequences.

## Accessing information on your account

### Up-to-date information on your account is easily accessible

After you invest, we will ensure that you are kept informed about your investment by sending you the following information.<sup>1</sup>

#### When you transact on your account

A confirmation for each investment, switch or withdrawal (excluding regular investments).

#### Half-yearly

A statement showing your transactions and the value of your investment at the end of June and December each year.

If you have FirstRate products, you will receive a consolidated statement including all your investment transactions.

#### Yearly

A tax statement (if applicable) providing information to assist you in preparing your tax return.

#### Periodically

Educational and promotional material may be sent from time to time which provides you with information on general investing and our products (you can elect not to receive this material by changing your communication preferences in FirstNet or by writing to us).

## Annual reports

An annual report detailing the financial position and performance of the fund over the last financial year will be made available on our website, [colonialfirststate.com.au/annualreports](http://colonialfirststate.com.au/annualreports), by 30 September each year. If you would prefer to have a copy emailed or mailed to you free of charge, please contact us.

### Where can you obtain the latest information about FirstChoice?

It is important that you keep up-to-date with the latest information on FirstChoice. Information on FirstChoice, the investment options, their performance and historical unit prices can be obtained by:

- visiting our internet site at [colonialfirststate.com.au](http://colonialfirststate.com.au)
- phoning Investor Services on 13 13 36 for the cost of a local call within Australia.

A paper copy of the most recent information will be sent to you free of charge on request.

<sup>1</sup> From time to time we may still need to send you letters in the post. You can vary your nominated email address or change your communication preferences, at any time, either via FirstNet, by writing to us or by contacting Investor Services on 13 13 36.

## How do you access information on your investment?

To find out current information and/or manage your investment, you can:

- Use **FirstNet** to access your investment easily – online at [colonialfirststate.com.au](http://colonialfirststate.com.au)

An Online Identity Number (OIN) and password for access to FirstNet will be sent to you shortly after your investment is received (you can elect not to receive this on the application form).

FirstNet Investor is our secure internet service which provides you with personalised information about your investments as well as the ability to make changes to your account and transact online.

With FirstNet Investor, you can:

- access your account balance and transaction history
- make additional investments (if applicable)

- set up regular investment plans (if applicable)
- manage your term deposit maturity instructions
- buy, sell and switch your investment
- open a new account online
- submit scanned forms or documents
- update some of your personal details
- change your password
- view tax and distribution information (if applicable).

Call Investor Services and request a copy of 'Access your account anytime – 24/7'.

- **Call Investor Services on 13 13 36**

You can speak to an Investor Services representative Monday to Friday, 8am to 7pm (Sydney time).

- **Email us at [contactus@colonialfirststate.com.au](mailto:contactus@colonialfirststate.com.au)**

## HOW TO ACCESS INFORMATION ON YOUR INVESTMENT

	FirstNet <sup>2</sup>	Investor Services	Email
	<a href="http://colonialfirststate.com.au">colonialfirststate.com.au</a>	13 13 36	<a href="mailto:contactus@colonialfirststate.com.au">contactus@colonialfirststate.com.au</a>
<b>GENERAL ENQUIRIES</b>			
Product information	●	●	●
Performance figures	●	●	●
FirstRate products interest rates	●	●	●
Unit prices	●	●	●
Annual (financial) reports	●	●	●
<b>ACCOUNT ENQUIRIES</b>			
Portfolio information	●	●	
Details of account facilities	●	●	
Transaction history (including recent transactions and statements)	●	●	

<sup>2</sup> To enquire and transact, you will need to be registered and log in using your OIN and password. Transaction access is automatically given to investors (unless you elect not to receive this on the application form). You will be required to provide us with an Australian financial institution account to enable the transaction facility.

## Terms and conditions

These terms and conditions apply when you open an account with us and when you instruct us by phone or electronically or when you access FirstNet. It is important that you read them carefully before you provide us with instructions so that you know what will apply to your transactions.

### Limitation of liability

- All other representations and warranties relating to these services are excluded except for any term that is implied by law, which is taken to be included in these terms and conditions. To the extent permitted by law, our liability for breach of that term is limited to resupplying the service or paying the reasonable cost of having the service provided again. However, our liability may be greater where we are negligent or fraudulent, but this liability may be reduced to the extent that you caused or contributed to the loss.
- Subject to the paragraph above, to the extent permitted by law, we are not liable in any way for any losses that you suffer through using or supplying information electronically or by phone or FirstNet.
- You acknowledge and agree that we will not be liable to you for any loss you suffer (including consequential loss) caused by an inability to transact with you or other persons including where we comply with any law or legislation or choose to exercise a discretion available to us, including in circumstances where we reasonably believe that you are a Proscribed Person. 'Inability to transact' may include delaying, blocking, freezing or refusing to process a transaction or ceasing to provide you with a product or service. A 'Proscribed Person' means any person or entity who the Group reasonably believes to be (i) in breach of the laws of any jurisdiction prohibiting money laundering or terrorism financing, or (ii) on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction. A 'Proscribed Person' includes any person or entity who the Group reasonably believes to act on behalf, or for the benefit of, a person or entity referred to in (i) and/or (ii).

- You agree to use these services only in accordance with these terms and conditions and your other legal obligations. We are not liable for, and you release and indemnify us against, any liabilities, claims, losses or costs arising from our acting in accordance with any communication that we receive by phone or electronically about your account or investments with us or arising from the use of FirstNet by you or any person using your Online Identity Number (OIN) and password.

### Use of telephone and electronic communications

#### Security of phone and electronic requests

- We have procedures in place to reduce the risk of fraud, but we cannot guarantee that someone trying to impersonate you will not contact us about your account and change your details or make a withdrawal. We may dispute liability for any losses which happen because we have acted on instructions that you have not authorised but which appear to be authorised by you.
- All our customers are automatically given access to communicate with us by phone and electronically. You need to tell us if you do not want us to accept any future instructions over the phone or electronically by sending us an original signed request.
- We will block access to your account for phone and electronic instructions by the second business day after we receive that request. Until this happens, these terms and conditions for phone and electronic communications will still apply to your account.
- If you are a joint account holder, any of the joint account holders may give us instructions about the account.
- If the account holder is a company, any director of the company may give us instructions about the account, provided we have previously been notified in writing of the list of directors.

#### Information received by phone or electronically

- If the details that we receive over the phone or electronically do not match the details that we have previously received for the account, then we will not proceed with the request.

- We also will not process a request if the instructions we receive are incomplete or illegible or appear to contain errors. This is to ensure that the transaction we perform is exactly what you were requesting.
- We can change or cancel these terms for phone and electronic communications at any time as long as we give you 14 days written notice.
- Apart from these terms and conditions, we may have other requirements for receiving instructions from time to time. You will be notified if this affects you or your request.
- If you do not accept changes to these terms, you may permanently stop instructing us by phone or electronically without fee or charge by providing us with an original signed request, as outlined under the heading 'Security of phone and electronic requests'.

### Use of FirstNet

#### OIN and password

- You must keep your OIN and password secret. You should not disclose them to anyone or record them in a way which could affect their confidentiality.
- If you give someone else permission to use your OIN and password, you are responsible for any transactions they perform or changes they make to your account information, or anything that happens because you gave them that permission.
- Anyone can access FirstNet if they have a valid OIN and password. This means that if someone else has your OIN and password, they can access your account information and make transactions, even if you have not authorised them to use your OIN and password. We are not responsible to you and will not pay for any losses that may happen because we acted on any instructions received through FirstNet which used your OIN and password, whether or not these instructions were authorised by you.
- You must tell us immediately if you think that someone has accessed your account without your permission or if you think that someone else may know your OIN and password. We will stop access to the account and issue a new password.

## Access to FirstNet

- You can tell us if you want to permanently stop using FirstNet by sending us an original signed request. We will block FirstNet access to your account on the second business day after we receive that request. Until this happens, these terms and conditions will still apply to your account.
- We will do our best to maintain the operation of this service in accordance with the information you have received about it. However, we may suspend or restrict your access to the service at any time including, but not limited to, in circumstances where we have reasonable certainty of unauthorised transactions or fraud.
- We do not guarantee or warrant that the use of FirstNet will be uninterrupted or error free. We also do not warrant that it is suitable for any particular purpose or has any performance, functionality or security features, except what we are legally obliged to provide.
- We will take all reasonable steps to make sure that the information that you access through FirstNet is up-to-date and correct.
- When you are joint account holders, and one of you registers for FirstNet transaction access, both of you are taken to have agreed to any transactions on your account through FirstNet.

## Transacting on FirstNet

- 'Transaction access' means the ability to review, modify or update your contact details and accounts online; apply for, withdraw and switch units between funds or options and set up automatic facilities or features.
- You agree to use this service in accordance with these terms and conditions.
- We will only act on transaction requests that are complete and received in full, are legible and do not appear to contain any error.
- For FirstNet, a transaction reference onscreen is evidence that the communication has been completed.
- We are not liable for any losses or delays that occur because we did not receive an instruction.
- If there are any government fees and charges incurred by us in relation to your use of FirstNet, we can debit these from your account.

- You must only use FirstNet to obtain information that you are properly authorised to access and you must use this information only for lawful purposes.
- We can change these terms and conditions at any time by placing the changes on our website. When making any changes, we will act reasonably and, so far as possible, in accordance with prevailing market conditions and regulatory requirements for accounts of this type at that time. We may ask you to read and accept any amended terms and conditions so you can keep using FirstNet, but, unless otherwise required by law, once we have placed them on the website, they are binding on you, even if you have not read them. If you do not accept these changes, you may permanently stop using FirstNet without fee or charge by providing us with an original signed request, as outlined under the heading 'Access to FirstNet'.

**We recommend that you check these terms and conditions on a regular basis. These terms and conditions include any instructions for using these services provided to you or placed on our website from time to time.**

## Can we vary these terms and conditions?

### A Changes we can make

We may from time to time:

- a** add fees or charges within the limits prescribed by the fund Constitution
- b** remove fees or charges
- c** change the amount of any fee or charge within the limits prescribed by the fund Constitution
- d** vary the distribution timing and frequency
- e** vary or cancel the terms for use of phone or electronic communications and for transacting on FirstNet, and
- f** vary or cancel your direct debit arrangement.

