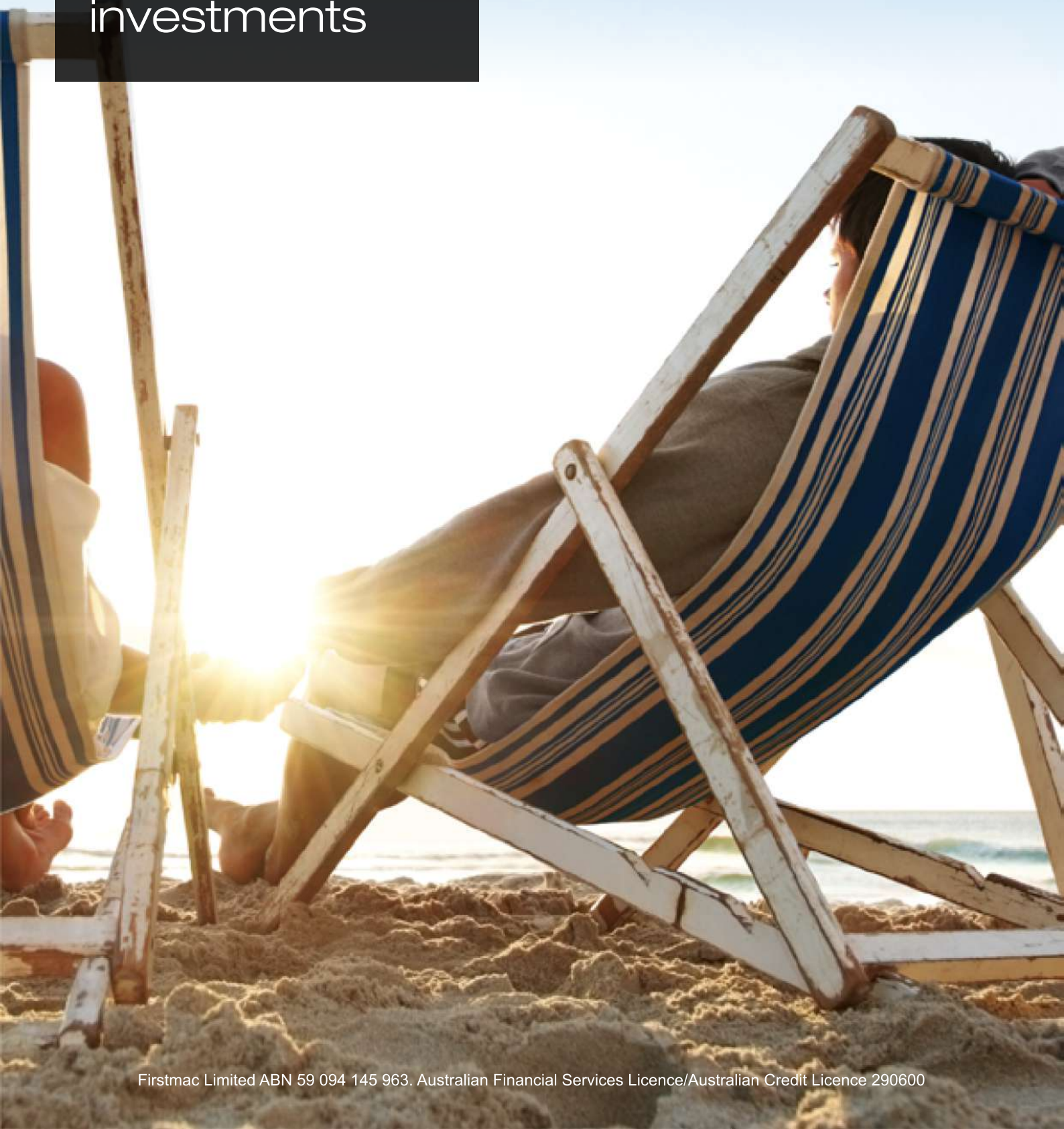


firstmac

highlivez

Additional
investments



Making an additional investment

We've made it easy for you to make an additional investment into your High Livez account to maximise your investment potential.

To make an additional investment you can:

Direct debit

If you would like to make an additional investment via direct debit, please sign the direct debit form on page 4 and email it to:

investments@firstmac.com.au

1

Transfer funds

If you have internet banking, you can transfer funds directly into our High Livez account and we can process the investment for you.