Each of the changes in paragraphs (a) to (f) is a separate right and this clause A is to be read as if such change was a separately expressed right.

### B Changes to terms and conditions

We may from time to time change any of the terms and conditions to:

- a** change the frequency with which fees are debited
- b** add new concessions or benefits

- c** change or remove any concessions or benefits
- d** adopt or implement any legal requirement, decision, recommendation, regulatory guidance or standard of any court, tribunal, ombudsman service or regulator
- e** accommodate changes in the needs or requirements of our customers, such as new product features or services
- f** correct errors, inconsistencies, inadvertent omissions, inaccuracies or ambiguities
- g** in the event that any part of the terms and conditions contained or referred to in the PDS are found to be void or unenforceable, achieve (as far as possible) the intention of the original provision without it being void or unenforceable
- h** bring us into line with our competitors, industry or market practice or best practice in Australia or overseas, or
- i** reflect changes in technology or our processes including our computer systems.

Each of the changes in paragraphs (a) to (i) is a separate right and this clause B is to be read as if such change was a separately expressed right.

**C** Without limiting our rights under clauses A and/or B, we may from time to time change any of the terms and conditions contained or referred to in the PDS.

### How will we notify you of changes to your account features and terms and conditions?

The responsible entity may change any of the terms and conditions contained or referred to in the PDS and, where a change is material, the responsible entity will notify you in writing within the timeframes provided for in the relevant legislation.

### Not happy with the change?

Unless the fund is suspended, restricted or unavailable, you can withdraw from the fund in accordance with our normal processes if we make a change which you do not like.

# FirstRate Saver products terms and conditions

Terms and conditions for FirstRate Saver products are set out below and are in two parts:

Part 1 – Your agreement with the Bank (Deposit Agreement).

Part 2 – Your authorisation to CFS.

When you, or a person you authorise, requests to set up FirstRate Saver products, you declare that you have read and are bound by the terms and conditions of each of the agreements and authorisations contained in Parts 1 and 2.

In Part 1, 'the Bank', 'we', 'our' or 'us' refers to Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. 'CFS' refers to Colonial First State Investments Limited ABN 98 002 348 352.

In Parts 1 and 2:

- (i) FirstRate Saver products means FirstRate Saver and/or FirstRate Wholesale Saver, as relevant to the investment you hold
- (ii) FirstChoice Investment products means FirstChoice Investments and/or FirstChoice Wholesale Investments, as relevant to the investment you hold
- (iii) 'you' or 'your' means the person or persons or entity in whose name FirstRate Saver products are held, and, where the context permits, includes any person you authorise to give instructions on your behalf.

Any of the terms and conditions in Parts 1 and 2 which cancel, limit or modify the Bank's liability to you, do so only to the maximum extent permissible by law. These terms and conditions do not exclude or modify any rights which cannot be excluded or modified under legislation.

You should read these terms and conditions carefully before lodging funds in a FirstRate Saver product, and keep them for your future reference. You will then know what to expect from us and what we expect from you before becoming bound by the terms and conditions. You can ask us questions about any of the terms and conditions that you do not understand, and so avoid misunderstandings. In addition, you should read the Bank's information booklet 'The Better Banking Book', copies of which may be obtained by telephoning the Bank on 13 22 21 (24 hours a day, seven days a week), contacting your relationship manager, visiting our website at [commbank.com.au](http://commbank.com.au) or from any branch of the Bank.

The relevant provisions of the Code of Banking Practice apply to a FirstRate Saver product if the FirstRate Saver product is held by an individual, either alone or jointly with another individual, or by a small business customer.

## Part 1 – Your agreement with the Bank (Deposit Agreement)

### 1 Role of CFS

1.1 CFS will administer FirstRate Saver products on behalf of the Bank including collection of information, provision of statements of account and handling questions and complaints. You must address any issues you have with FirstRate Saver products directly with CFS.

### 2 Eligibility, account opening procedures and joint accounts

2.1 To be eligible for FirstRate Saver products and allow deposits to and withdrawals from your FirstRate Saver products, you must also hold in the same name a FirstChoice Investment products account.

New investors must complete and sign the application form in the FirstChoice Investment products PDS and otherwise meet the conditions set out in the FirstChoice Investment products PDS to establish and maintain a FirstChoice Investment products account.

2.2 If you open a joint account, CFS will accept instructions from either one of you. We are not obliged to enquire into the circumstances of any instructions you give in relation to the conduct of your joint FirstRate Saver products. We are not liable for any loss or damage you or anyone else suffers due to us acting on those instructions in good faith, unless it is proved that we were negligent. If one of you dies, the balance of FirstRate Saver products is transferred to the survivor(s).

### 3 Making deposits

3.1 CFS will, on behalf of the Bank, establish FirstRate Saver products in your name and deposit money on your behalf when:

- (i) you are eligible under clause 2.1, and
- (ii) you provide CFS with a request to deposit funds to FirstRate Saver products.

3.2 You can only make deposits by instructing CFS to transfer money through your FirstChoice Investment products account. Your instruction to CFS must be made through an investment allocation instruction in the same form as that relating to other investment allocations for your FirstChoice Investment products account.

3.3 You are not permitted to make deposits to FirstRate Saver products in any other way other than as set out in clause 3.2 above. In particular, you are not permitted to make deposits (cash or cheques) at any branch of the Bank, through the Bank's ATMs or at agencies of the Bank.

3.4 The effective date of your deposit will be the date on which the instruction is received by CFS subject to the transaction processing and cut-off times that apply to applications and switch requests, shown on page 6 of this document.

### 4 Making withdrawals

4.1 You can make a withdrawal by directing CFS to transfer money from FirstRate Saver products to your FirstChoice Investment products account by way of direct debit.

4.2 You provide CFS a direct debit authority to authorise such transfers (see Part 2 – Your authorisation to CFS of the FirstRate Saver products terms and conditions).

4.3 You cannot make withdrawals in any way other than as specified in clause 4.1. In particular, you cannot make withdrawals at any Bank branch, through the Bank's ATMs or at agencies of the Bank; or by electronic transfer or direct debit (other than CFS transferring money to your FirstChoice Investment products account).

4.4 The effective date of withdrawals from FirstRate Saver products will be the date on which the instruction is received by CFS and is subject to the transaction processing and cut-off times that apply to withdrawal and switch requests, shown on page 6 of this document.

### 5 Payment of interest

5.1 Interest on FirstRate Saver products is calculated daily on the closing balance of your FirstRate Saver products.

5.2 Interest is credited to your FirstRate Saver products effective on the last calendar day each month and when the full balance is withdrawn.

5.3 If you have instructed CFS to direct credit distributions received from your FirstChoice Investment products account to another nominated account with an Australian financial institution, CFS will ensure that any interest credited to FirstRate Saver products is also transferred (by transferring funds equal to the interest amount from FirstRate Saver products to your FirstChoice Investment products account and then to the nominated account).

5.4 If CFS processes your request to withdraw or transfer interest to you under clause 5.3, payments are subject to the processing times that apply to FirstChoice Investment products. You will not receive interest on these amounts from the effective date they are withdrawn from FirstRate Saver products.

5.5 FirstRate Saver products rates of interest are variable at our discretion. Details of the current interest rates are available on the CFS website, [colonialfirststate.com.au](http://colonialfirststate.com.au), or by contacting CFS Investor Services on 13 13 36.

### 6 Fees and charges

6.1 Subject to section 7, there are no fees or charges for FirstRate Saver products.

### 7 Changes to terms and conditions

7.1 On giving you at least 30 days prior notice in writing, we may:

- introduce a fee or charge in relation to the operation or maintenance of FirstRate Saver products
- vary the method by which interest is calculated or the frequency with which interest is credited
- introduce or change a minimum balance to which an account keeping fee applies, or
- vary the balance ranges within which interest rates apply, except where we cannot locate you.

7.2 If we otherwise vary these terms and conditions, or vary our fees and charges or any interest rate, we will notify you either in writing or by advertisement in the national media, no later than the day on which the variation takes effect.

### 8 Government charges

8.1 We will notify you of the introduction or variation of any Government charge either in writing or by advertisement in the national or local media, unless the Government, Government agency or representative body has already published the introduction or variation.

### 9 Closing FirstRate Saver products

9.1 If you do not make a deposit to or withdrawal from FirstRate Saver products for seven years, we will, as required by law, close the account without notice to you and transfer the credit balance to an unclaimed monies account administered by ASIC where it may earn interest after 1 July 2013. You may, at any time, apply to ASIC for the return of the transferred balance.

9.2 You can, at any time, by written notice to CFS, close FirstRate Saver products, provided you also close your FirstChoice Investment products account, in which case your remaining balance will be transferred through your FirstChoice Investment products account.

9.3 We may close your FirstRate Saver products account at any time by giving notice which is reasonable in all the circumstances.

## 10 Limitation of liability

10.1 We are not obliged to enquire into the circumstances of any instructions you give to CFS to transfer money in or transfer money out of FirstRate Saver products.

10.2 We are not liable for any loss or damage you or anyone else suffers due to actions taken (or not taken) by CFS under the authority you have provided in Part 2 – Your authorisation to CFS, unless it is proved that we were negligent.

## 11 Statements of account and notices

11.1 CFS will send you a consolidated statement of account including transaction details for FirstChoice Investment products and FirstRate Saver products at least every six months as set out on page 8 of this document.

11.2 CFS will send the statements of account, transaction and other communications electronically, unless you instruct CFS to post these to your nominated postal address.

11.3 CFS will send you other notices under this agreement by mail or as allowed by law.

## 12 Account combination

12.1 You agree that the Bank may combine or set off the balance of a FirstRate Saver products account with any other on demand account or with any loan account for which the Bank holds security that you have or may have in the future with us. We will inform you promptly after exercising our right to combine your accounts. The Bank's rights under this clause do not extend to any account which has a facility which is regulated by the National Credit Code. In such cases, the Bank may still exercise its banker's right of account combination. We will not exercise this right if we are actively considering your financial situation under any hardship provisions or while you are complying with an agreed repayment arrangement. We may, however, require you to retain funds in an account until our decision on your hardship application is made.

'The Better Banking Book' contains more information on the consequences of account combination.

If the Bank elects to combine your accounts, it will observe any applicable requirements of the Code of Operation for Department of Human Services and Department of Veterans' Affairs Direct Credit Payments.

## 13 Complaint handling procedures

13.1 If you believe that an error has occurred, you must address any complaints to CFS in its capacity as administrator of FirstRate Saver products; refer to the PDS for further details on CFS's complaint handling procedures.

## 14 Anti-Money Laundering and Counter-Terrorism Financing laws and Sanctions laws

14.1 We may be required to report information about you to the relevant authorities

(including acting on instructions or directions from relevant authorities regarding your FirstRate Saver products). We may not be able to tell you when this occurs.

14.2 Notwithstanding any right you may have under this Deposit Agreement, we may not be able to transact with you or other persons associated with your FirstRate Saver products. This may include:

- delaying, blocking, freezing or refusing to process a transaction, or
- closing your FirstRate Saver products at any time (in the event that we reasonably believe you or any other person associated with your FirstRate Saver products is a Proscribed Person).

This may impact on your investment and could result in a loss of income or capital invested. You acknowledge and agree that we will not be liable to you or other persons for any loss suffered (including consequential loss) for such action taken in good faith including in compliance or purported compliance with any legal requirement in relation to a Proscribed Person.

14.3 'Proscribed Person' means:

- any person or entity who we reasonably believe to be:
  - a proscribed person or entity under the Charter of United Nations Act 1945 (Cth)
  - in breach of the laws of any jurisdiction prohibiting money laundering or terrorism financing
  - on a list of persons with whom dealings are proscribed by the Government or a regulatory authority of any jurisdiction
- any person or entity who appears to us to act on behalf, or for the benefit of, a person or entity listed in (a) (i) to (iii) above.

## 15 Privacy policy

15.1 You agree to the collection, use and disclosure of your personal information as set out on page 15 – Privacy information when you set up FirstRate Saver products.

## 16 Financial Claims Scheme

16.1 The Financial Claims Scheme, under the Banking Act, covers deposit amounts you hold in a bank in aggregate up to a statutory prescribed limit (**please note** that for the purposes of calculating this total, joint accounts are considered to be held in equal shares). You may be entitled to a payment in some circumstances. Payments under the scheme are subject to a limit for each depositor. Information about the Financial Claims Scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at [www.fcs.gov.au](http://www.fcs.gov.au) and the APRA hotline on 1300 55 88 49 (if calling from within Australia) or +61 2 9210 3480 (if calling from outside Australia).

For FirstChoice Investments and FirstChoice Wholesale Investments deposits (including FirstRate (Wholesale) Saver and FirstRate Term Deposits) up to \$250,000 made by you with the Commonwealth Bank will be government guaranteed under the Financial Claims Scheme. For more information on the

Financial Claims Scheme visit <https://www.apra.gov.au/financial-claims-scheme>. Please note that For FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Select and FirstChoice Employer Super, deposits are held with the Commonwealth Bank by the super fund on behalf of those members who take up this option. Deposits through FirstRate <Wholesale> Saver and FirstRate Term Deposits are not eligible for the Financial Claims Scheme.

## Part 2 – Your authorisation to CFS

In Part 2, 'CFS', 'we', 'our' or 'us' refers to Colonial First State Investments Limited ABN 98 002 348 352.

### 1 What do you authorise CFS to do?

- You authorise us to act on your instructions for the purpose of:
  - depositing money into FirstRate Saver products, and
  - withdrawing money from FirstRate Saver products by way of direct debit through your FirstChoice Investment products account.
- When you give instructions to us as set out above, we are acting on your behalf and not in our capacity as administrator of FirstRate Saver products.

### 2 Direct debit authorisation

- You authorise us to arrange for monies to be withdrawn from your FirstRate Saver products for the purposes set out in clause 1.1(b) above.
- This authorisation cannot be revoked.

### 3 Transactions

- Transactions you instruct us to undertake on FirstRate Saver products are subject to the same conditions that apply to instructions you give us in relation to FirstChoice Investment products, including:
  - transaction processing and cut-off times (see page 6 of this document)
  - withdrawal processing times; note that if you withdraw immediately following 30 June or at any other time, payment may take longer than usual to process; you will not receive interest on the withdrawn monies subject to this delay, which could be up to 14 days
  - distribution and interest payment processing times; if you elect to have distributions on your FirstChoice Investment products transferred to your nominated financial institution, this will also apply to FirstRate Saver products interest payments; **please note** that the transfer may take up to 14 days from the effective date of the interest payment; you will not receive any further interest on monies subject to this delay
  - we will only accept deposits from and pay withdrawals to an Australian financial institution.
- If you instruct us to close your FirstChoice Investment products account, we will also close FirstRate Saver products.
- If you have previously authorised your financial adviser to transact online on your behalf (and this authority remains current), you extend the authority to include instructions relating to FirstRate Saver products.

## Regulatory information

### What is the Constitution?

Each of the options is governed by a Constitution (which is substantially the same for each option). Together with the Corporations Act and some other laws, the Constitution sets out the terms and conditions under which the option operates and the rights, responsibilities, powers, discretions and duties of the responsible entity and investors. The Constitution deals with a number of issues including:

- your rights as a holder of units
- option termination, and
- our broad powers to invest, borrow, receive fees and other payments and generally manage the options.

The Constitution states that your liability is limited to the amount you paid for your units, but the courts are yet to determine the effectiveness of provisions of this kind.

You can inspect a copy of the Constitution at our head office or we will provide you with a copy free of charge.

The Constitution gives us a number of rights, including a number of discretions relating to unit pricing and option termination. You can obtain a copy of our Unit Pricing Permitted Discretions Policy, free of charge, by calling us on 13 13 36.

We may alter the Constitution if we, as the responsible entity, reasonably consider that the amendments will not adversely affect investors' rights. Otherwise, we must obtain investors' approval at a meeting of investors.

We may retire or be required to retire as responsible entity (if investors vote for our removal).

Your rights to requisition, attend and vote at meetings are mainly contained in the Corporations Act.

### Can you appoint an agent?

As an investor, you are entitled to appoint an agent to act on your behalf. This person could be your financial adviser, solicitor, or someone else that you trust to act on your behalf. We will only accept your appointment of an agent if (among other things) we have successfully established the identity of this agent. In order for us to do this, you will need to complete an appointment of agent form.

If you have more than one agent or signatory and you are a non-individual investor (eg a company, trust or other entity type), you can appoint a verifying officer to identify your agents or signatories. To appoint a verifying officer, you will need to complete the verifying officer form. Copies of these forms can be obtained from our website or by calling 13 13 36.

**Please note** that by appointing an agent to act on your behalf, you are giving that person full authority over your account.

### What are our reporting requirements?

If any option is a disclosing entity under the Corporations Act, the option is subject to regular reporting and continuous disclosure obligations. Copies of documents we lodge with Australian Securities and Investments Commission (ASIC) to fulfil these obligations may be obtained from, or inspected at, an ASIC office.

You also have a right to request a copy of certain documents from us when they become available, and we must send you a copy (free of charge) as soon as practicable and in any event within five days. Your request will be fulfilled in the way you choose – by email or post, or you can collect it from our offices. The documents are:

- the annual financial report for an option most recently lodged with ASIC, and
- any half-year financial report lodged with ASIC and any continuous disclosure notice given for each option after the lodgement of the annual financial report for each option and before the date of this document.

### Anti-Money Laundering and Counter-Terrorism Financing laws and Sanctions laws

We are required to comply with these laws, including the need to establish your identity (and, if relevant, the identity of other persons associated with your account). Instructions for completing the identification process are included with the application forms.

Additionally, from time to time, we may require additional information to assist with this process. We may be required to report information about you to the relevant authorities. We may not be able to tell you when this occurs. We may not be able to transact with you or other persons. This may include delaying, blocking, freezing or refusing to process a transaction or ceasing to provide you with a product or service. Refer to the terms and conditions on page 10. This may impact on your investment and could result in a loss of income and principal invested.

### Custody

A professional custodian generally holds the assets of each option.

The custodian is appointed by Colonial First State and is responsible only to us. It is the custodian's role to hold the assets in the investment options on behalf of investors (however, for investment options where a prime broker has been appointed, assets will be held by the prime broker).

The custodian may be changed from time to time, and we may change the custodian where we are satisfied that the proposed new custodian meets all regulatory requirements. You will not be notified of a change in custodian. If the custodian is another company in the Commonwealth Bank Group, then we would have to:

- satisfy ASIC that we are able to separate each option's assets from our own, and
- satisfy ourselves that holding each option's assets in this way would be cost-effective for investors.

If you would like details of our custodian, please contact us.

## Privacy information

### How is your personal information dealt with?

The privacy of your personal information is important to us.

We form part of the Commonwealth Bank Group of companies ('the Group'), a well-known financial services organisation. The Group offers a broad range of products and services.

### Collecting information

'Customer information' is information about a customer. It includes personal information such as name, age, gender and contact details, as well as your health and financial information.

#### How we collect it

We can collect and verify customer information in different ways and we will advise you of the most acceptable ways to do this.

The law may require us to identify our customers.

We do this by collecting and verifying information about you.

We may also collect and verify information about persons who act on your behalf. Collecting and verifying information helps to protect against identity theft, money laundering and other illegal activities. We may disclose your customer information in carrying out verification, eg we may refer to public records to verify information and documentation, or we may verify with an employer that the information you have given us is accurate.