Please transfer funds to:

Firstmac as IM for Firstmac High Livez Applications Account
BSB 034-002
Account Number 980394

Please put your investor identification number in the reference field

2

Post a cheque

If you would prefer to post a cheque please make your cheque payable to: **'Firstmac as IM for Firstmac High Livez Applications Account'**

Please write your name and investor number on the back of the cheque and mail it to:

Firstmac High Livez, GPO Box 7001, Brisbane, QLD, 4001

3

Contact us

If you have any questions about making an additional investment, please feel free to contact us.

Call **13 12 20** Email investments@firstmac.com.au

Applications for units will generally be processed once a month with units being taken to be issued as at the first Business Day of each month. You should be aware that funds received to the Trust's application account will remain in the application account until units are issued as at the first Business Day of the next month. Interest earned on this account will be credited to the Trust, it will not be credited to you

Additional Investment Form

Section 1 - Investor details

Investor number:

Investor name:

Section 2 - Investment details

Please specify the amount(s) you wish to invest.

Fund name	Additional Investment Amount	Distribution Option
High livez		<input type="checkbox"/> Reinvest <input type="checkbox"/> Credit Account

*If you are an existing unit holder in the Fund for which you are applying, the distribution choice above will override any pre-existing election. If you do not make an election and have not made one before, distributions will be reinvested.

Signature of investor 1, director or authorised signatory		
Please print full name		
Date:	/ /	
Company officer (please indicate company capacity)		
<input type="checkbox"/> Director <input type="checkbox"/> Sole director and company secretary <input type="checkbox"/> Authorised signatory*		

Signature of investor 2, director/company secretary or authorised signatory		
Please print full name		
Date:	/ /	
Company officer (please indicate company capacity)		
<input type="checkbox"/> Director <input type="checkbox"/> Sole director and company secretary <input type="checkbox"/> Authorised signatory*		

* Authorised signatories must hold an 'authorised to transact' authorisation on the underlying investor account or have provided a valid Power of Attorney

Direct debit request

Complete section 2 if you would like your initial or additional investment to be paid via a one off Direct debit

Complete section 3 if you would like to set up a regular monthly Direct debit

Please complete and return to: 'Firstmac High Livez' E: investments@firstmac.com.au F: 07 3002 8400 P: GPO Box 7001 BRISBANE QLD 4001

Section 1 - Applicant details

Full name:

High Livez account number (if known):

Section 2 - One off Direct debit - For your initial investment or additional investment (one off Direct debit to your account)

Initial investment minimum of \$10k / Additional investment minimum of \$1k: \$

Please process this investment Immediately Other - please specify date: / /

Details of account to be debited

Name of financial institution: Branch name:

Account name:

Account BSB: - Account number:

Note: deposits cannot be made from credit cards

Section 3 - Regular monthly Direct debit (please complete this section to set up a regular Direct debit to your account)

Regular monthly investment amount (minimum \$1,000) \$

Please process this investment amount monthly from the following date (DD/MM/YYYY): / /

Details of account to be debited

Name of financial institution: Branch name:

Account name:

Account BSB: - Account number:

Note: deposits cannot be made from credit cards

Your acknowledgement and authorisation (all signatories to the account to be debited must sign)

"You" request and authorise Firstmac Limited ABN 59 094 145 963 (User ID 423164) to arrange a debit from your nominated account (above) for the amount that is set out in this direct debit request or such other amount as instructed by you from time to time to us. You acknowledge this direct debit arrangement is governed by the terms set out in the Direct debit request service agreement (overleaf). By signing below you agree to the arrangements set out in this document. 'You' confirm that this investment is pursuant to the PDS dated 7 March 2012, which can be accessed from the Firstmac website.

Account holder's signature

Name:

Signature:

Date: / /

Co-account holder's signature

Name:

Signature:

Date: / /

Co-account holder's signature

Name:

Signature:

Date: / /

Co-account holder's signature

Name:

Signature:

Date: / /

Direct debit request service agreement

This is your Direct debit request service agreement with Firstmac Limited ABN 59 094 145 963 (User ID 423164). It explains what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct debit request (DDR) and should be read in conjunction with your DDR authorisation. Firstmac Limited ABN 59 094 145 963 (User ID 423164) is electronically debiting you for your Firstmac High Livez investment.

Definitions

Account means the account held at Your Financial Institution from which we are authorised to arrange for funds to be debited (which will decrease the available balance in the account).

Agreement means this Direct debit request service agreement between you and us.