#### What we collect

Depending on whether you are an individual or an organisation, the information we collect will vary. For instance, if you are an individual, the type of information we may collect and verify includes your full name, date of birth and residential address. If you are commonly known by two or more different names, you must give us full details of your other name or names.

#### Accuracy

You must provide us with accurate and complete information. If you do not, you may be in breach of the law, and also we may not be able to provide you with products and services that best suit your needs.

### How do we use your personal information?

We collect, use and exchange your personal information so that we can:

- establish your identity and assess applications for our products and services
- price and design our products and services
- administer our products and services
- manage our relationship with you
- manage our risks and help identify and investigate illegal activity, such as fraud
- contact you; for example, if we need to tell you something important
- conduct and improve our businesses and improve the customer experience
- comply with our legal obligations and assist government and law enforcement agencies or domestic and foreign regulators, or
- identify and tell you about other products or services that we think may be of interest to you.

We may also collect, use and exchange your information in other ways where permitted by law.

#### Electronic communication

If we have your email or mobile phone details, we may contact you electronically, including by SMS. You may also receive information on the Group's products and services electronically.

#### Direct marketing

If you don't want to receive direct marketing from us, you can tell us by calling Investor Services on 13 13 36 or sending an email to [contactus@colonialfirststate.com.au](mailto:contactus@colonialfirststate.com.au)

### Gathering and combining data to get insights

Improvements in technology enable organisations, like us, to collect and use information to get a more integrated view of customers and provide better products and services.

The Group may combine customer information it has with information available from a wide variety of external sources (for example, census or Australian Bureau of Statistics data). Group members are able to analyse the data in order to gain useful insights which can be used for any of the purposes mentioned above.

In addition, Group members may provide data insights or related reports to others; for example, to help them understand their customers better. These are based on aggregated information and do not contain any information that identifies you.

## Protecting your personal information

We comply with the Australian Privacy Principles as incorporated into the Privacy Act 1988 (Cth).

The Privacy Act protects your sensitive information, such as health information. When we need to obtain this type of information, we will ask for your consent, except where otherwise permitted by law.

### Who do we exchange your personal information with?

We exchange your personal information with other members of the Group, so that the Group may adopt an integrated approach to its customers. This applies also where your products and services are held through a Commonwealth Financial Planner.

Group members may use this information for any of the purposes mentioned under 'How do we use your personal information?' on the previous page.

### Third parties

We may exchange your information with third parties where this is permitted by law or for any of the purposes mentioned under 'How do we use your personal information?' on the previous page.

These third parties include:

- service providers or those to whom we outsource certain functions; for example, direct marketing, statement production, debt recovery and information technology support
- your employer
- brokers and agents who refer your business to us
- any person acting on your behalf, including your financial adviser, solicitor, accountant, executor, administrator, trustee, guardian or attorney
- the insurer, to enable it to assess your insurance application and to provide and administer cover
- medical practitioners (to verify or clarify, if necessary, any health information you may provide)
- claims-related providers, such as assessors and investigators, who help us with claims
- auditors
- government and law enforcement agencies or domestic and foreign regulators, or
- entities established to help identify illegal activities and prevent fraud.

In all circumstances where our contractors and outsourced service providers become aware of customer information, confidentiality arrangements apply.

If you request us not to share your information with one of our third-party suppliers, this may lead to us not being able to provide you with a product or service.

We may be required to disclose customer information by law, eg under Court Orders or Statutory Notices pursuant to taxation or social security laws or under laws relating to sanctions, money laundering or terrorism financing.

## Sending information overseas

From time to time, we may send your personal information overseas, including to overseas Group members and to service providers or other third parties who operate or hold data outside Australia. Where we do this, we make sure that appropriate data handling and security arrangements are in place. Please note that Australian law may not apply to some of these entities.

We may also send information overseas to complete a particular transaction or where this is required by laws and regulations of Australia or another country.

For more information about which countries your information may be sent to, see the Commonwealth Bank Group Privacy Policy, available at [commbank.com.au](http://commbank.com.au)

### Additional obligations

The Commonwealth Bank Group may be subject to laws or regulations in Australia or another country that affect your relationship with the Group (eg laws that address tax evasion). So that we may comply with our obligations under these laws or regulations, we may:

- require you to provide information about you or your product
- if required to do so, withhold an amount from a payment to you, and if we do, we will not reimburse you for the amount withheld, and/or
- take such other action as is reasonably required, including, for example, closing your account.

## Viewing your information

You can (subject to permitted exceptions) request access to your personal information by contacting Investor Services on 13 13 36.

We may charge you for providing access. For more information about our privacy and information handling practices, please refer to the Commonwealth Bank Group Privacy Policy, which is available through [commbank.com.au](http://commbank.com.au) or on request from any Commonwealth Bank branch.

Where you hold an account with one or more individuals, we will allow each individual access to their own personal information and to the joint information of the account, such as account balances and transaction details, but not to personal information of the other individual(s).

## Making a privacy complaint

We accept that sometimes we can get things wrong. If you have a concern about your privacy, you have a right to make a complaint, and we'll do everything we can to put matters right. For further information on how to make a complaint and how we deal with your complaint, please refer to the PDS.

**WHOLESALE INVESTMENT OPTION**REGISTERED OPTION NAME<sup>1</sup>

<b>FirstChoice Wholesale Defensive</b> Commonwealth Multi-Manager Defensive Fund	ABN ARSN	19 883 274 412 099 920 804
<b>FirstChoice Wholesale Conservative</b> Commonwealth Multi-Manager Conservative Fund	ABN ARSN	36 602 092 821 099 920 126
<b>FirstChoice Wholesale Diversified</b> Commonwealth Multi-Manager Diversified Fund	ABN ARSN	49 783 998 138 604 604 686
<b>FirstChoice Wholesale Moderate</b> Commonwealth Multi-Manager Moderate Fund	ABN ARSN	99 466 790 169 099 919 856
<b>FirstChoice Wholesale Balanced</b> Commonwealth Balanced Fund 2	ABN ARSN	74 406 057 461 134 827 900
<b>FirstChoice Wholesale Growth</b> Commonwealth Multi-Manager Growth Fund	ABN ARSN	38 496 857 425 099 920 171
<b>FirstChoice Wholesale High Growth</b> Commonwealth Multi-Manager High Growth Fund	ABN ARSN	84 954 613 321 099 920 064
<b>FirstChoice Wholesale Geared Growth Plus</b> Commonwealth Multi-Manager Geared Growth Fund	ABN ARSN	69 558 203 189 129 252 982
<b>FirstChoice Wholesale Fixed Interest</b> Commonwealth Multi-Manager Fixed Interest Fund	ABN ARSN	51 418 082 779 099 920 153
<b>FirstChoice Wholesale Lower Volatility Australian Share</b> Commonwealth Australian Boutique Shares Blended	ABN ARSN	58 717 904 457 108 230 691
<b>FirstChoice Wholesale Australian Share</b> Commonwealth Multi-Manager Australian Share Fund	ABN ARSN	67 404 668 797 099 919 936
<b>FirstChoice Wholesale Australian Small Companies</b> Commonwealth Multi-Manager Small Companies Fund	ABN ARSN	87 349 547 362 102 587 619
<b>FirstChoice Wholesale Global Share</b> Commonwealth Multi-Manager Global Shares Fund	ABN ARSN	48 501 859 905 099 920 313
<b>FirstChoice Wholesale Global Share – Hedged</b> Commonwealth Global Share Fund 15	ABN ARSN	70 341 498 218 113 917 203
<b>FirstChoice Wholesale Asian Share</b> Commonwealth Multi-Manager Asian Share Fund	ABN ARSN	17 362 826 490 123 800 751
<b>FirstChoice Wholesale Emerging Markets</b> Commonwealth Multi-Manager Emerging Markets Fund	ABN ARSN	53 032 492 165 129 252 722
<b>FirstChoice Wholesale Global Small Companies</b> Commonwealth Global Share Fund 12	ABN ARSN	63 717 884 570 108 230 539
<b>FirstChoice Wholesale Property Securities</b> Commonwealth Multi-Manager Property Securities Fund	ABN ARSN	34 686 149 455 099 921 301
<b>FirstChoice Wholesale Global Property Securities</b> Commonwealth Multi-Manager Global Property Securities Fund	ABN ARSN	16 937 655 357 113 916 331
<b>FirstChoice Wholesale Global Infrastructure Securities</b> Commonwealth Multi-Manager Global Infrastructure Securities Fund	ABN ARSN	76 860 873 761 117 954 319
<b>FirstChoice Wholesale Geared Australian Share</b> Commonwealth Multi-Manager Geared Boutique Australian Shares Fund	ABN ARSN	23 912 817 052 123 809 432
<b>FirstChoice Wholesale Geared Global Share</b> Colonial First State Wholesale Geared Global Share Fund	ABN ARSN	72 207 461 927 096 392 031
<b>FirstChoice Wholesale Multi-Index Conservative</b> Commonwealth Diversified Fund 2	ABN ARSN	58 838 819 303 099 919 338
<b>FirstChoice Wholesale Multi-Index Diversified</b> Commonwealth Diversified Fund 3	ABN ARSN	54 963 445 032 099 919 669
<b>FirstChoice Wholesale Multi-Index Moderate</b> Commonwealth Diversified Fund 10	ABN ARSN	17 192 702 778 604 604 668
<b>FirstChoice Wholesale Multi-Index Balanced</b> Commonwealth Diversified Fund 7	ABN ARSN	47 087 240 433 099 941 456
<b>FirstChoice Wholesale Multi-Index Growth</b> Commonwealth Diversified Fund 9	ABN ARSN	11 353 213 879 117 954 435
<b>FirstChoice Wholesale Multi-Index High Growth</b> Commonwealth Diversified Fund 8	ABN ARSN	66 027 431 176 099 941 563
<b>Colonial First State Wholesale Index Conservative</b> Colonial First State Investment Fund 85	ABN ARSN	42 671 510 200 624 507 517
<b>Colonial First State Wholesale Index Diversified</b> Colonial First State Investment Fund 83	ABN ARSN	49 686 913 989 628 026 148
<b>Colonial First State Wholesale Index Growth</b> Colonial First State Investment Fund 84	ABN ARSN	68 535 170 699 628 026 291
<b>Colonial First State Wholesale Index Australian Bond</b> Colonial First State – FirstChoice Wholesale Investments – Fixed Interest Fund 8	ABN ARSN	91 520 636 212 109 434 915

1. The registered option names, ABN and ARSN details shown above are for FirstChoice Wholesale Investments only. FirstRate Wholesale products are deposit products offered by Commonwealth Bank of Australia.

**WHOLESALE INVESTMENT OPTION**REGISTERED OPTION NAME<sup>1</sup>

<b>Colonial First State Wholesale Index Global Bond</b> Colonial First State Investment Fund 69	ABN ARSN	94 719 116 276 624 512 465
<b>Colonial First State Wholesale Index Australian Share</b> Colonial First State – FirstChoice Wholesale Investments – Australian Share Fund 20	ABN ARSN	20 042 760 290 109 434 737
<b>Colonial First State Wholesale Index Global Share</b> Colonial First State – FirstChoice Wholesale Investments – Global Share Fund 14	ABN ARSN	23 476 141 985 109 434 844
<b>Colonial First State Wholesale Index Global Share – Hedged</b> Commonwealth Global Share Fund 16	ABN ARSN	51 009 397 023 113 916 868
<b>Colonial First State Wholesale Index Property Securities</b> Colonial First State – FirstChoice Wholesale Investments – Property Securities Fund 7	ABN ARSN	20 741 136 258 109 434 522
<b>Colonial First State Wholesale Index Global Property Securities</b> Commonwealth Global Property Securities Fund 4	ABN ARSN	32 604 007 065 134 828 925
<b>Colonial First State Wholesale Index Global Listed Infrastructure Securities</b> Commonwealth Global Listed Infrastructure Fund 6	ABN ARSN	90 869 534 792 159 909 887
<b>AZ Sestante Wholesale Conservative</b> Colonial First State Investment Fund 44	ABN ARSN	23 140 130 457 614 641 057
<b>Colonial First State Wholesale Conservative</b> Colonial First State Wholesale Conservative Fund	ABN ARSN	90 805 018 399 087 559 037
<b>Colonial First State Wholesale Target Return Income</b> Colonial First State Wholesale Enhanced Yield Fund	ABN ARSN	97 149 229 395 112 736 491
<b>Perpetual Wholesale Conservative Growth</b> Commonwealth Diversified Fund 1	ABN ARSN	86 962 027 605 099 919 810
<b>AZ Sestante Wholesale Diversified</b> Colonial First State Investment Fund 45	ABN ARSN	42 678 362 669 614 640 685
<b>Colonial First State Wholesale Balanced</b> Colonial First State Wholesale Balanced Fund	ABN ARSN	15 393 700 684 087 559 493
<b>Perpetual Wholesale Diversified Growth</b> Commonwealth Diversified Fund 4	ABN ARSN	69 089 305 529 099 919 623
<b>AZ Sestante Wholesale Growth</b> Colonial First State Investment Fund 46	ABN ARSN	84 909 945 023 614 640 845
<b>Colonial First State Wholesale Diversified</b> Colonial First State Wholesale Diversified Fund	ABN ARSN	91 373 707 482 087 559 868
<b>Pendal Wholesale Active Balanced</b> Commonwealth Diversified Fund 5	ABN ARSN	88 005 811 699 099 919 632
<b>Perpetual Wholesale Balanced Growth</b> Commonwealth Diversified Fund 6	ABN ARSN	53 786 910 792 099 919 767
<b>Schroder Wholesale Real Return</b> Colonial First State – FirstChoice Wholesale Investments – Specialist Fund 32	ABN ARSN	75 986 245 157 168 563 282
<b>Colonial First State Wholesale High Growth</b> Colonial First State Wholesale High Growth Fund	ABN ARSN	33 898 634 834 087 561 984
<b>Milliman Wholesale Managed Risk Multi-Index High Growth</b> Colonial First State Investment Fund 19	ABN ARSN	70 514 486 900 604 604 819
<b>Colonial First State Wholesale Strategic Cash</b> Colonial First State Wholesale Cash Fund	ABN ARSN	93 508 337 224 087 558 674
<b>Colonial First State Wholesale Global Credit Income</b> Colonial First State Wholesale Global Corporate Debt Fund	ABN ARSN	17 818 879 429 093 045 713
<b>Kapstream Wholesale Absolute Return Income</b> Commonwealth Specialist Fund 33	ABN ARSN	99 613 223 012 168 563 719
<b>Macquarie Wholesale Income Opportunities</b> Commonwealth International Fixed Interest Fund 9	ABN ARSN	33 826 720 447 134 829 011
<b>Perpetual Wholesale Diversified Income</b> Commonwealth Fixed Interest Fund 21	ABN ARSN	58 098 862 422 149 309 179
<b>PM Capital Wholesale Enhanced Yield</b> Commonwealth Fixed Interest Fund 11	ABN ARSN	95 494 685 234 110 773 254
<b>Acadian Wholesale Defensive Income</b> Commonwealth Specialist Fund 19	ABN ARSN	24 237 254 829 118 583 976
<b>Pendal Wholesale Monthly Income Plus</b> Commonwealth Fixed Interest Fund 14	ABN ARSN	65 858 700 892 113 916 537
<b>Affirmative Wholesale Global Bond</b> Colonial First State Investment Fund 51	ABN ARSN	84 906 342 850 617 442 047
<b>Colonial First State Wholesale Diversified Fixed Interest</b> Colonial First State Wholesale Diversified Fixed Interest Fund	ABN ARSN	24 258 154 801 087 570 634
<b>Franklin Templeton Wholesale Multisector Bond</b> Commonwealth Specialist Fund 38	ABN ARSN	25 117 821 722 604 604 588

1 The registered option names, ABN and ARSN details shown above are for FirstChoice Wholesale Investments only. FirstRate Wholesale products are deposit products offered by Commonwealth Bank of Australia.

**WHOLESALE INVESTMENT OPTION**

 REGISTERED OPTION NAME<sup>1</sup>

<b>PIMCO Wholesale Global Bond</b> Commonwealth International Fixed Interest Fund 10	ABN 62 921 231 593 ARSN 162 718 612
<b>Schroder Wholesale Absolute Return Income</b> Commonwealth Specialist Fund 5	ABN 46 828 348 012 ARSN 108 230 486
<b>UBS Wholesale Diversified Fixed Income</b> Commonwealth International Fixed Interest Fund 3	ABN 48 707 971 442 ARSN 099 912 562
<b>Aberdeen Standard Wholesale Australian Fixed Income</b> Commonwealth Fixed Interest Fund 3	ABN 45 772 316 932 ARSN 099 940 226
<b>Colonial First State Wholesale Australian Bond</b> Colonial First State Wholesale Australian Bond Fund	ABN 98 852 084 690 ARSN 087 570 885
<b>Acadian Wholesale Diversified Alpha</b> Colonial First State Investment Fund 57	ABN 63 608 752 163 ARSN 617 440 669
<b>Aspect Wholesale Diversified Futures</b> Colonial First State – FirstChoice Wholesale Investments – Specialist Fund 23	ABN 77 320 556 736 ARSN 141 696 728
<b>Acadian Wholesale Australian Managed Volatility Equity</b> Commonwealth Australian Shares Fund 35	ABN 94 645 957 983 ARSN 617 441 433
<b>Acadian Wholesale Global Managed Volatility Equity</b> Colonial First State – FirstChoice Wholesale Investments – Global Share Fund 28	ABN 15 635 711 642 ARSN 162 718 194
<b>Colonial First State Wholesale Equity Income</b> Colonial First State Global Asset Management Equity Trust 2	ABN 56 802 915 282 ARSN 129 259 552
<b>Merlon Wholesale Australian Share Income</b> Commonwealth Specialist Fund 18	ABN 80 783 652 947 ARSN 123 809 469
<b>Milliman Wholesale Managed Risk Australian Share</b> Colonial First State Investment Fund 15	ABN 20 709 355 250 ARSN 604 604 828
<b>Milliman Wholesale Managed Risk Global Share</b> Colonial First State Investment Fund 17	ABN 55 329 749 678 ARSN 604 604 944
<b>State Street Wholesale Australian Equity</b> Commonwealth Australian Shares Fund 5	ABN 28 388 562 556 ARSN 099 919 230
<b>Acadian Wholesale Australian Equity</b> Commonwealth Australian Share Fund 23	ABN 22 818 155 689 ARSN 116 418 958
<b>Antares Wholesale Elite Opportunities</b> Commonwealth Australian Share Fund 31	ABN 23 784 079 351 ARSN 108 730 329
<b>Ausbil Wholesale Australian Active Equity</b> Commonwealth Australian Shares Fund 6	ABN 18 683 764 786 ARSN 099 919 169
<b>Bennelong Wholesale ex-20 Australian Equities</b> Colonial First State Investment Fund 13	ABN 23 485 289 710 ARSN 604 604 757
<b>BlackRock Wholesale Advantage Australian Equity</b> Commonwealth Australian Shares Fund 3	ABN 71 207 285 785 ARSN 099 920 000
<b>Colonial First State Wholesale Concentrated Australian Share</b> Colonial First State Wholesale Leaders Fund	ABN 16 013 751 245 ARSN 087 569 640
<b>Colonial First State Wholesale Imputation</b> Colonial First State Wholesale Imputation Fund	ABN 70 261 123 727 ARSN 087 569 980
<b>Fidelity Wholesale Australian Equities</b> Commonwealth Australian Share Fund 24	ABN 14 857 837 635 ARSN 117 954 186
<b>Investors Mutual Wholesale Australian Share</b> Commonwealth Australian Share Fund 14	ABN 23 648 727 492 ARSN 108 230 155
<b>Ironbark Karara Wholesale Australian Share</b> Commonwealth Australian Share Fund 16	ABN 91 956 133 231 ARSN 108 230 280
<b>Lazard Wholesale Select Australian Equity</b> Commonwealth Australian Share Fund 13	ABN 44 307 339 348 ARSN 103 333 268
<b>Maple-Brown Abbott Wholesale Australian Share</b> Commonwealth Australian Shares Fund 8	ABN 16 060 847 502 ARSN 099 919 310
<b>Nikko AM Wholesale Australian Share Concentrated</b> Commonwealth Australian Share Fund 12	ABN 25 007 948 910 ARSN 102 587 404
<b>Pendal Wholesale Australian Share</b> Commonwealth Australian Shares Fund 10	ABN 50 792 991 567 ARSN 099 920 493
<b>Perennial Value Wholesale Australian Share</b> Commonwealth Australian Share Fund 17	ABN 22 101 687 863 ARSN 108 230 306
<b>Perpetual Wholesale Australian Share</b> Commonwealth Australian Shares Fund 11	ABN 89 989 864 770 ARSN 099 920 439
<b>Perpetual Wholesale Ethical SRI Share</b> Commonwealth Australian Shares Fund 34	ABN 26 163 196 538 ARSN 610 729 863
<b>Perpetual Wholesale Industrial Share</b> Commonwealth Australian Shares Fund 4	ABN 83 050 830 559 ARSN 099 919 927