Debit day means the day that you have authorised us to arrange for funds to be debited from your Account (which will decrease the available balance in your Account).

Debit payment means a particular transaction where a debit is made. Direct debit refers to the process whereby you provide us with the Direct debit request which authorises us to arrange for funds to be debited from an account held with Your Financial Institution (which will reduce the available balance in that account).

Direct debit request means the Direct debit request between you & us
Your Financial Institution is the financial institution nominated by you on the Direct debit request at which your Account is maintained (the Account to be debited).

we, our or us or We, Our or Us means. Firstmac Limited ABN 59 094 145 963 (User ID 423164)

1. Debiting your account

- 1.1. By signing the Direct debit request or providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your Account (which will reduce the available balance in your Account). You should refer to the Direct debit request and this Agreement for the terms of the arrangement between us and you.
- 1.2. We will only arrange for funds to be debited from your Account (which will reduce the available balance in your Account) as authorised in the Direct debit request.
- 1.3. If the Debit day falls on a day that is not a business day, we may direct Your Financial Institution to debit your Account on the following business day. If you are unsure about which day your Account has or will be debited you should ask Your Financial Institution.

2. Changes by you

- 2.1. If you wish to change*, stop or defer a Debit payment or terminate this Agreement, you must notify us at least five (5) Business Days before the next Debit day.
- 2.2. This notice should be provided to:
Firstmac High Livez, GPO Box 7001, BRISBANE QLD 4001; or by telephoning us on 13 12 20 during business hours; or by arranging it through your own financial institution, which is required to act promptly on your instructions.
- 2.3. *Note: in relation to the above reference to 'change', Your Financial Institution may 'change' your Debit payment only to the extent of advising us (Firstmac Limited) of your new account details.
- 2.4. We may vary any details of this Agreement or a Direct debit request at any time by giving you at least fourteen (14) days written notice.

3. Your obligations

- 3.1. It is your responsibility to ensure that there are sufficient clear funds available in your Account to allow a Debit payment to be made in accordance with the Direct debit request.
- 3.2. If there are insufficient funds in your Account to meet a Debit payment:
 - a) you may be charged a dishonour fee; and

b) you may be charged a fee and / or interest by Your Financial Institution; and

c) you must arrange for the Debit payment to be made by another method or arrange for sufficient cleared funds to be in your Account by an agreed time so that we can process the Debit payment.

- 3.3. You should check your account statement to verify that the amounts debited from your Account are correct.

4. Disputes

- 4.1. If you believe that there has been an error in debiting your Account (which has resulted in your available balance in your Account being reduced), you should notify us in writing.
- 4.2. If we conclude, as a result of our investigations, that your Account has been incorrectly debited (which has resulted in your available balance in your Account being reduced) we will respond to your query by arranging for Your Financial Institution to adjust your account (including interest and charges) (which will result in your available balance in your Account being increased). We will also notify you of the amount by which your Account has been adjusted.
- 4.3. If we conclude as a result of our investigations that your Account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 4.4. If we cannot resolve the matter or you are not satisfied with our proposed resolution, you can still refer it to Your Financial Institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

5. Accounts

- 5.1 You should check:
 - a) with Your Financial Institution whether direct debiting is available from your Account as direct debiting is not available on all accounts offered by financial institutions;
 - b) your Account details which you have provided to us are correct by checking them against a recent account statement; and
 - c) with Your Financial Institution before completing the Direct debit request if you have any queries about how to complete the Direct debit request.

6. Confidentiality

- 6.1. We will keep any information (including your Account details) in your Direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification reproduction or disclosure of that information.
- 6.2. We will only disclose information that we have about you:
 - a) to the extent specifically required by law; or
 - b) for the purposes of this Agreement (including disclosing information in connection with any query or claim).
- 6.3. We may provide a copy of the Direct debit request to another financial institution in the event any payment that is made in accordance with the Direct debit request is disputed.

7. Notice

- 7.1. If you wish to notify us in writing about anything relating to this Agreement including cancelling your investment, you should write to Firstmac High Livez, GPO Box 7001, BRISBANE QLD 4001.
- 7.2. We will notify you by sending a notice in the ordinary post to the address you have given us for your High Livez investment. It is your responsibility to ensure this address remains updated.
- 7.3. Any notice will be deemed to have been received two Business Days after it is posted.

8. Contacting us

- 8.1. If you have any questions, please call us on 13 12 20 or email investments@firstmac.com.au.