**WHOLESALE INVESTMENT OPTION**

 REGISTERED OPTION NAME<sup>1</sup>

<b>Realindex Wholesale Australian Share</b> Colonial First State – FirstChoice Wholesale Investments – Australian Share Fund 26	ABN ARSN	94 101 108 400 132 950 862
<b>Schroder Wholesale Australian Equity</b> Commonwealth Australian Shares Fund 9	ABN ARSN	48 964 946 377 099 920 635
<b>Solaris Wholesale Core Australian Equity</b> Commonwealth Australian Share Fund 15	ABN ARSN	85 215 608 587 108 230 244
<b>T. Rowe Price Wholesale Australian Equity</b> Commonwealth Australian Share Fund 27	ABN ARSN	33 966 521 852 091 478 956
<b>Ausbil Wholesale Australian Emerging Leaders</b> Commonwealth Small Companies Fund 8	ABN ARSN	35 129 083 472 113 916 984
<b>Celeste Wholesale Australian Small Companies</b> Commonwealth Small Companies Fund 7	ABN ARSN	35 674 894 963 113 917 481
<b>Colonial First State Wholesale Australian Small Companies</b> Colonial First State Wholesale Small Companies Fund – Core	ABN ARSN	65 030 712 109 089 460 891
<b>Colonial First State Wholesale Developing Companies</b> Colonial First State Wholesale Developing Companies Fund	ABN ARSN	59 274 748 029 109 434 406
<b>Colonial First State Wholesale Future Leaders</b> Colonial First State Wholesale Future Leaders Fund	ABN ARSN	70 756 716 919 109 434 620
<b>OC Wholesale Premium Small Companies</b> Commonwealth Small Companies Fund 12	ABN ARSN	15 178 967 001 604 604 739
<b>Realindex Wholesale Australian Small Companies</b> Colonial First State – FirstChoice Wholesale Investments – Small Companies Fund 10	ABN ARSN	84 638 841 220 132 951 725
<b>Zurich Investments Wholesale Small Companies</b> Colonial First State Investment Fund 60	ABN ARSN	38 151 867 608 617 441 639
<b>Acadian Wholesale Sustainable Global Equity</b> Colonial First State Wholesale Acadian Global Equity Fund	ABN ARSN	68 428 167 928 113 916 724
<b>Altrinsic Wholesale Global Equity</b> Commonwealth Global Share Fund 11	ABN ARSN	21 178 984 183 108 230 628
<b>Antipodes Wholesale Global</b> Colonial First State Investment Fund 55	ABN ARSN	14 374 978 836 617 439 620
<b>Baillie Gifford Wholesale Long Term Global Growth</b> Commonwealth Global Share Fund 25	ABN ARSN	54 702 740 488 149 307 746
<b>Grant Samuel Epoch Wholesale Global Equity Shareholder Yield</b> Commonwealth Global Share Fund 20	ABN ARSN	53 470 128 982 129 259 516
<b>Magellan Wholesale Global Share</b> Commonwealth Specialist Fund 26	ABN ARSN	58 123 297 194 149 601 954
<b>Magellan Wholesale Global Share – Hedged</b> Commonwealth Specialist Fund 41	ABN ARSN	42 352 146 595 610 729 569
<b>MFS Wholesale Global Equity</b> Commonwealth Global Shares Fund 6	ABN ARSN	19 079 599 636 099 911 985
<b>Pendal Wholesale Core Global Share</b> Commonwealth Global Share Fund 8	ABN ARSN	19 928 293 272 099 912 366
<b>Perpetual Wholesale Global Share</b> Commonwealth Global Share Fund 5	ABN ARSN	93 760 591 690 099 911 378
<b>Platinum Wholesale International</b> Commonwealth Specialist Fund 4	ABN ARSN	60 811 557 433 102 587 548
<b>PM Capital Wholesale Global Companies</b> Commonwealth Specialist Fund 11	ABN ARSN	52 019 883 387 117 954 524
<b>Realindex Wholesale Global Share</b> Colonial First State – FirstChoice Wholesale Investments – Global Share Fund 22	ABN ARSN	85 342 160 045 132 950 577
<b>Realindex Wholesale Global Share – Hedged</b> Colonial First State – FirstChoice Wholesale Investments – Global Share Fund 23	ABN ARSN	58 766 242 179 132 950 059
<b>Stewart Investors Wholesale Worldwide Leaders</b> Colonial First State Wholesale Global Share Fund	ABN ARSN	96 983 861 913 087 563 755
<b>Stewart Investors Wholesale Worldwide Sustainability</b> Colonial First State Global Asset Management Equity Trust 10	ABN ARSN	98 594 571 526 160 711 106
<b>T. Rowe Price Wholesale Global Equity</b> Commonwealth Global Shares Fund 7	ABN ARSN	23 280 104 586 099 912 133
<b>Pendal Wholesale Global Emerging Market Opportunities</b> Commonwealth Emerging Markets Fund 9	ABN ARSN	42 776 910 300 624 507 713
<b>Platinum Wholesale Asia</b> Commonwealth Asian Share Fund 4	ABN ARSN	87 795 936 645 140 776 950
<b>Realindex Wholesale Emerging Markets</b> Colonial First State – FirstChoice Wholesale Investments – Emerging Markets Fund 6	ABN ARSN	27 289 314 337 140 972 863

1 The registered option names, ABN and ARSN details shown above are for FirstChoice Wholesale Investments only. FirstRate Wholesale products are deposit products offered by Commonwealth Bank of Australia.

**WHOLESALE INVESTMENT OPTION**REGISTERED OPTION NAME<sup>1</sup>

<b>Acadian Wholesale Australian Equity Long Short</b> Commonwealth Specialist Fund 9	ABN 59 986 016 584 ARSN 117 032 327
<b>Acadian Wholesale Global Equity Long Short</b> Commonwealth Specialist Fund 10	ABN 40 778 687 289 ARSN 117 032 176
<b>Bennelong Kardinia Wholesale Absolute Return</b> Commonwealth Specialist Fund 42	ABN 43 102 754 436 ARSN 610 729 756
<b>Janus Henderson Wholesale Global Natural Resources</b> Colonial First State Wholesale Global Resources Fund	ABN 18 143 761 492 ARSN 087 561 500
<b>APN Wholesale AREIT</b> Commonwealth Property Securities Fund 8	ABN 70 315 264 494 ARSN 110 772 579
<b>Colonial First State Wholesale Property Securities</b> Colonial First State Wholesale Property Securities Fund	ABN 53 841 877 511 ARSN 087 570 429
<b>Ironbark Wholesale Property Securities</b> Commonwealth Property Fund 6	ABN 89 571 376 002 ARSN 101 476 779
<b>Legg Mason Martin Currie Wholesale Real Income</b> Commonwealth Australian Infrastructure Fund 1	ABN 98 278 120 256 ARSN 123 987 011
<b>Pendal Wholesale Property Investment</b> Commonwealth Property Fund 2	ABN 34 749 044 373 ARSN 099 940 922
<b>AMP Capital Wholesale Global Property Securities</b> Commonwealth Global Property Securities Fund 5	ABN 51 230 513 990 ARSN 140 776 772
<b>Colonial First State Wholesale Global Property Securities</b> Colonial First State Wholesale Global Property Securities Fund	ABN 64 902 971 632 ARSN 108 688 777
<b>Colonial First State Wholesale Global Listed Infrastructure Securities</b> Colonial First State Wholesale Global Listed Infrastructure Securities Fund	ABN 99 485 137 517 ARSN 125 199 411
<b>Magellan Wholesale Infrastructure</b> Commonwealth Global Listed Infrastructure Fund 7	ABN 54 100 160 919 ARSN 610 729 649
<b>Acadian Wholesale Geared Australian Equity</b> Colonial First State Wholesale Geared Australian Share Fund – Core	ABN 41 815 808 212 ARSN 108 689 050
<b>Acadian Wholesale Geared Global Equity</b> Commonwealth Specialist Fund 13	ABN 66 203 879 330 ARSN 123 809 334
<b>Colonial First State Wholesale Geared Global Property Securities</b> Commonwealth Specialist Fund 14	ABN 60 804 535 769 ARSN 123 801 178
<b>Colonial First State Wholesale Geared Share</b> Colonial First State Wholesale Geared Share Fund	ABN 28 307 328 147 ARSN 087 563 924

**INVESTMENT OPTION**  
REGISTERED OPTION NAME<sup>1</sup>

<b>FirstChoice Defensive</b> Colonial First State – FirstChoice Investments – Defensive Blended	ABN ARSN	14 484 953 930 100 134 665
<b>FirstChoice Conservative</b> Colonial First State – FirstChoice Investments – Conservative Blended	ABN ARSN	69 289 516 766 100 133 453
<b>FirstChoice Moderate</b> Colonial First State – FirstChoice Investments – Moderate Blended	ABN ARSN	65 434 138 538 100 131 940
<b>FirstChoice Balanced</b> Colonial First State – FirstChoice Investments – Balanced Fund 2	ABN ARSN	23 645 763 286 134 827 731
<b>FirstChoice Growth</b> Colonial First State – FirstChoice Investments – Growth Blended	ABN ARSN	76 559 028 951 100 131 333
<b>FirstChoice High Growth</b> Colonial First State – FirstChoice Investments – High Growth Blended	ABN ARSN	42 221 075 176 100 132 778
<b>FirstChoice Geared Growth Plus</b> Colonial First State – FirstChoice Investments – Multi-Manager Geared Growth Fund	ABN ARSN	82 607 802 426 129 253 158
<b>FirstChoice Fixed Interest</b> Colonial First State – FirstChoice Investments – Fixed Interest Blended	ABN ARSN	75 341 264 070 100 131 833
<b>FirstChoice Lower Volatility Australian Share</b> Colonial First State – FirstChoice Investments – Australian Boutique Shares Blended	ABN ARSN	37 696 816 861 108 230 726
<b>FirstChoice Australian Share</b> Colonial First State – FirstChoice Investments – Australian Shares Blended	ABN ARSN	59 091 486 085 100 134 736
<b>FirstChoice Australian Small Companies</b> Colonial First State – FirstChoice Investments – Small Companies Blended	ABN ARSN	67 713 269 418 102 587 306
<b>FirstChoice Global Share</b> Colonial First State – FirstChoice Investments – Global Shares Blended	ABN ARSN	80 038 241 224 100 134 834
<b>FirstChoice Global Share – Hedged</b> Colonial First State – FirstChoice Investments – Global Share Fund 15	ABN ARSN	75 863 082 399 117 953 581
<b>FirstChoice Asian Share</b> Colonial First State – FirstChoice Investments – Multi-Manager Asian Share Fund	ABN ARSN	57 895 338 512 123 799 020
<b>FirstChoice Emerging Markets</b> Colonial First State – FirstChoice Investments – Multi-Manager Emerging Markets Fund	ABN ARSN	42 831 056 757 132 950 746
<b>FirstChoice Global Small Companies</b> Colonial First State – FirstChoice Investments – Global Share Fund 12	ABN ARSN	23 549 396 512 108 230 360
<b>FirstChoice Property Securities</b> Colonial First State – FirstChoice Investments – Property Securities Blended	ABN ARSN	52 882 575 314 100 134 245
<b>FirstChoice Global Property Securities</b> Colonial First State – FirstChoice Investments – Multi-Manager Global Property Securities Fund	ABN ARSN	96 262 436 816 113 917 301
<b>FirstChoice Global Infrastructure Securities</b> Colonial First State – FirstChoice Investments – Multi-Manager Global Infrastructure Securities Fund	ABN ARSN	34 025 531 642 123 798 881
<b>FirstChoice Geared Australian Share</b> Colonial First State – FirstChoice Investments – Multi-Manager Geared Australian Boutique Shares Fund	ABN ARSN	99 148 284 183 123 800 233
<b>FirstChoice Geared Global Share</b> Colonial First State – FirstChoice Investments – Specialist Fund Number 2	ABN ARSN	15 767 938 774 100 130 872
<b>FirstChoice Multi-Index Conservative</b> Colonial First State – FirstChoice Investments – Conservative Fund Number 1	ABN ARSN	20 612 273 812 100 133 793
<b>FirstChoice Multi-Index Diversified</b> Colonial First State – FirstChoice Investments – Moderate Fund Number 1	ABN ARSN	86 435 943 685 100 134 325
<b>FirstChoice Multi-Index Balanced</b> Colonial First State – FirstChoice Investments – Growth Fund Number 3	ABN ARSN	81 252 317 575 100 132 947
<b>FirstChoice Multi-Index Growth</b> Colonial First State – FirstChoice Investments – Growth Fund 5	ABN ARSN	37 434 494 299 117 953 714
<b>FirstChoice Multi-Index High Growth</b> Colonial First State – FirstChoice Investments – High Growth Fund Number 1	ABN ARSN	88 918 438 155 100 129 673
<b>Colonial First State Index Australian Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 2	ABN ARSN	30 990 242 073 100 133 186
<b>Colonial First State Index Global Share</b> Colonial First State – FirstChoice Investments – Global Share Fund Number 2	ABN ARSN	25 077 627 600 100 130 425
<b>Colonial First State Index Global Share – Hedged</b> Colonial First State – FirstChoice Investments – Global Share Fund 16	ABN ARSN	57 960 195 271 117 952 959
<b>Colonial First State Index Property Securities</b> Colonial First State – FirstChoice Investments – Property Securities Fund 7	ABN ARSN	73 488 691 001 110 772 364
<b>AZ Sestante Conservative</b> Colonial First State Investment Fund 52	ABN ARSN	67 765 380 579 617 442 136

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**INVESTMENT OPTION**  
REGISTERED OPTION NAME<sup>1</sup>

<b>Colonial First State Conservative</b> Colonial First State – FirstChoice Investments – Conservative Fund Number 3	ABN 78 358 809 191 ARSN 100 133 471
<b>Colonial First State Target Return Income</b> Colonial First State – FirstChoice Investments – Fixed Interest Fund 12	ABN 47 937 251 247 ARSN 113 916 466
<b>Perpetual Conservative Growth</b> Colonial First State – FirstChoice Investments – Conservative Fund Number 2	ABN 88 692 143 471 ARSN 100 133 659
<b>AZ Sestante Diversified</b> Colonial First State Investment Fund 53	ABN 63 192 137 308 ARSN 617 442 341
<b>Colonial First State Balanced</b> Colonial First State – FirstChoice Investments – Moderate Fund Number 3	ABN 53 957 582 247 ARSN 100 134 129
<b>Perpetual Diversified Growth</b> Colonial First State – FirstChoice Investments – Moderate Fund Number 2	ABN 40 114 037 474 ARSN 100 134 281
<b>AZ Sestante Growth</b> Colonial First State Investment Fund 54	ABN 75 351 296 157 ARSN 617 439 531
<b>Colonial First State Diversified</b> Colonial First State – FirstChoice Investments – Growth Fund Number 4	ABN 58 916 249 076 ARSN 100 133 220
<b>Pendal Active Balanced</b> Colonial First State – FirstChoice Investments – Growth Fund Number 1	ABN 98 239 006 123 ARSN 100 129 637
<b>Perpetual Balanced Growth</b> Colonial First State – FirstChoice Investments – Growth Fund Number 2	ABN 23 271 423 665 ARSN 100 130 756
<b>Schroder Real Return</b> Colonial First State – FirstChoice Investments – Specialist Fund 32	ABN 45 663 164 075 ARSN 168 562 810
<b>Colonial First State High Growth</b> Colonial First State – FirstChoice Investments – High Growth Fund Number 2	ABN 44 213 188 307 ARSN 100 129 691
<b>Colonial First State Strategic Cash</b> Colonial First State – FirstChoice Investments – Cash	ABN 91 616 893 307 ARSN 100 131 422
<b>Colonial First State Global Credit Income</b> Colonial First State – FirstChoice Investments – International Fixed Interest Fund 4	ABN 33 166 403 371 ARSN 108 230 324
<b>Kapstream Absolute Return Income</b> Colonial First State – FirstChoice Investments – Specialist Fund 33	ABN 14 625 192 130 ARSN 168 561 920
<b>Macquarie Income Opportunities</b> Colonial First State – FirstChoice Investments – International Fixed Interest Fund 9	ABN 53 541 360 113 ARSN 134 828 096
<b>Perpetual Diversified Income</b> Colonial First State – FirstChoice Investments – Fixed Interest Fund 21	ABN 14 510 668 308 ARSN 157 875 593
<b>PM Capital Enhanced Yield</b> Colonial First State – FirstChoice Investments – Fixed Interest Fund 11	ABN 57 194 154 322 ARSN 110 773 138
<b>Pendal Monthly Income Plus</b> Colonial First State – FirstChoice Investments – Fixed Interest Fund 14	ABN 58 408 682 022 ARSN 113 917 605
<b>Colonial First State Diversified Fixed Interest</b> Colonial First State – FirstChoice Investments – Fixed Interest Fund Number 1	ABN 37 796 446 008 ARSN 100 131 244
<b>PIMCO Global Bond</b> Colonial First State – FirstChoice Investments – International Fixed Interest Fund 10	ABN 78 268 619 903 ARSN 162 716 896
<b>Schroder Absolute Return Income</b> Colonial First State – FirstChoice Investments – Specialist Fund 5	ABN 79 932 510 795 ARSN 108 230 459
<b>UBS Diversified Fixed Income</b> Colonial First State – FirstChoice Investments – International Fixed Interest Trust 3	ABN 64 138 129 920 ARSN 134 828 827
<b>Aberdeen Standard Australian Fixed Income</b> Colonial First State – FirstChoice Investments – Fixed Interest Fund Number 3	ABN 34 393 029 986 ARSN 100 130 970
<b>Aspect Diversified Futures</b> Colonial First State – FirstChoice Investments – Specialist Fund 23	ABN 20 028 879 935 ARSN 141 696 666
<b>Acadian Australian Managed Volatility Equity</b> Colonial First State – FirstChoice Investments Australian Shares 35	ABN 95 791 060 535 ARSN 617 441 657
<b>Colonial First State Equity Income</b> Colonial First State – FirstChoice Investments – Specialist Fund 17	ABN 13 575 350 109 ARSN 113 918 620
<b>Merlon Australian Share Income</b> Colonial First State – FirstChoice Investments – Specialist Fund 18	ABN 91 352 881 815 ARSN 113 918 022
<b>State Street Australian Equity</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 5	ABN 81 490 281 665 ARSN 100 131 548
<b>Acadian Australian Equity</b> Colonial First State – FirstChoice Investments – Australian Share Fund 23	ABN 18 302 159 044 ARSN 117 954 006
<b>Antares Elite Opportunities</b> Colonial First State – FirstChoice Investments – Specialist Fund 7	ABN 69 648 413 273 ARSN 108 730 454

**INVESTMENT OPTION**  
REGISTERED OPTION NAME<sup>1</sup>

<b>Ausbil Australian Active Equity</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 6	ABN 36 718 218 395 ARSN 100 132 063
<b>Bennelong ex-20 Australian Equities</b> Colonial First State Investment Fund 14	ABN 87 525 426 285 ARSN 604 605 049
<b>BlackRock Advantage Australian Equity</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 3	ABN 90 796 992 004 ARSN 100 131 717
<b>Colonial First State Imputation</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 1	ABN 73 231 123 042 ARSN 100 133 015
<b>Fidelity Australian Equities</b> Colonial First State – FirstChoice Investments – Australian Share Fund 24	ABN 87 209 910 792 ARSN 117 953 894
<b>Investors Mutual Australian Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund 14	ABN 93 322 004 921 ARSN 108 230 833
<b>Ironbark Karara Australian Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund 16	ABN 50 030 695 334 ARSN 108 230 771
<b>Lazard Select Australian Equity</b> Colonial First State – FirstChoice Investments – Australian Share Fund 13	ABN 72 943 044 689 ARSN 103 333 115
<b>Maple-Brown Abbott Australian Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 8	ABN 97 284 189 031 ARSN 100 132 269
<b>Nikko AM Australian Share Concentrated</b> Colonial First State – FirstChoice Investments – Australian Share Fund 12	ABN 69 663 995 103 ARSN 102 587 057
<b>Pendal Australian Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 10	ABN 63 138 310 092 ARSN 100 132 625
<b>Perennial Value Australian Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund 17	ABN 84 577 419 178 ARSN 108 230 735
<b>Perpetual Australian Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund 11	ABN 39 714 348 191 ARSN 157 875 762
<b>Perpetual Ethical SRI Share</b> Colonial First State – FirstChoice Investments – Australian Shares 34	ABN 31 537 797 736 ARSN 610 729 774
<b>Perpetual Industrial Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 4	ABN 32 853 765 225 ARSN 100 131 440
<b>Realindex Australian Share</b> Colonial First State – FirstChoice Investments – Australian Share Fund 26	ABN 31 343 395 759 ARSN 132 950 979
<b>Schroder Australian Equity</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 9	ABN 87 776 711 808 ARSN 100 132 447
<b>Solaris Core Australian Equity</b> Colonial First State – FirstChoice Investments – Australian Share Fund 15	ABN 83 551 729 133 ARSN 108 230 780
<b>T. Rowe Price Australian Equity</b> Colonial First State – FirstChoice Investments – Australian Share Fund Number 7	ABN 37 009 267 087 ARSN 100 132 152
<b>Ausbil Australian Emerging Leaders</b> Colonial First State – FirstChoice Investments – Small Companies Fund 8	ABN 61 375 695 994 ARSN 113 918 219
<b>Celeste Australian Small Companies</b> Colonial First State – FirstChoice Investments – Small Companies Fund 7	ABN 38 932 386 627 ARSN 113 918 111
<b>Colonial First State Developing Companies</b> Colonial First State – FirstChoice Investments – Small Companies Fund 5	ABN 32 653 759 620 ARSN 108 230 824
<b>Colonial First State Future Leaders</b> Colonial First State – FirstChoice Investments – Small Companies Fund 4	ABN 75 229 007 417 ARSN 108 230 842
<b>OC Premium Small Companies</b> Colonial First State – FirstChoice Investments – Small Companies Fund 12	ABN 21 704 063 173 ARSN 604 596 910
<b>Realindex Australian Small Companies</b> Colonial First State – FirstChoice Investments – Small Companies Fund 10	ABN 15 635 711 642 ARSN 132 950 497
<b>Acadian Sustainable Global Equity</b> Colonial First State – FirstChoice Investments – Global Share Fund 19	ABN 83 477 954 560 ARSN 113 918 380
<b>Altrinsic Global Equity</b> Colonial First State – FirstChoice Investments – Global Share Fund 11	ABN 66 324 273 183 ARSN 108 230 413
<b>Antipodes Global</b> Colonial First State – FirstChoice Investments – Global Share 55	ABN 89 278 278 338 ARSN 624 507 339
<b>Baillie Gifford Long Term Global Growth</b> Colonial First State – FirstChoice Investments – Global Share Fund 25	ABN 59 799 587 729 ARSN 149 310 378
<b>Grant Samuel Epoch Global Equity Shareholder Yield</b> Colonial First State – FirstChoice Investments – Global Share Fund 20	ABN 88 646 284 025 ARSN 129 252 811
<b>Magellan Global Share</b> Colonial First State – FirstChoice Investments – Specialist Fund 26	ABN 84 540 956 580 ARSN 149 309 615

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**INVESTMENT OPTION**  
REGISTERED OPTION NAME<sup>1</sup>

<b>Magellan Global Share – Hedged</b>	ABN	26 371 355 215
Colonial First State – FirstChoice Investments – Specialist 41	ARSN	610 729 425
<b>MFS Global Equity</b>	ABN	26 758 700 731
Colonial First State – FirstChoice Investments – Global Share Fund Number 6	ARSN	100 129 851
<b>Pendal Core Global Share</b>	ABN	94 070 029 709
Colonial First State – FirstChoice Investments – Global Share Fund Number 4	ARSN	100 129 708
<b>Perpetual Global Share</b>	ABN	30 067 840 630
Colonial First State – FirstChoice Investments – Global Share Fund Number 5	ARSN	100 130 292
<b>Platinum International</b>	ABN	62 365 614 485
Colonial First State – FirstChoice Investments – Specialist Fund 4	ARSN	102 587 191
<b>PM Capital Global Companies</b>	ABN	50 172 925 475
Colonial First State – FirstChoice Investments – Specialist Fund 11	ARSN	117 953 769
<b>Realindex Global Share</b>	ABN	59 289 521 841
Colonial First State – FirstChoice Investments – Global Share Fund 22	ARSN	132 952 571
<b>Realindex Global Share – Hedged</b>	ABN	45 388 962 599
Colonial First State – FirstChoice Investments – Global Share Fund 23	ARSN	132 950 700
<b>Stewart Investors Worldwide Leaders</b>	ABN	96 318 874 835
Colonial First State – FirstChoice Investments – Global Share Fund Number 1	ARSN	100 130 318
<b>T. Rowe Price Global Equity</b>	ABN	75 220 608 273
Colonial First State – FirstChoice Investments – Global Share Fund Number 7	ARSN	100 129 940
<b>Pendal Global Emerging Market Opportunities</b>	ABN	74 518 593 661
Colonial First State – FirstChoice Investments – Emerging Markets Fund 9	ARSN	624 507 142
<b>Platinum Asia</b>	ABN	62 977 049 368
Colonial First State – FirstChoice Investments – Asian Share Fund 4	ARSN	140 776 389
<b>Acadian Australian Equity Long Short</b>	ABN	33 082 975 789
Colonial First State – FirstChoice Investments – Specialist Fund 9	ARSN	117 952 762
<b>Acadian Global Equity Long Short</b>	ABN	71 443 996 735
Colonial First State – FirstChoice Investments – Specialist Fund 10	ARSN	123 798 694
<b>Bennelong Kardinia Absolute Return</b>	ABN	40 830 768 928
Colonial First State – FirstChoice Investments – Specialist 42	ARSN	610 729 505
<b>Janus Henderson Global Natural Resources</b>	ABN	69 117 013 976
Colonial First State – FirstChoice Investments – Global Share Fund Number 3	ARSN	100 131 119
<b>APN AREIT</b>	ABN	86 710 018 752
Colonial First State – FirstChoice Investments – Property Securities Fund 8	ARSN	110 772 766
<b>Colonial First State Property Securities</b>	ABN	19 595 681 109
Colonial First State – FirstChoice Investments – Property Securities Fund Number 3	ARSN	100 134 487
<b>Ironbark Property Securities</b>	ABN	89 509 855 605
Colonial First State – FirstChoice Investments – Property Securities Fund Number 1	ARSN	100 133 908
<b>Legg Mason Martin Currie Real Income</b>	ABN	46 185 546 500
Colonial First State – FirstChoice Investments – Australian Infrastructure Fund 1	ARSN	113 917 874
<b>Pendal Property Investment</b>	ABN	13 530 846 025
Colonial First State – FirstChoice Investments – Property Securities Fund Number 2	ARSN	100 134 012
<b>AMP Capital Global Property Securities</b>	ABN	86 537 431 151
Colonial First State – FirstChoice Investments – Global Listed Property Fund 5	ARSN	149 310 547
<b>Colonial First State Global Property Securities</b>	ABN	21 608 856 437
Colonial First State – FirstChoice Investments – Property Securities Fund 9	ARSN	110 772 926
<b>Colonial First State Global Listed Infrastructure Securities</b>	ABN	94 006 058 550
Colonial First State – FirstChoice Investments – Global Infrastructure Fund 3	ARSN	129 259 454
<b>Magellan Infrastructure</b>	ABN	20 841 529 769
Colonial First State – FirstChoice Investments – Global Listed Infrastructure 7	ARSN	610 729 836
<b>Acadian Geared Australian Equity</b>	ABN	43 895 392 681
Colonial First State – FirstChoice Investments – Specialist Fund 6	ARSN	108 688 900
<b>Acadian Geared Global Equity</b>	ABN	42 124 274 355
Colonial First State – FirstChoice Investments – Specialist Fund 13	ARSN	123 800 528
<b>Colonial First State Geared Global Property Securities</b>	ABN	23 550 159 742
Colonial First State – FirstChoice Investments – Specialist Fund 14	ARSN	123 800 617
<b>Colonial First State Geared Share</b>	ABN	64 078 254 763
Colonial First State – FirstChoice Investments – Specialist Fund Number 1	ARSN	100 130 167

